



Partnership with the Lightning Protection Institute

An Overview of Communications Strategies

LPI/ULPA 2013 Annual Conference
Aria Resort and Casino, Las Vegas, Nevada
Thursday, February 28, 2013

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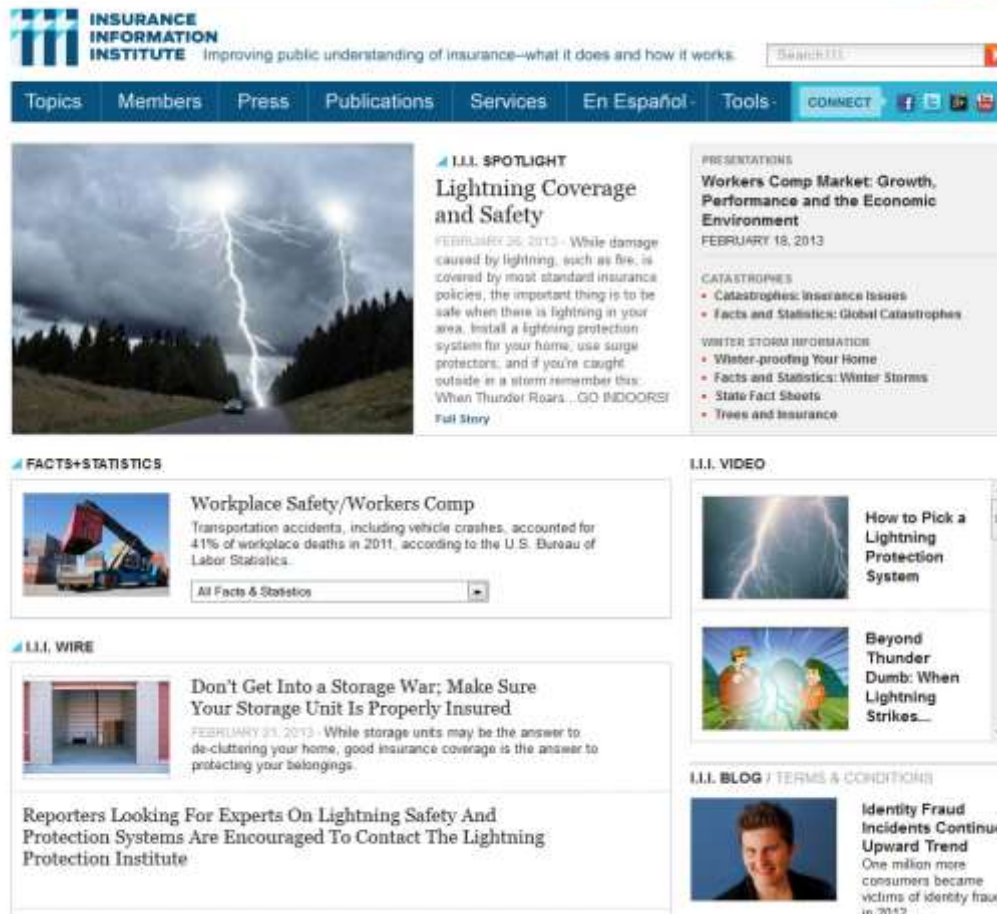
Presentation Outline: Overview of Communications Strategies

- 1) Incorporated a significant amount of lightning related information into the I.I.I. website.
 - Facts and Statistics
 - Consumer Articles
 - Videos
- 2) Highlights of 2012 Accomplishments and Ongoing Partnership Activities
- 3) 2013 Plans

LPI Featured on Front Page of I.I.I. Web site this week

Lightning related information is in four places on the front page of the I.I.I. website

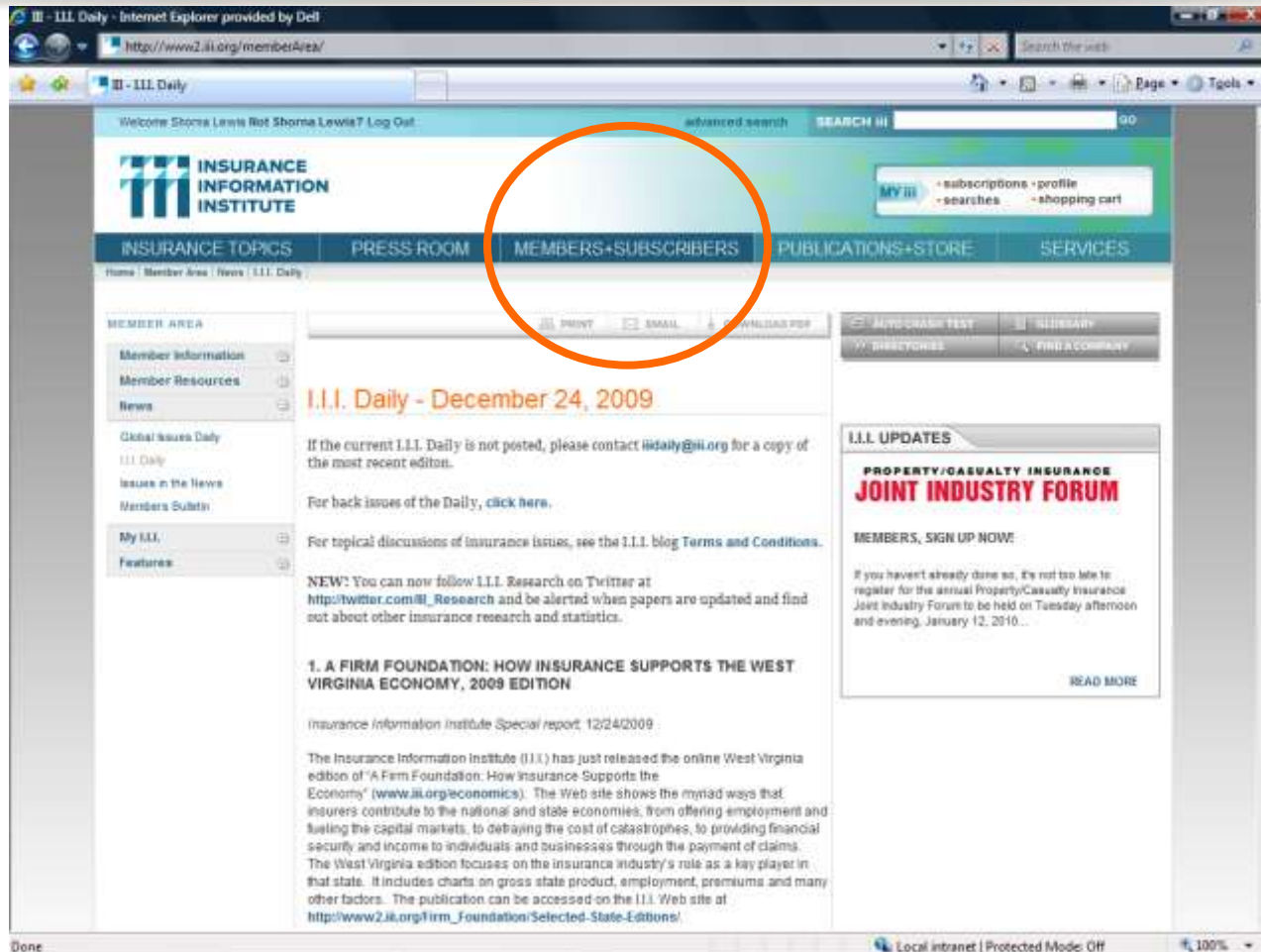
The I.I.I. website in 2012 has 1,909,764 page views



The screenshot shows the Insurance Information Institute website front page. At the top is the I.I.I. logo and tagline: "Improving public understanding of insurance—what it does and how it works." Below the logo is a search bar and a navigation menu with links for Topics, Members, Press, Publications, Services, En Español, Tools, and CONNECT. The main content area is divided into several sections:

- I.I.I. SPOTLIGHT**: A large image of a lightning strike over a road. The headline is "Lightning Coverage and Safety". The text below reads: "FEBRUARY 26, 2013 - While damage caused by lightning, such as fire, is covered by most standard insurance policies, the important thing is to be safe when there is lightning in your area. Install a lightning protection system for your home, use surge protectors, and if you're caught outside in a storm remember this: When Thunder Roars...GO INDOORS! Full Story".
- PRESENTATIONS**: "Workers Comp Market: Growth, Performance and the Economic Environment" (FEBRUARY 18, 2013).
- CATASTROPHES**: A list of links including "Catastrophes: Insurance Issues", "Facts and Statistics: Global Catastrophes", "WINTER STORM INFORMATION", "Water Storm Information", "Water-proofing Your Home", "Facts and Statistics: Winter Storms", "State Fact Sheets", and "Trees and Insurance".
- FACTS+STATISTICS**: A section titled "Workplace Safety/Workers Comp" with a sub-headline: "Transportation accidents, including vehicle crashes, accounted for 41% of workplace deaths in 2011, according to the U.S. Bureau of Labor Statistics." Below this is a search box labeled "All Facts & Statistics".
- I.I.I. WIRE**: A section titled "Don't Get Into a Storage War; Make Sure Your Storage Unit Is Properly Insured" (FEBRUARY 21, 2013). The text reads: "While storage units may be the answer to de-cluttering your home, good insurance coverage is the answer to protecting your belongings." Below this is a sub-headline: "Reporters Looking For Experts On Lightning Safety And Protection Systems Are Encouraged To Contact The Lightning Protection Institute".
- I.I.I. VIDEO**: A section with two video thumbnails. The first is titled "How to Pick a Lightning Protection System" and the second is "Beyond Thunder Dumb: When Lightning Strikes...".
- I.I.I. BLOG / TERMS & CONDITIONS**: A section with a video thumbnail titled "Identity Fraud Incidents Continue Upward Trend" and a sub-headline: "One million more consumers became victims of identity fraud in 2012..."

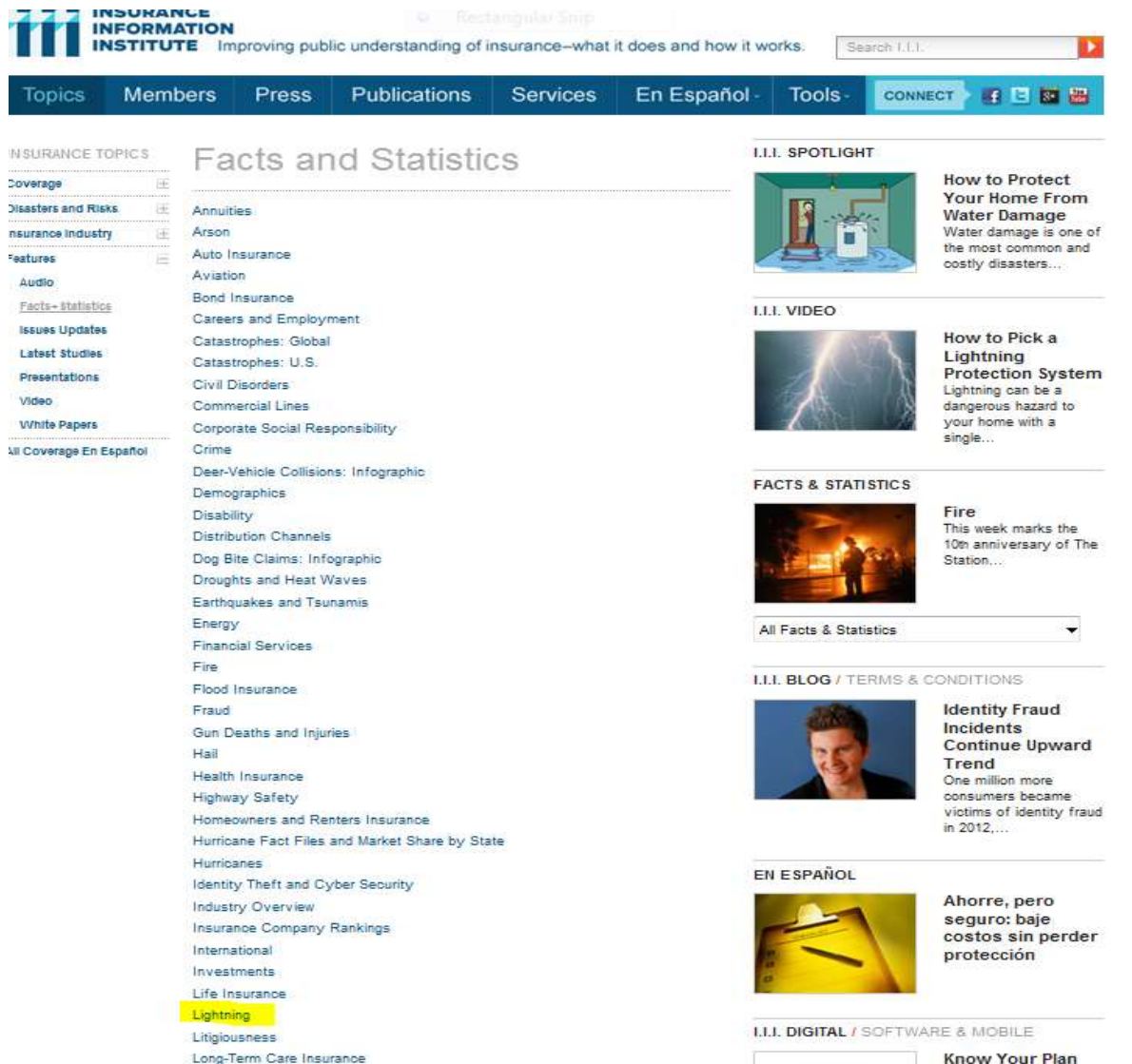
Use I.I.I. Website to Promote LPI work to Insurance Companies



The screenshot shows the I.I.I. website member area. The navigation bar includes links for INSURANCE TOPICS, PRESS ROOM, MEMBERS+SUBSCRIBERS (circled in orange), PUBLICATIONS+STORE, and SERVICES. The main content area features a 'MEMBER AREA' sidebar with links for Member Information, Member Resources, News, Global Issues Daily, I.I.I. Daily, Issues in the News, Members Subsite, My I.I.I., and Features. The main content displays the date 'I.I.I. Daily - December 24, 2009' and a notice: 'If the current I.I.I. Daily is not posted, please contact iidaily@iii.org for a copy of the most recent edition.' Below this, there are links for back issues and a notice about following I.I.I. Research on Twitter. The main article is titled '1. A FIRM FOUNDATION: HOW INSURANCE SUPPORTS THE WEST VIRGINIA ECONOMY, 2009 EDITION' and is identified as an 'Insurance Information Institute Special report: 12/24/2009'. The article text begins: 'The Insurance Information Institute (I.I.I.) has just released the online West Virginia edition of "A Firm Foundation: How Insurance Supports the Economy" (www.iii.org/economics). The Web site shows the myriad ways that insurers contribute to the national and state economies, from offering employment and fueling the capital markets, to defraying the cost of catastrophes, to providing financial security and income to individuals and businesses through the payment of claims. The West Virginia edition focuses on the insurance industry's role as a key player in that state. It includes charts on gross state product, employment, premiums and many other factors. The publication can be accessed on the I.I.I. Web site at http://www.iii.org/firm_foundation/Selected-State-Editions/.'

Lightning information is fully into the I.I.I. Website

Lighting facts and statistics are updated and featured on the I.I.I. website with a link to the [LPI](#).



The screenshot shows the I.I.I. website interface. At the top, there is a search bar and navigation tabs for Topics, Members, Press, Publications, Services, En Español, and Tools. The main content area is titled 'Facts and Statistics' and features a list of insurance topics on the left. The 'Lightning' link is highlighted in yellow. On the right, there are several featured articles and sections, including 'I.I.I. SPOTLIGHT' with a water damage article, 'I.I.I. VIDEO' with a lightning protection system video, 'FACTS & STATISTICS' with a fire anniversary article, 'I.I.I. BLOG / TERMS & CONDITIONS' with an identity fraud article, and 'EN ESPAÑOL' with a Spanish article about insurance costs.

INSURANCE INFORMATION INSTITUTE Improving public understanding of insurance—what it does and how it works. Search I.I.I.

Topics Members Press Publications Services En Español Tools CONNECT


INSURANCE TOPICS

- Coverage
- Disasters and Risks
- Insurance Industry
- Features
 - Audio
 - Facts - Statistics
 - Issues Updates
 - Latest Studies
 - Presentations
 - Video
 - White Papers
- All Coverage En Español


Facts and Statistics

- Annuities
- Arson
- Auto Insurance
- Aviation
- Bond Insurance
- Careers and Employment
- Catastrophes: Global
- Catastrophes: U.S.
- Civil Disorders
- Commercial Lines
- Corporate Social Responsibility
- Crime
- Deer-Vehicle Collisions: Infographic
- Demographics
- Disability
- Distribution Channels
- Dog Bite Claims: Infographic
- Droughts and Heat Waves
- Earthquakes and Tsunamis
- Energy
- Financial Services
- Fire
- Flood Insurance
- Fraud
- Gun Deaths and Injuries
- Hail
- Health Insurance
- Highway Safety
- Homeowners and Renters Insurance
- Hurricane Fact Files and Market Share by State
- Hurricanes
- Identity Theft and Cyber Security
- Industry Overview
- Insurance Company Rankings
- International
- Investments
- Life Insurance
- Lightning
- Litigiousness
- Long-Term Care Insurance


I.I.I. SPOTLIGHT

 How to Protect Your Home From Water Damage
Water damage is one of the most common and costly disasters...

I.I.I. VIDEO


 How to Pick a Lightning Protection System
Lightning can be a dangerous hazard to your home with a single...

FACTS & STATISTICS


 Fire
This week marks the 10th anniversary of The Station...

All Facts & Statistics

I.I.I. BLOG / TERMS & CONDITIONS

 Identity Fraud Incidents Continue Upward Trend
One million more consumers became victims of identity fraud in 2012,...

EN ESPAÑOL

 Ahorre, pero seguro: baje costos sin perder protección

I.I.I. DIGITAL / SOFTWARE & MOBILE

Know Your Plan

The I.I.I. has been tracking lightning claims since 2004. Archived data is available on the website. It shows that claims paid fell by 33 percent from 2004 to 2011, but average cost per claim rose by 93 percent due to damage to expensive electronics.

Lightning

In 2011 there were 26 lightning fatalities, three fewer than the 2010 total of 29 deaths and 11 fewer than the 10-year average of 37 fatalities, according to data from the National Oceanic and Atmospheric Administration.

HOMEOWNERS INSURANCE CLAIMS AND PAYOUT FOR LIGHTNING LOSSES, 2007-2011

	2007	2008	2009	2010	2011	Percent change	
						2007-2011	2010-2011
Number of paid claims	177,100.0	246,200.0	185,789.0	213,278.0	186,307.0	5.2%	-12.6%
Insured losses (\$ millions)	\$942.4	\$1,065.5	\$798.0	\$1,033.5	\$952.4	1.1%	-7.8%
Average cost per claim	\$5,321.0	\$4,329.0	\$4,296.0	\$4,846.0	\$5,112.0	-3.9%	5.5%

Source: Insurance Information Institute.

Note: 2012 Numbers will be updated as soon as the NAIC issues market share data estimated to be released in early April

Feature Data from the National Fire Protection Association

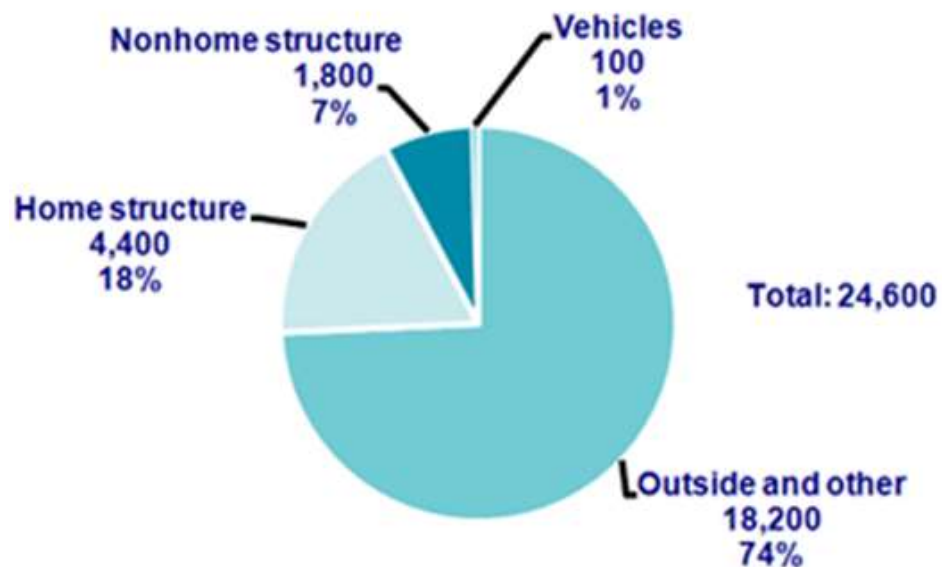
Lightning Fires in Residential Vs. Non-Residential Properties

During 2004 to 2008, U.S. local fire departments responded to an average of 24,600 fires per year that were started by lightning, according to an analysis by the National Fire Protection Association (NFPA). These fires caused an average of 12 civilian deaths and \$407 million in direct property damage per year, according to the NFPA. Home fires accounted for 18 percent of the lightning fires, fires in non-residential structures, including businesses and other non-residential properties accounted for 7 percent; vehicle fires accounted for 1 percent. The remaining 74 percent were in outdoor and unclassified properties.

Lightning fires in non-residential properties caused an average of \$90 million in direct property damage each year from 2004 to 2008, according to the survey. The average annual damage in non-residential properties includes:

- \$21 million in storage facilities.
- \$19 million in places of assembly, such as houses of worship and restaurants.
- \$18 million in nonhome residential properties such as hotels and motels.
- \$15 million in mercantile and business properties such as offices, specialty shops and department stores.
- \$10 million in industrial and manufacturing facilities.
- The remainder were in outside properties (\$3 million) and educational and healthcare facilities (\$4 billion).

FIRES STARTED BY LIGHTNING BY TYPE OF STRUCTURE, 2004-2008 (1)



(1) Reported to local fire departments.

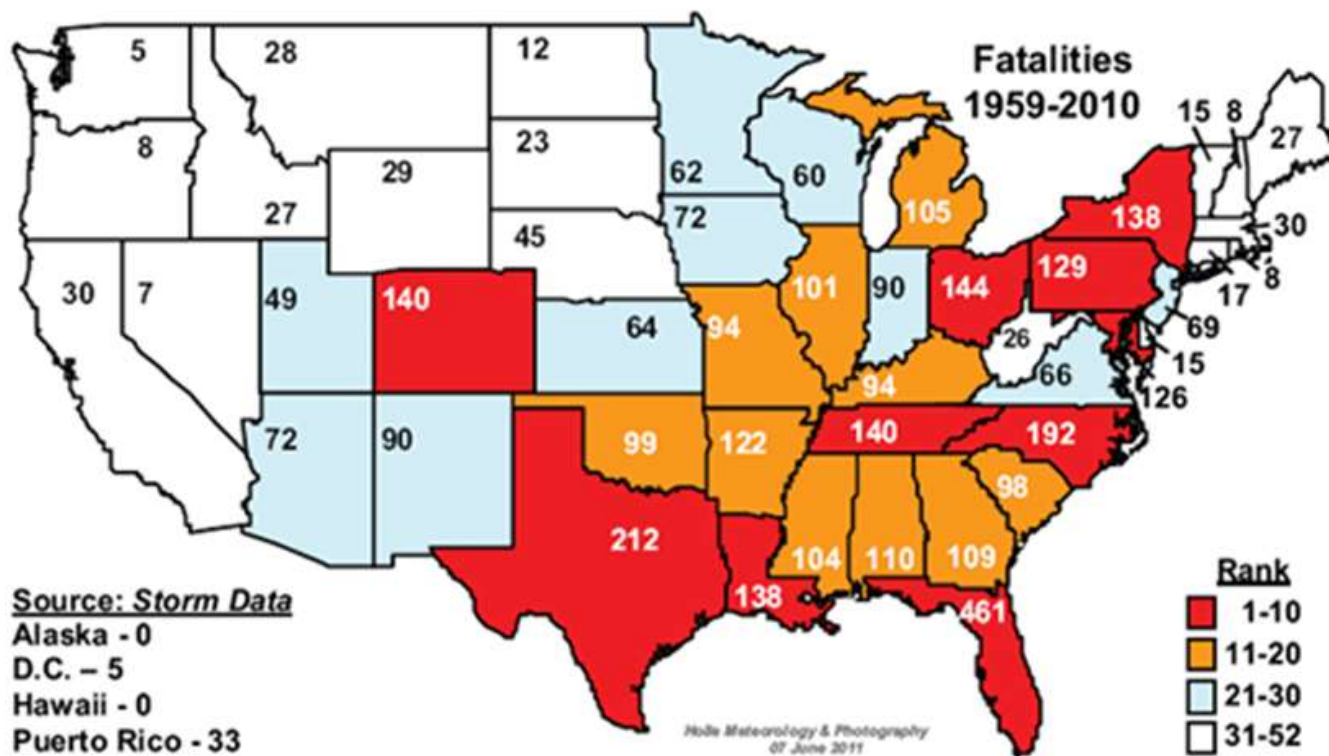
Source: National Fire Protection Association.

[View Archived Graphs](#)

Note: Archived data available back to 2002

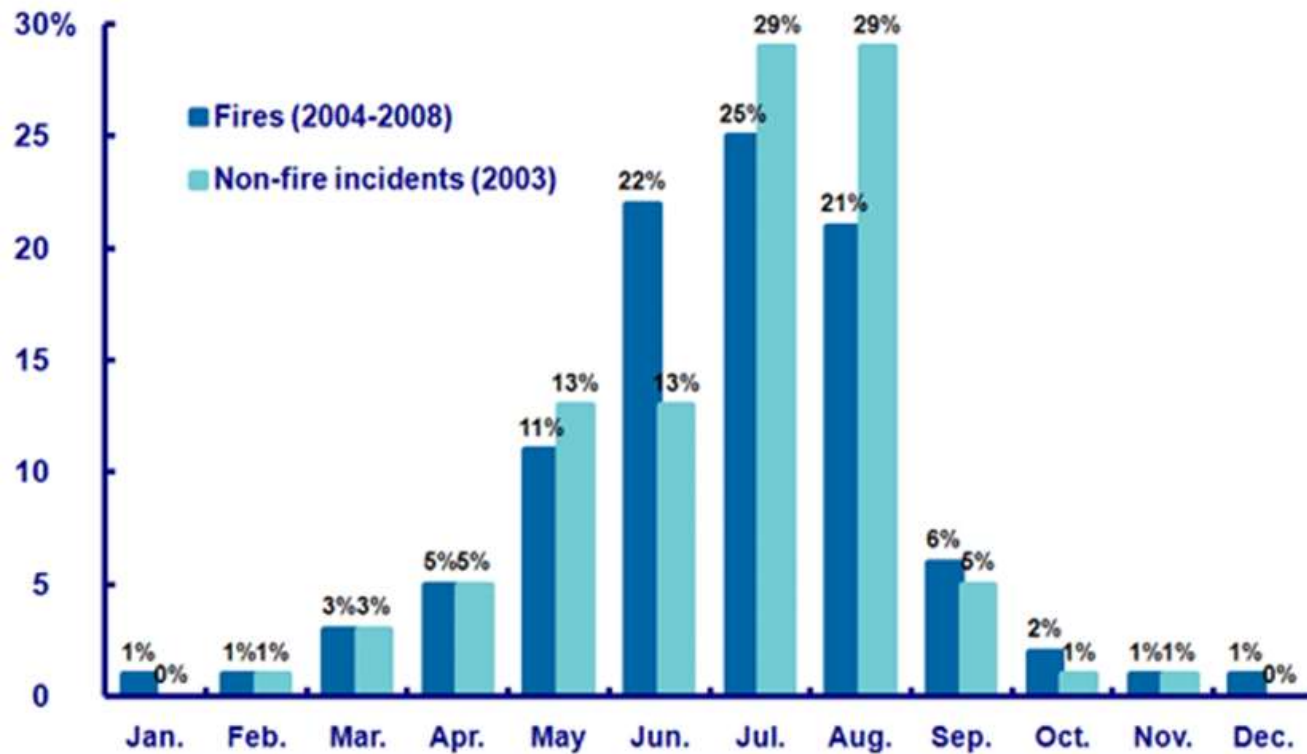
Data in Facts and Statistics

LIGHTNING FATALITIES BY STATE, 1959-2010



Source: National Weather Service.

LIGHTNING INCIDENTS BY MONTH



Source: National Fire Protection Association.

2011 WEATHER EVENTS, FATALITIES, INJURIES AND DAMAGES (1)

Weather events	Fatalities	Injuries	Property damage (\$ millions)	Crop damage (\$ millions)	Total damage (\$ millions)
Lightning	26	187	\$45.32	\$0.11	\$45.44
Tornado	553	5,483	9,463.35	29.60	9,492.95
Thunderstorm wind	56	384	375.89	137.48	513.38
Hail	0	31	450.53	81.85	532.38
Total	635	6,085	\$10,335.09	\$249.04	\$10,584.15

(1) Includes the 50 states, Puerto Rico, Guam and the Virgin Islands.

Source: National Weather Service.

[View Archived Tables](#)

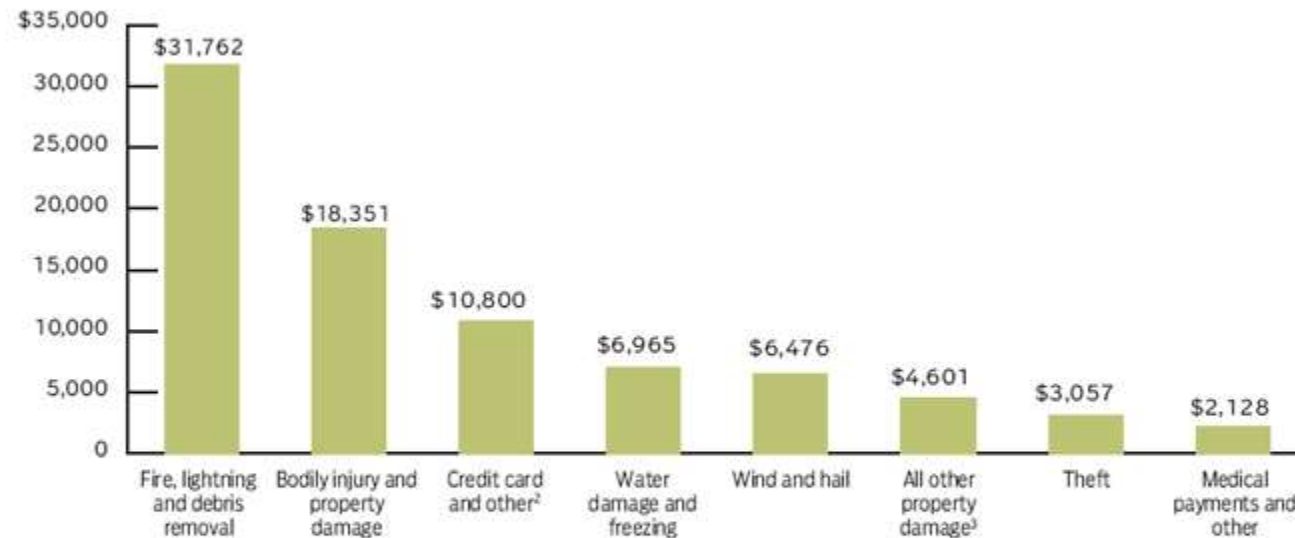
For more information on lightning, please see [The Lightning Protection Institute](#).

Encourage web users to contact LPI for additional information by linking its website

Data in Facts and Statistics – Homeowners Insurance

HOMEOWNERS LOSSES RANKED BY CLAIMS SEVERITY (AVERAGE CLAIM), 2006-2010 (1)

(Weighted average, 2006-2010)



(1) For homeowners multiple peril policies. Excludes tenants and condominium owners policies. Accident year incurred losses, excluding loss adjustment expenses, i.e., indemnity costs per accident year incurred claims.

(2) Includes coverage for unauthorized use of various cards, forgery, counterfeit money and losses not otherwise classified.

(3) Includes vandalism and malicious mischief.

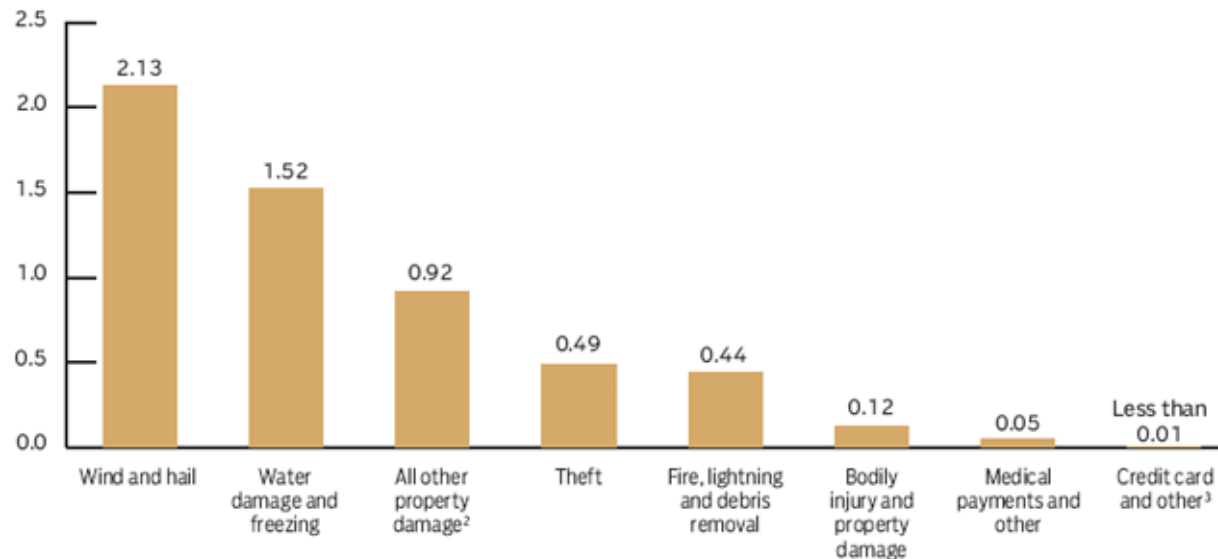
Source: ISO, a Verisk Analytics company.

[View Archived Graphs](#)

Data in Facts and Statistics – Homeowners Insurance

HOMEOWNERS LOSSES RANKED BY CLAIMS FREQUENCY, 2006-2010 (1)

(Weighted average, 2006-2010)



(1) Claims per 100 house years (policies). For homeowners multiple peril policies. Excludes tenants and condominium owners policies.

(2) Includes vandalism and malicious mischief.

(3) Includes coverage for unauthorized use of various cards, forgery, counterfeit money and losses not otherwise classified.

Source: ISO, a Verisk Analytics company.

[View Archived Graphs](#)

PRINT EMAIL       41

Lightning Coverage and Safety

Damage caused by lightning, such as fire, is covered by standard homeowners and business insurance policies. Some home and business insurance policies provide coverage for power surges that are the direct result of lightning striking a home or business. There is also coverage for lightning damage under the comprehensive portion of an auto insurance policy.

With the explosion in the number and value of consumer electronics in homes, such as flat screen TVs, home entertainment centers, multiple computers, gaming systems and other expensive devices, it is more important than ever to take precautions.

Preventing Losses

The I.I.I. offers the following tips to protect homes and businesses against power surges and lightning strikes:

1. Install a lightning protection system. A lightning protection system supplies structural protection by providing a specified path on which lightning can travel. When a building is equipped with a lightning protection system, the destructive power of the lightning strike is directed safely into the ground, leaving the structure and its contents undamaged. The system includes a lightning rod or air terminals at the top of the house that can be disguised to look like a weather vane and wires to carry the current down to grounding rods at the bottom of the house. According to the Institute for Business & Home Safety (IBHS), the lightning protection

electrical discharges that can damage a building's electrical system, computers, appliances and other systems. UL-listed transient voltage surge suppressors can also be installed to protect specific pieces of electronic equipment. Keep in mind that power strips offer little protection from electrical power surges.

3. Unplug expensive electronic equipment. As an added precaution, unplug expensive electronic equipment such as TVs, computers and the like if you know a storm is approaching.

Do's and Don'ts for Lightning Safety

1. When Thunder Roars...GO INDOORS! Take shelter in a home, large building or substantial fully enclosed building, preferably protected with a lightning protection system. Hard topped-vehicles are generally safe shelters, as well.

2. Avoid areas where you will be the highest object. If you are caught in an open field with no nearby shelter, and your hair begins to stand on end (an indication that lightning is about to strike) drop down and crouch with hands on knees, rocking up on the balls of your feet. (The idea is to make as little contact with the ground as possible.) Never lie down flat or place your hands on the ground.

3. Certain locations are extremely hazardous during thunderstorms. Avoid lakes, beaches or open water, fishing from a boat or dock, riding on golf carts, farm equipment, motor cycles or bicycles. Take shelter in tunnels, subways, even ditches or caves if necessary—but never under a tree!

4. If caught on high ground or in an open area, seek shelter in a low area and stay away from trees. A small grove of bushes or shrubs is preferable to lone trees.

5. To avoid side flashes (voltage from a nearby struck object) stay clear of fences or isolated trees. Keep away from telephone poles, power lines, pipelines or other electrically conductive objects.

6. Stay off the telephone! In your home, don't stand near open windows, doorways or metal piping. Stay away from the TV, plumbing,

Lightning Myths



LIGHTNING MYTHS: TIPS TO STAY SAFE

Jeanne Salvatore dispels common myths about lightning safety and provides the basic tips for staying safe when a storm approaches.

[GET EMBED CODE](#)

[DOWNLOAD](#)

[YOUTUBE](#)

[Watch Video](#)

How to Pick a Lightning Protection System



HOW TO PICK A LIGHTNING PROTECTION SYSTEM

Lightning can be a dangerous hazard to your home with a single bolt carrying as much as 30 million volts of electricity. Fortunately there are lightning protection systems available to keep your home safe. Find out how to choose the right system from the right professionals to protect yourself from disaster.

[GET EMBED CODE](#)

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Corporate Social Responsibility

February 27 is International Corporate Philanthropy Day. The P/C...



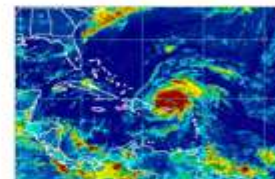
I.I.I. VIDEO



Lightning Myths: Tips to Stay Safe

Jeanne Salvatore dispels common myths about lightning safety...

FACTS & STATISTICS



Catastrophes: U.S.

Insured U.S. CAT losses totaled \$35.9B in 2011, well above...

All Facts & Statistics

I.I.I. BLOG / TERMS & CONDITIONS



Buffett's Insurance Commandments

Warren Buffett had some words of wisdom for insurers and underwriters...

[Watch Video](#)

Topics

Members

Press

Publications

Services

En Español -

Tools -

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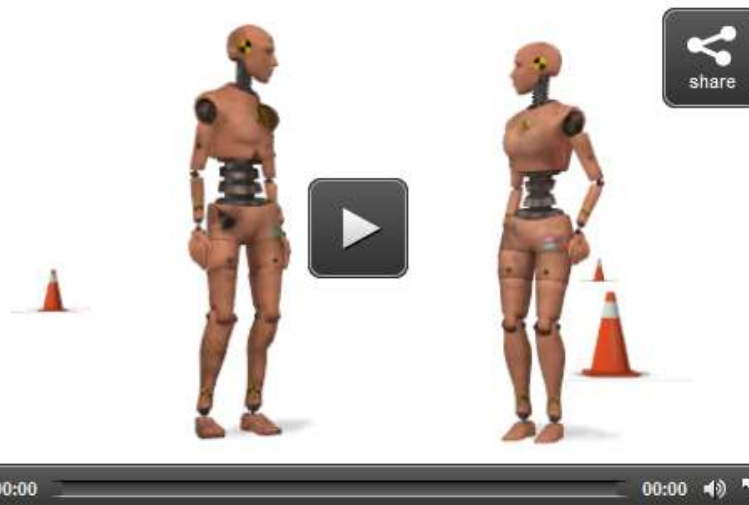
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Don't Be a Dummy About Lightning Protection Systems



[Watch Video](#)

INSURANCE TOPICS

coverage

disasters and Risks

Climate Change

Crime

Disaster Preparedness

Highway Safety

Litigation

Natural Disasters

Terrorism

Insurance Industry

Features

II Coverage En español

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Lightning, b-roll/bites



LIGHTNING, B-ROLL/BITES 

I.I.I. SPOTLIGHT



How to Protect Your Home From Water Damage

Water damage is one of the most common and costly disasters...

I.I.I. VIDEO



How to Pick a Lightning Protection System

Lightning can be a dangerous hazard to your home with a single...

FACTS & STATISTICS



Fire

This week marks the 10th anniversary of The Station...

All Facts & Statistics

Highlights of 2012 Accomplishments and Ongoing Partnership Activities

Beyond Thunder Dumb: When Lightning Strikes...



BEYOND THUNDER DUMB: WHEN LIGHTNING STRIKES...

More than 80% of lightning fatalities are men who did not seek shelter from an approaching storm, but instead kept on fishing, boating, golfing, biking, or working outdoors. Be prepared by recognizing danger and knowing what to do and what not to do. If you can hear thunder, even a distant rumble, lightning is close enough to strike you. Immediately seek shelter in a substantial building or a metal-topped vehicle. Voices by: Michael Barry and Justin Shaddix Script by: James P. Ballot



Your Home From Water Damage

Water damage is one of the most common and costly disasters...

I.I.I. VIDEO



Water Damage

Running water is an everyday convenience that if not properly...

FACTS & STATISTICS



Fire

This week marks the 10th anniversary of The Station...

All Facts & Statistics

I.I.I. BLOG / TERMS & CONDITIONS

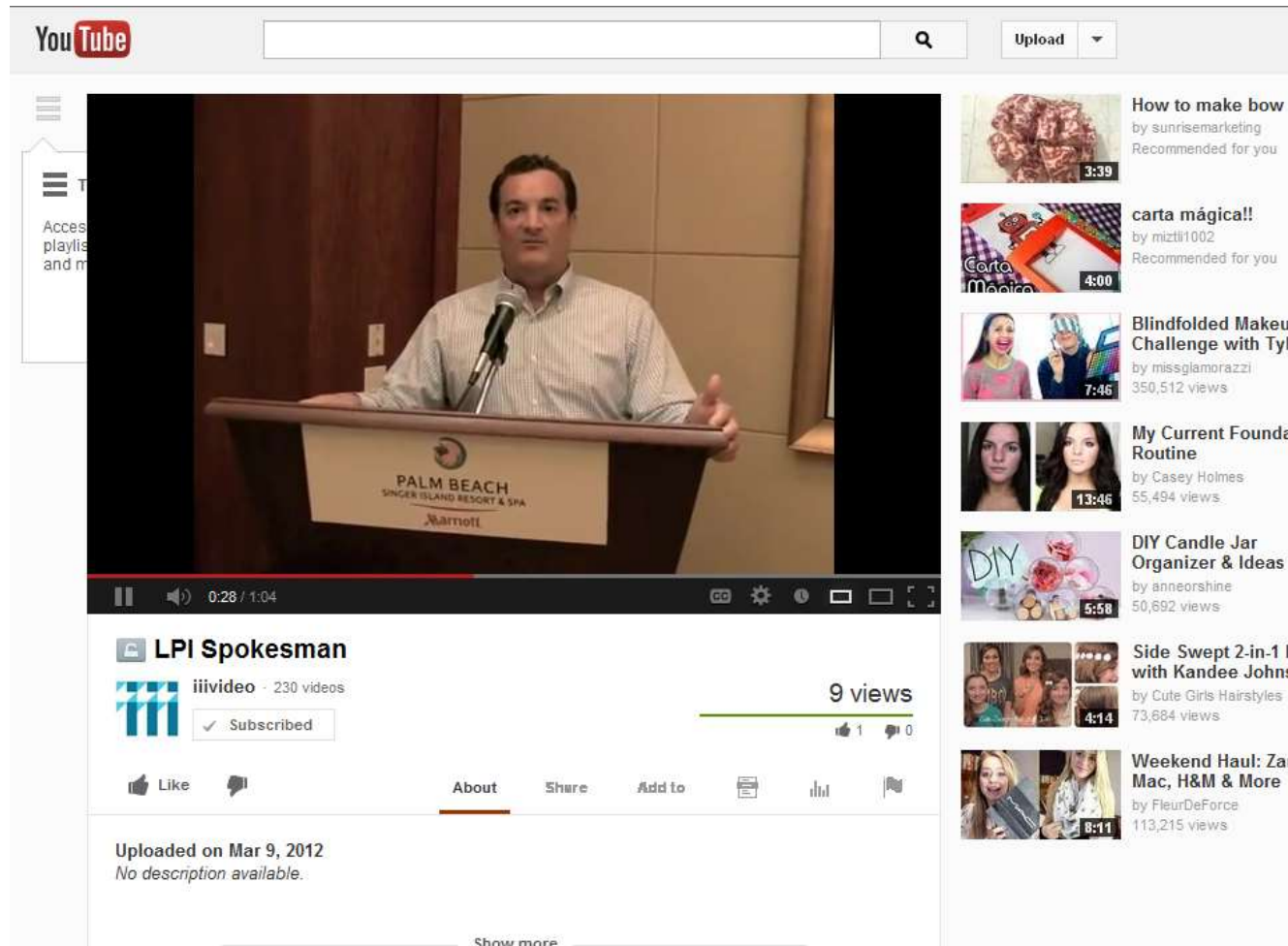


Identity Fraud Incidents Continue Upward Trend

One million more consumers became victims of identity fraud in 2012,...

<http://www2.iii.org/video/beyond-thunder-dumb-when-lightning-strikes.html>

Recorded and Edited a Web Video at 2012 Conference



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by Casey Holmes
55,494 views
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DIY Candle Jar Organizer & Ideas to
by anneorshine
50,692 views
5:58

Side Swept 2-in-1 Lo with Kandee Johnson
by Cute Girls Hairstyles
73,684 views
4:14

Weekend Haul: Zara Mac, H&M & More
by FleurDeForce
113,215 views
8:11

Issue News Releases – Since I.I.I. began Partnering with the UPLA/LPI 15 releases were issued and posted to our website with four issued last year



Content Type	Result	Ranking
Press Release	<p>Believing Lightning Myths Is Dangerous, Especially In Florida; Get The Facts To Protect Yourself And Your Property</p> <p>Everyday storms during summer months may cause people to disregard lightning, and that could have deadly consequences. On average, lightning is responsible for more weather-related deaths in Florida than all other weather hazards combined, and Florida has the highest number of lightning casualties of all 50 states. POSTED: JUNE 15, 2011</p>	★★★★★
Press Room Landing	Press Room	★★★★★
Press Release	<p>Lightning Is an Underrated Killer; Knowing Fact From Fiction Can Save Lives and Prevent Injuries</p> <p>Lightning safety tips. POSTED: JUNE 13, 2011</p>	★★★★★
Press Release	<p>Claim Costs From Lightning Continue to Rise; the Culprit Is Often Expensive Electronics</p> <p>Lightning claims costs on the rise. POSTED: JUNE 20, 2011</p>	★★★★★
Press Release	<p>Lightning Protection Institute Hosts “Search For Storm Heroes” During Lightning Safety Awareness Week</p> <p>Lightning Protection Institute offers tips for protecting homes against damage from lightning. POSTED: JUNE 18, 2010</p>	★★★★★
Press Release	<p>Lightning Protection Systems Offer A Key Form Of Fire Prevention POSTED: OCTOBER 04, 2010</p>	★★★★★
Press Release	<p>Lightning Striking Again and Again: New I.I.I. Study Finds Increase in Lightning Claim Costs POSTED: JUNE 21, 2007</p>	★★★★

Issued News Releases in English and Spanish to Announce New Lightning Claim Stats and Promote Lightning Safety Awareness Week



Distributed information through I.I.I.'s social media network. On Facebook alone we reached 68,201 users

Claim Costs From Lightning Continue to Rise; the Culprit Is Often Expensive Electronics

INDUSTRY SEES \$ MORE THAN \$1 BILLION IN INSURED LOSSES, I.I.I. STUDY FINDS
JUNE 23, 2014

INSURANCE INFORMATION INSTITUTE
New York Press Office: (212) 346-5500, media@i.i.i.org

NEW YORK, June 20, 2014 — While the deadly tornadoes that have caused massive destruction in multiple states have been making the headlines recently, intense lightning storms have also done extensive damage. In fact, lightning strikes cost more than \$1 billion in insured losses in 2010—a significant increase from 2009, according to the insurance information institute (I.I.I.).

An analysis of homeowners insurance data by the I.I.I. found there were more than 215,000 lightning claims in 2010, up nearly 15 percent from 2009. These losses ranged from damage to expensive electronic equipment to structural fires that destroyed entire homes.

The I.I.I. puts the average lightning claim at \$4,846. By comparison, in 2009, there were about 185,000 lightning claims, which equated nearly \$500 million in insured losses with the average claim totaling \$4,294. The average cost per claim rose nearly 15 percent from 2009 to 2010, and more than 80 percent from 2004 to 2010, even as the actual number of claims fell by a little over 23 percent in the six-year period.

"The number of claims is down, but the average cost per claim continues to rise, in part because of the huge increase in the number and value of consumer electronics in homes," said Lorenza Villarca, vice president of the I.I.I. "Plasma and high-definition television sets, home entertainment centers, multiple computer households, gaming systems and other expensive devices—which can all be destroyed by power surges—are having a significant impact on claims losses."

HOMEOWNER'S IN SURANCE CLAIM \$ AND PAYOUT FOR LIGHTNING LOSSES, 2004-2010

	2004	2005	2006	2007	2008	2009	2010	Percent Change 2007-2010	Percent Change 2004-2010
Number of paid claims	275,000	285,100	298,000	177,100	246,300	183,705	212,275	14.8%	-21.3%
Insured losses (\$ millions)	\$728.50	\$819.60	\$882.30	\$942.40	\$1,085.50	\$792.00	\$1,022.50	29.5%	40.5%
Average cost per claim	\$2,648	\$2,874	\$2,948	\$5,321	\$4,323	\$4,296	\$4,846	12.8%	31.1%

"The record losses are a result, in part, of the large number of storms occurring last year," said Worrera. "Catastrophe losses in 2010 totaled \$15.6 billion."

Worrera noted that given last year's record tornado activity and the fact that tornadoes are usually accompanied by severe thunderstorms, it was not surprising that the number of such claims increased substantially in 2010.

Damage caused by lightning, such as fire, is covered by standard homeowners and business insurance policies. Some home and business insurance policies provide coverage for power surges that are the direct result of a lightning strike. There is also coverage for lightning damage



Uninsured Motorists
Drivers with no auto insurance coverage are more common than...

FACTS & STATISTICS



Catastrophes: U.S. Insured U.S. CAT losses totaled \$15.20 in 2011, up 100%...

All Facts & Statistics

I.I.I. BLOG / TERMS & CONDITIONS



Study On Extreme Weather Events
The biographer has been asked over a report on extreme weather events...

EN ESPAÑOL



Seis dudas que responderse cuando compra seguro para su vivienda



Costos de reclamaciones por rayos continúan en aumento... amenudo los causantes son los equipos electrónicos

UN ESTUDIO DEL I.I.I. ENCUENTRA QUE LA INDUSTRIA PAGA MÁS DE \$1.000 MILLONES EN PERDIDAS AL AÑO
JUNE 23, 2014

INSURANCE INFORMATION INSTITUTE
Oficina de Prensa New York: 212-346-5500, media@i.i.i.org
Eliana E. González, Florida: 954-350-9314 o 924-684-4410

NEW YORK, 20 de junio de 2014 — Mientras los protagonistas de los titulares de noticias han sido los tornados y sus devastadoras oleas, los efectos de los rayos no han sido tan notable pero sí muy costoso. De hecho, los efectos de las descargas de rayos costaron en el año 2010 pérdidas aseguradas que sumaron más de \$1.000 millones, lo que además es un sustancial incremento de los costos del año previo 2009, indicó el insurance information institute (I.I.I.).

Un análisis de los datos recopilados de reclamaciones de seguros de propietarios de viviendas (homeowners insurance) mostró más de 215,000 reclamaciones de seguros debidas a rayos en 2010, un 15% de incremento con respecto al número de reclamos presentados en 2009. Las pérdidas que este tipo de fenómeno causa van desde daños a equipos electrónicos costosos hasta incendios que consumen casas enteras.

El I.I.I. coloca en \$4,846 el monto promedio de una reclamación por daños de rayos e tormentas eléctricas. En comparación, en 2009 se registraron 185,000 reclamaciones por rayos a un costo promedio de \$4,296 y con un total de \$500 millones de pérdidas cobradas en todo el año.

El costo promedio de las reclamaciones aumentó un 15% entre 2009 y 2010 y más del 80% entre 2004 y 2010, inclusive cuando el número de reclamaciones bajó un 23% en el mismo periodo de seis años.

"El número de reclamaciones ha bajado pero el costo por reclamaciones sigue en aumento, en gran parte debido al enorme incremento del costo de los equipos electrónicos que hoy día hay en una vivienda", dijo Eliana E. González, portavoz del I.I.I. "Televisores de plasma, equipos electrónicos, computadoras y juegos electrónicos, son solo unos de los muchos equipos costosos que hoy día se encuentran en las casas y que están sujetos a daños con los cambios bruscos de corriente eléctrica que suceden cuando las descargas de rayos y por tanto, han generado un impacto sustancial en el costo de las reclamaciones de seguros."

RECLAMACIONES DE SEGUROS DE PROPIETARIOS DE VIVIENDA CAUSADAS POR RAYOS Y COSTO DE LOS PAGOS DESDE 2004 HASTA 2010

	2004	2005	2006	2007	2008	2009	2010	% Cambio 2007-2010	% Cambio 2004-2010
Número de Reclamos Pagos	275,000	285,100	298,000	177,100	246,200	183,705	212,275	14.8%	-21.3%
Pérdidas Aseguradas (\$ millones)	\$728.5	\$819.6	\$882.3	\$942.4	\$1,085.5	\$792.0	\$1,022.5	29.5%	40.5%
Costo Promedio por Reclamos	\$2,648	\$2,874	\$2,948	\$5,321	\$4,323	\$4,296	\$4,846	12.8%	31.1%

"Las pérdidas récord son el resultado en parte de la gran cantidad de tormentas eléctricas que ocurrieron el pasado año", explicó González. "Las pérdidas catastróficas totalizan los \$15.600 millones en 2010."

González destacó que las tormentas de rayos son parte de los sistemas de tormentas severas que acompañan a tornados y otras tuvieron actividad récord el año pasado, por lo que no sorprende que los reclamos de rayos también hayan aumentado sustancialmente en 2010.

Los daños causados por rayos, tales como los incendios que producen,



Uninsured Motorists
Drivers with no auto insurance coverage are more common than...

FACTS & STATISTICS



Catastrophes: U.S. Insured U.S. CAT losses totaled \$15.20 in 2011, up 100%...

All Facts & Statistics

I.I.I. BLOG / TERMS & CONDITIONS



Study On Extreme Weather Events
The biographer has been asked over a report on extreme weather events...

EN ESPAÑOL



Seis dudas que responderse cuando compra seguro para su vivienda

Chart also translated

Lightning Information - Distributed to Florida-Specific Audiences

Press Release

[Believing Lightning Myths Is Dangerous, Especially In Florida; Get The Facts To Protect Yourself And Your Property](#)

Everyday storms during summer months may cause people to disregard lightning, and that could have deadly consequences. On average, lightning is responsible for more weather-related deaths in Florida than all other weather hazards combined, and Florida has the highest number of lightning casualties of all 50 states.
Posted: June 15, 2011



The screenshot shows the Insuring Florida website interface. At the top, there's a navigation bar with the logo and links for 'PRESS RELEASES', 'EN ESPAÑOL', and 'INSURANCE TOOLS'. Below this is a search bar and a grid of category images: HOMEOWNERS + RENTERS, AUTO, LIFE, and BUSINESS. The main content area features a headline: 'Improving public understanding of insurance in Florida— what it does and how it works'. A featured article titled 'STRAIGHT TALK Blogging about insurance in Florida' is highlighted, with a sub-headline 'The value of understanding appraised value, real estate value & insured value' and a date of 'FEBRUARY 22, 2012'. To the right, there are sections for 'INSURANCE 101' (What percentage of Florida drivers are uninsured?), 'I.I.I. SOFTWARE' (Home Inventory), and 'I.I.I. VIDEO' (Uninsured Motorists: Threats on the Road).

- Meltwater News reported that there were 1,212 mentions of the LPI in 2012.
- Some of these hits were generated by news releases issued by the LPI and others were issued by the I.I.I. on behalf of the LPI.
- Topics included: Ben and Franklin video, Homeowners Encouraged to ask about Insurance Discount for Lightning Protection Systems, Campaign to Build Lightning Safe Communities, Lightning Safety Awareness Week.
- Full report has been provided to LPI.

Plans for 2013 – Outreach to Traditional Media



- Promote the 2013 Conference in a media advisory, draft news releases, promote conference via social media and tape a web video.
- Will promote Lightning Safety Awareness Week with updated insured lightning stats.
- Make Kim Loehr available to speak to I.I.I. member companies about your resources.
- Promote lightning safety during National Severe Weather Preparedness Week – March 3-9.
- Ask about discounts for lightning protection systems during a planned survey of other home insurance discounts.

Plans for 2013

- Incorporate the importance of lightning protection systems when rebuilding a home – using Hurricane Sandy as a news hook.
- LPI/I.I.I. planning to meet with a number of fire safety organizations to create more partnerships and to encourage better data collection of lightning losses.
- Reissue news releases promoting the three videos (How to pick a lightning protection system, lightning myths and lightning safety)
- Track both traditional and social media coverage for the LPI.
- Lastly, long shot idea for a PSA with Richard Branson as his home was struck by lightning and is now being rebuilt with a lightning protection system.

2013: Issued a Media Advisory



Media Advisory

FOR IMMEDIATE RELEASE

New York Press Office: (212) 346-5500; media@iii.org

REPORTERS LOOKING FOR EXPERTS ON LIGHTNING SAFETY AND PROTECTION SYSTEMS ARE ENCOURAGED TO CONTACT THE LIGHTNING PROTECTION INSTITUTE

Contact: Kim Loehr / LPI Director of Communications/ LLpco@aol.com or 804-314-8955

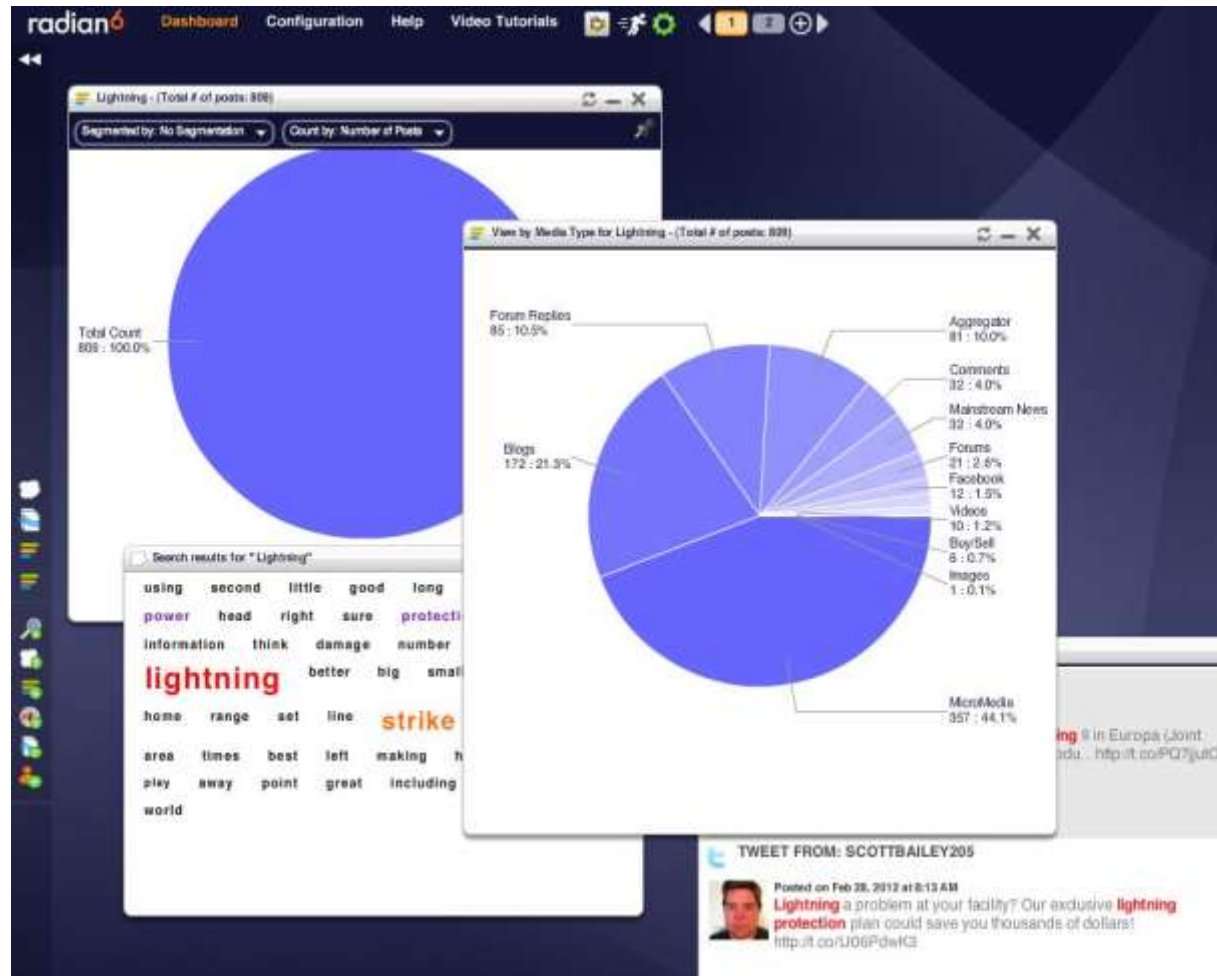
LAS VEGAS, NEVADA, February 26, 2013 – Lightning protection experts, engineers and safety directors will be meeting in Las Vegas this week (2/26 – 3/2) at the Aria Resort and Casino to discuss the latest advances in lightning protection, according to the Lightning Protection Institute (LPI). The full meeting agenda can be found at the LPI website at www.lightning.org.

Topics will include:

- Lightning Protection Inspection Programs
- Proper Installation of Lightning Protection Systems
- Lightning Safe Communities Campaign

Distributed the advisory by PR Newswire, it appeared on over 300 websites of newspapers, radio and TV stations in the first 24 hours!

Tracking Lightning for Trends in Social Media in 2013



Insurance Information Institute Website

www.iii.org

<http://twitter.com/JeanneSalvatore>

