



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

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## **Commissioner's Corner**

***By Sandy Praeger,  
Commissioner of Insurance***

# **2008 storm loss totals show need for prevention, preparation in 2009**

TOPEKA, Kan. – Kansas in 2008 marked the worst year for storm-related claim losses in 19 years. Because of that, I'm urging all Kansans to prepare for this upcoming storm season by making sure their property is inventoried properly and insured against natural elements.

Wind, hail and tornados are all part of Kansas spring and summer weather. And they certainly were a major part of 2008. Our Kansas Insurance Department estimated storm losses show that almost \$596 million in Kansas losses occurred from approximately 131,500 claims reported.

Calendar year 2008 now shows the highest estimated insured property and crop losses since the department began keeping official records back in 1990. And, last year's estimated storm-related loss is undoubtedly the highest dollar amount estimate we have ever reported.

The month of June 2008 will go down as being the highest estimated insured property and crop damage month, according to our records. Totals for the month show more than \$396.5 million of insured property and crop damages, with approximately 77,485 claims reported.

You will recall that two tornados in Chapman and Manhattan caused considerable insured property damages on June 11, 2008. The Chapman tornado resulted in approximately 7,565 reported claims, with approximately \$52 million in insured property damages. The Manhattan tornado of that same night resulted in approximately 7,920 reported claims with more than \$35.5 million in estimated property damages.

Contrast 2008 numbers to 2007 totals, when for the year there were 32,290 claims with an estimated \$325.1 million in storm losses, and you will see how costly last year was.

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The losses of the past two years make the following 2009 storm season precautions and preparations checklist valuable.

- **Check your homeowner and vehicle policies** to make sure you have proper coverage for hail and windstorm damage. Review your homeowner's policy with your insurance agent to check for current coverage and adequate protection for all structures and personal property, including farm outbuildings.
- **Take inventory of your personal property**, including model and serial numbers when available. The Kansas Insurance Department has a good Personal Home Inventory checklist that can be downloaded at [www.ksinsurance.org](http://www.ksinsurance.org), under "Publications;" then go to "Home/Renters Insurance."
- **If possible, take photos or make a videotape of personal items** to give to insurance adjusters in the event of loss. Store this information, along with receipts, in a safe deposit box or somewhere other than in your home.
- **Keep your home in good repair all year long.** Make sure roofing shingles are secure, garage doors are reinforced and unnecessary debris is removed from the yard. In high winds, loose debris can cause significant property damage or personal injury, as well as blocking drains and sewers, which can lead to water damage.
- **Check your roof** for leaks or damage to rain gutters.
- **See that trees or branches are not in danger of falling** on your home. Closely inspect your trees, and remove weak branches that could fall in high winds. NOTE: Removal of large tree debris from your yard is usually not covered by your homeowner's insurance. The expense of cleanup is your responsibility.
- **Take severe weather alerts and warnings seriously.** Many people are injured or die unnecessarily each year because they are watching storms and not protecting themselves.
- **Take part in Severe Weather Awareness Week activities** and Storm Spotter meetings, which will be conducted throughout the state this month.
- **Have plenty** of fresh batteries for radios and flashlights, as well as a supply of bottled water, dried foods and canned goods, in case of a power outage.
- **Listen to the latest forecasts** from television or radio news. Severe weather warnings are activated to protect you and your property.
- **If you have time to act** in a severe storm warning, move automobiles into a garage or shed.
- **Know how flood damage is covered.** Just an inch of water can cause expensive damage to your property. Most personal and commercial policies covering property **do not include** earthquake or flood protection. If you are prone to flooding or rising water in your home, you may not be protected. Check with your insurance agent. For more information, call 888-435-6637 or visit the Web at [www.floodsmart.gov](http://www.floodsmart.gov).

Adopting a plan of action for severe storm season makes sense for all Kansans. If you have additional questions, don't hesitate to call our department's Consumer Assistance Division, 800-432-2484.