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Press release

Munich Re, US Tornado Virtual Reality Experience Will Blow You Away

Demonstrates Need for Resilient Homes To Protect Property, Save Lives

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Munich Reinsurance America, Inc. (Munich Re, US) has developed an immersive [Tornado Virtual Reality Experience](#) to help people and businesses understand the devastation wrought by a tornado and the need to embrace resiliency to help reduce future property losses and save lives, all without actually being in harm's way.

Each year there are about 1,200 tornadoes in the United States. Preliminary reports from the National Oceanic & Atmospheric Administration (NOAA) show that there were an estimated 945 tornadoes from January to April 2017. With an early and active start to the 2017 tornado season, 34 deaths have unfortunately already been reported during this period, as compared to 18 deaths during all of 2016.

Since the 1970s Munich Re has been monitoring loss trends for convective storms worldwide, which includes tornadoes. The damage these storms inflict on U.S. property has been steadily on the rise over the past 40 years, averaging less than \$2 billion per year in the early 1980s; in 2016 the damage exceeded more than \$22 billion in economic losses, including \$15.3 billion in insured losses.

"An increase of atmospheric heat and moisture due to our warming climate will likely increase the number of days per year that are favorable for thunderstorms and their associated hazards, including tornadoes," said Mark Bove, senior research meteorologist at Munich Re, US. "The socio-economic impact of tornadoes will continue to escalate due to people moving to regions at greater risk to severe thunderstorms, increases in the value of personal property, and suburban sprawl creating more 'targets' for severe thunderstorms. Our Tornado Virtual Reality Experience can help people that have never experienced a tornado better understand the urgency and practicality of building resiliency into our homes and businesses to help protect property and people.

"Many building codes in the U.S. do not require a home to withstand more than a 90 mph gust of wind for three seconds—the equivalent of a weak EF1 tornado with wind speeds between 86 to 110 mph," warned Bove. "The U.S. experiences more tornadoes than anywhere else in the world, and a lack of resilient construction and weak or non-existent building codes in some states leaves many communities at risk of loss of property and lives when a tornado occurs."

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Spending a dollar on disaster-risk mitigation and preparedness saves an average of \$4 in future losses, according to the National Institute of Building Services. The Insurance Institute for Business & Home Safety (IBHS) notes findings from a recent study that homes built to its stronger, more resilient FORTIFIED Home™ standards had a seven percent higher appraisal value than similar homes built to conventional standards.

“More stringent building codes and enhanced high wind construction materials can help reduce the costs associated with tornadoes and other types of storms,” added Bove. “Often, an incremental cost in resilient construction techniques in a new home can allow a building to withstand 130 mph winds—much more than the current requirements of many building codes, where they exist. A resilient home can help mitigate the physical damage to property and save lives and, when combined with adequate insurance, reduce the time it takes to return to normalcy after a tornado hits.”

The Munich Re, US [Tornado Virtual Reality Experience](#) is available on YouTube and is best experienced when using a VR goggle headset.

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