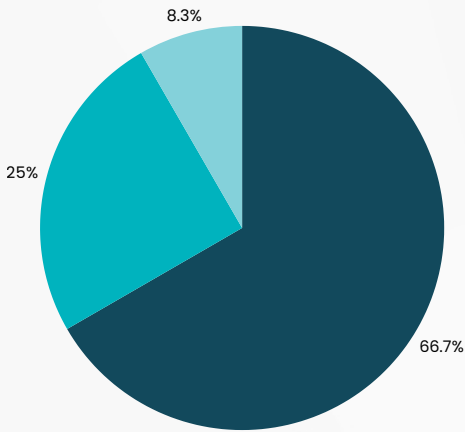
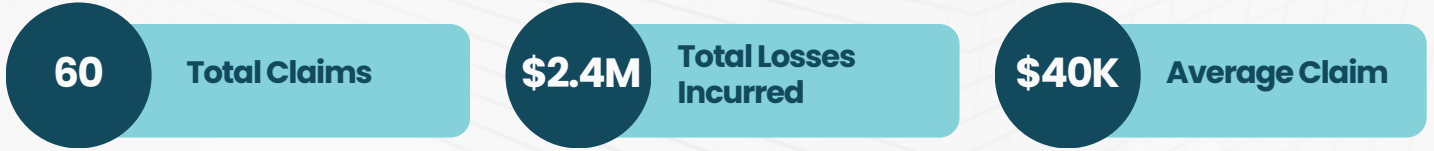


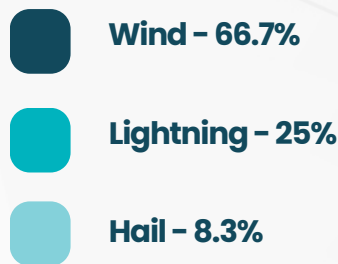
# STORM X CLAIMS ANALYSIS

Please note this report is for illustrative purposes only.

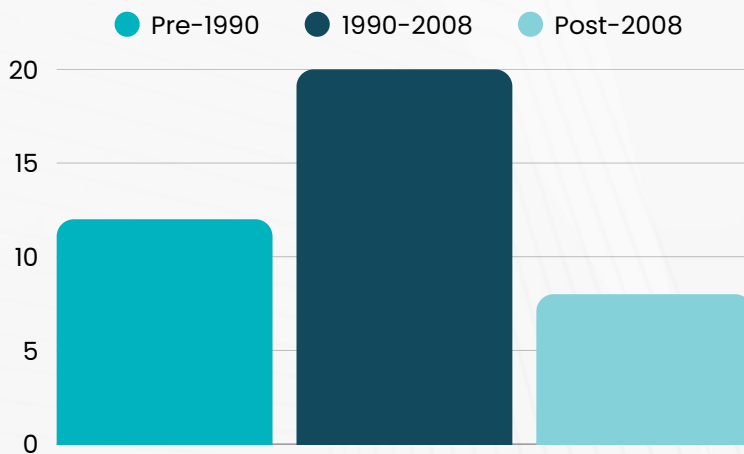
## Overview



### CLAIMS BY PERIL



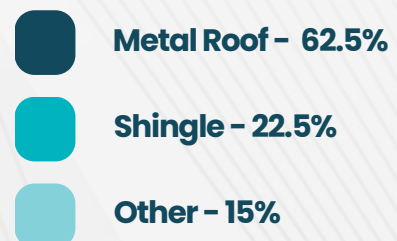
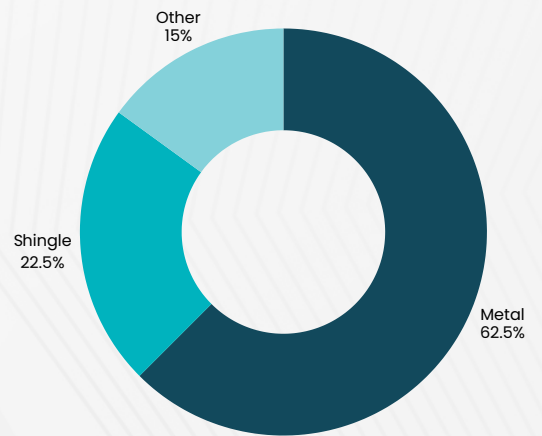
## WIND CLAIMS BY CONSTRUCTION ERA



### Key Insight:

Mid-era construction represents only 38% of insured exposure but produced 50% of wind losses.

## WIND CLAIMS BY ROOF TYPE



### KEY FINDINGS:

- Structures built 1990–2008 demonstrated the highest probability of wind-related damage.
- Mid-era structures experienced materially higher average indemnity per claim (\$41,200).
- Loss drivers included fastener fatigue, exposed attachment systems, and aging metal panel performance.
- Pre-1990 and post-2008 cohorts demonstrated improved structural resilience under similar wind conditions