

Secondary perils (Non-peak perils)

# Severe convective storms (SCS)

Severe convective storms are one of the most common and most damaging natural catastrophes in the United States.



Storm producing one or more:



Damaging winds or wind gusts of >58 mph



Hail ≥1 inch diameter



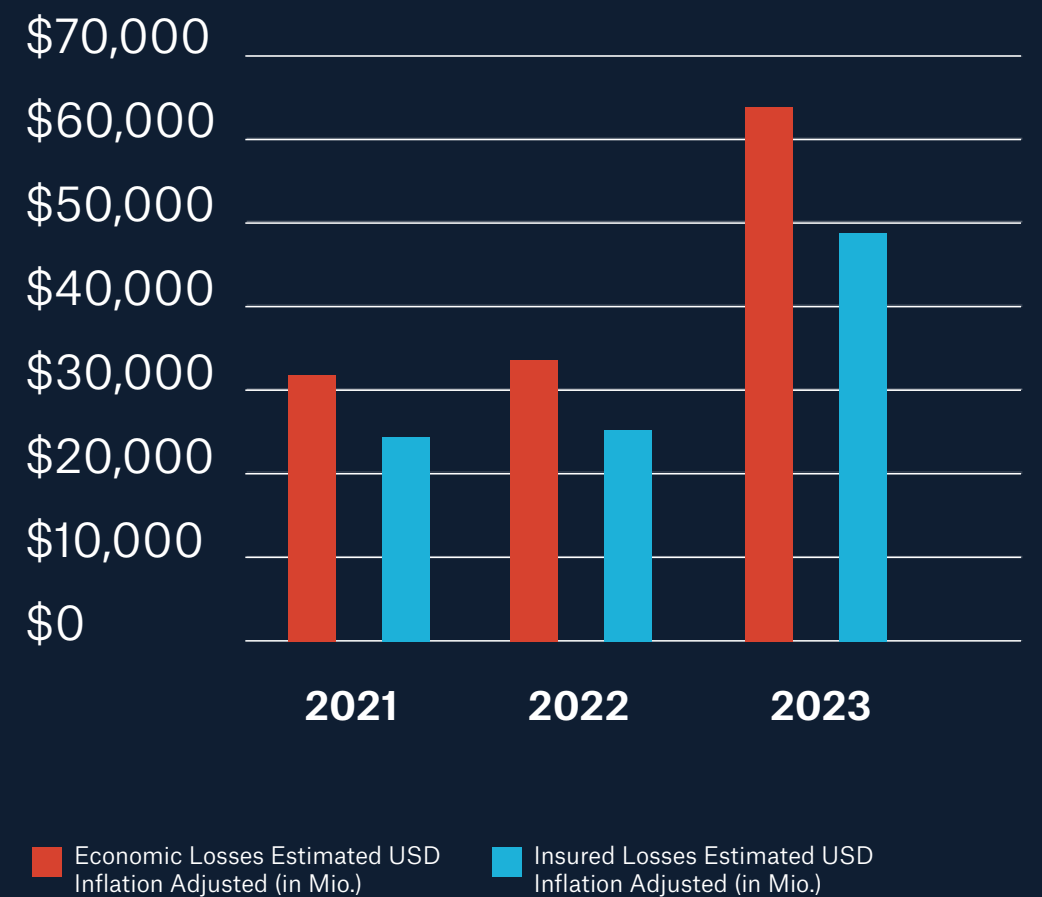
A tornado

## Loss-drivers of increased SCS losses

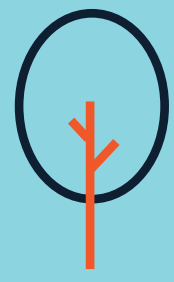


## 90%↑ in economic losses YOY 2022-2023

SCS losses in US from 2021-2023 (inflation adjusted)



## Steps to reduce damage from SCS



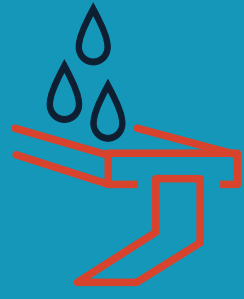
Trim your trees



Install lightning surge protector



Select a wind-rated garage door



Upgrade to steel gutters/downspouts



Install protective screens on HVAC units



Upgrade to highly-rated impact shingles

## Tips for underwriting SCS



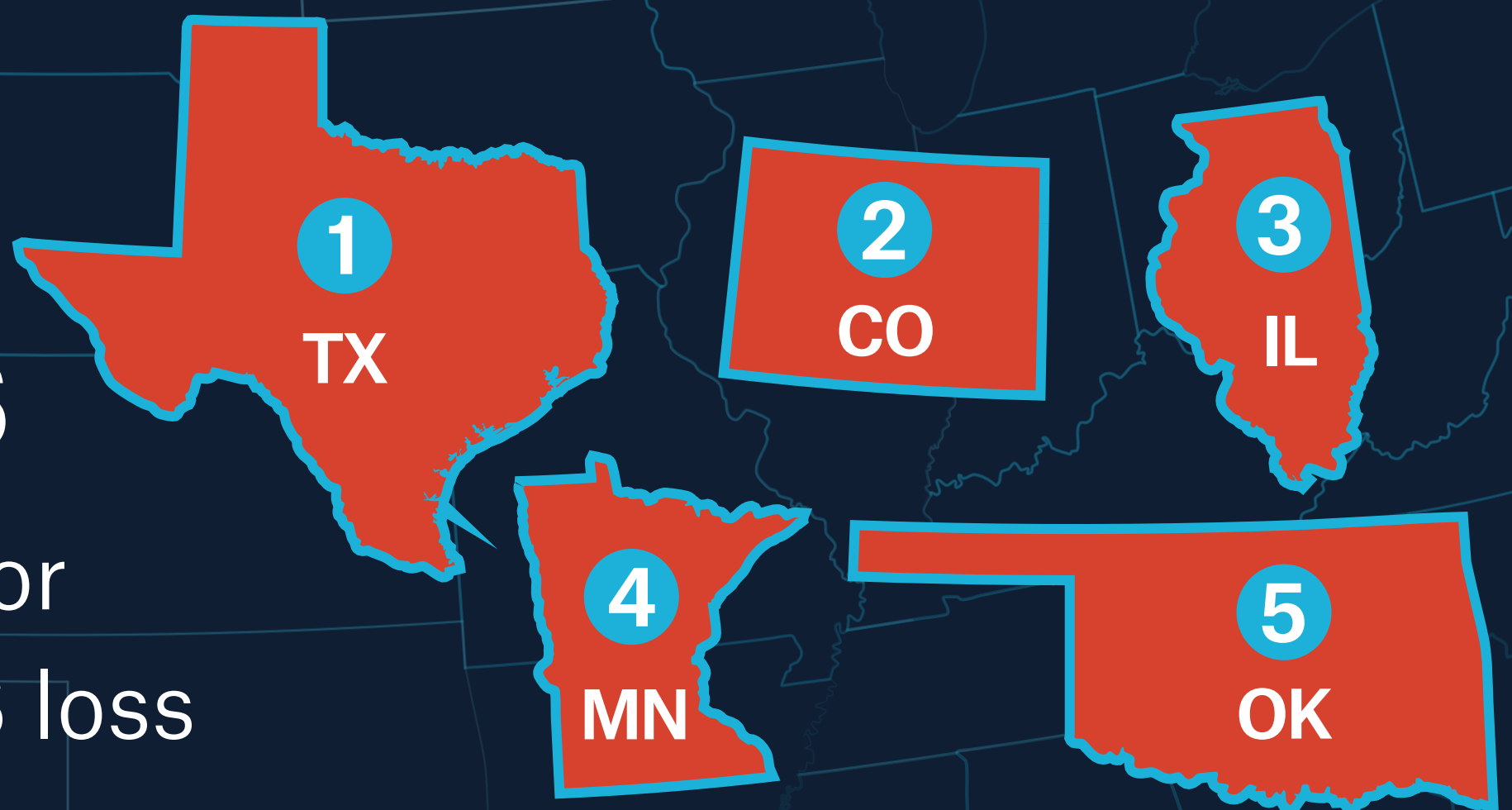
Update the total insured value

Reflect the true risk

Price risk adequately

## Top 5 states

since 2010 for insured SCS loss



## Contact us



**Mike Quigley**  
Head of Property Underwriting & Multiline Risk Quantification

Email [mquigley@munichre.com](mailto:mquigley@munichre.com)



**Tehya Duckworth**  
Property Underwriting Manager

Email [tduckworth@munichre.com](mailto:tduckworth@munichre.com)

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