

# Disasters Are on the Rise

How catastrophes impact the insurance industry—and what to do when disasters strike



**3 coastal US cities experienced record-breaking high-tide flooding** from May 2021 to April 2022



**More than 3.9 million acres burned during wildfires across the US,** which is almost 2.3 times the average for that time of year, from January 1 through June 30, 2022



**A tenfold increase in natural disasters across the world** increased from 39 in 1960 to 396 in 2019

## How the increase in disasters impacts the insurance industry

### \$42 billion

In the first half of 2021, insured losses from natural disasters totaled a 10-year high

### 20 separate billion-dollar

In 2021, weather and climate disaster events in the United States

### Nine billion-dollar events

In the first half of 2022, there were nine billion-dollar weather and climate disaster events

### 43 years

Total costs for these weather and climate disasters over the last five years are more than one-third of the total cost of disasters over the last 43 years

## What's contributing to the increase in disasters?



- Population growth and development
- Human-caused climate change
- More Americans are moving to places in the US where wildfires are likely to take place

## As disasters increase, decrease stressors with ALE Solutions



**Outsource the temporary housing process**



**Save while supporting policyholders**



**Streamline and digitize any logistics management**

### Sources:

NOAA: <https://www.noaa.gov/news-release/us-high-tide-flooding-breaks-records-in-multiple-locations>

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Vision of Humanity: <https://www.visionofhumanity.org/global-number-of-natural-disasters-increases-ten-times/>