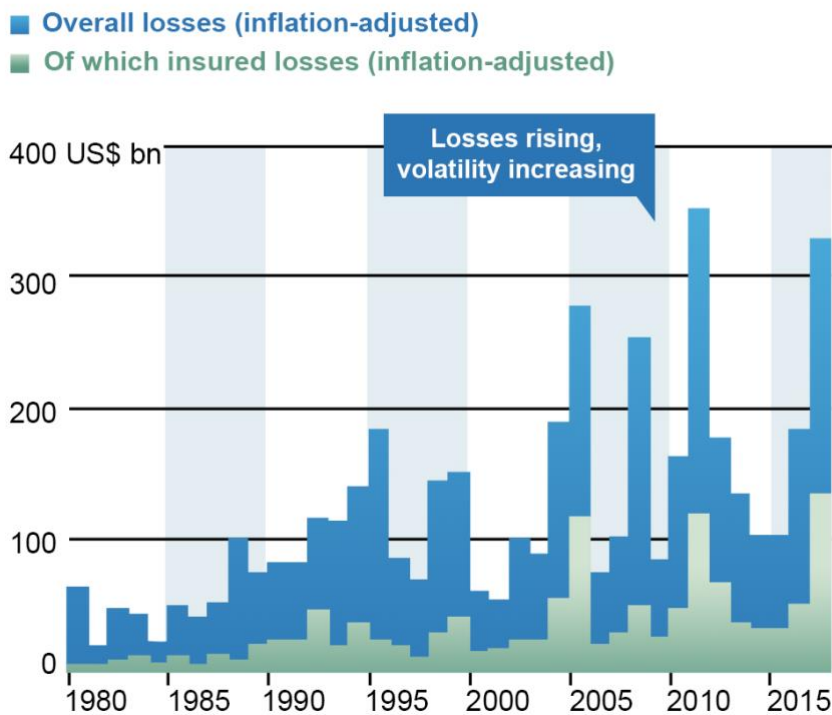


Disasters Are No “Surprise” and Are Increasing + 2020 Re-introduced Us to Pandemics

In the past 20 years⁵, there has been a range of 70 to 170 insurance designated domestic catastrophes per year, and they’re increasing. In many of these events, hundreds of people are left without identification, cash, credit/debit cards, access to insurance funds, etc. This presents several challenges, including personal safety and security, ability to leave the disaster site, increased insurance claims costs, delayed start on the road to home or business recovery. The *uninsured* losses are often dramatically higher than insured.

Not only do natural disasters cause stress, but because power, communications, and financial services access may have been affected, it takes considerable time, *money* and effort to even begin personal and community recovery efforts.

Overall and insured losses 1980-2017 Losses rising, volatility increasing



(Source <https://www.munichre.com>)

⁵ <https://www.munichre.com/topics-online/en/climate-change-and-natural-disasters/natural-disasters/the-natural-disasters-of-2018-in-figures.html>. Dark lines are uninsured losses, lighter are insured losses.