

U.S. Flooding Reports

Actuaries should consider the potential for increased flooding risks across business practices: life, health, and property and casualty.

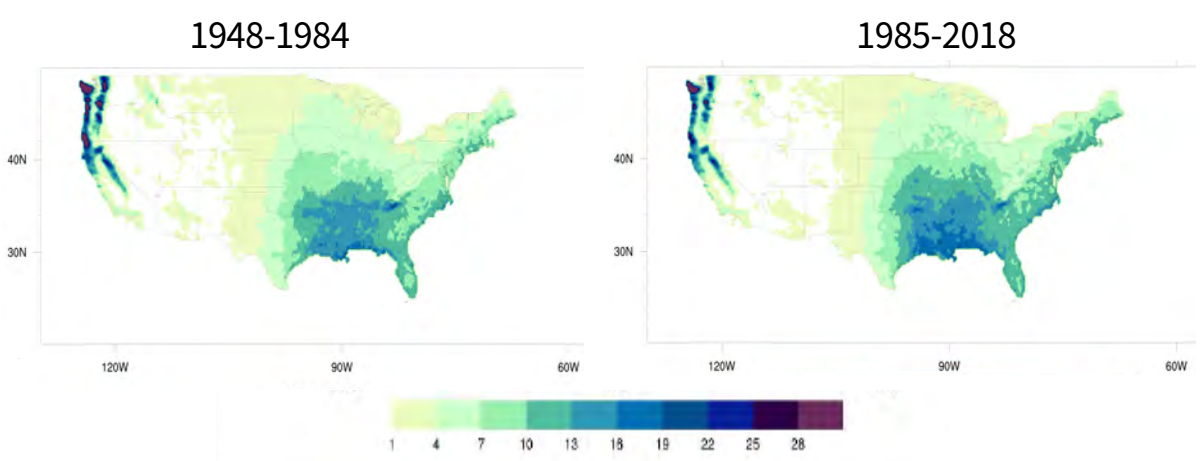


U.S. FAST FACTS FLOODING*



49%
Increase in annual property losses in the contiguous U.S. from off-plain flooding by 2050 (under an assumed RCP 8.5, business-as-usual, climate change scenario).

Comparison of Heavy Precipitation Days (>1 Inch/Day) Between Two Historical Periods



How Climate Change Affects Precipitation

A warming atmosphere that holds more water vapor

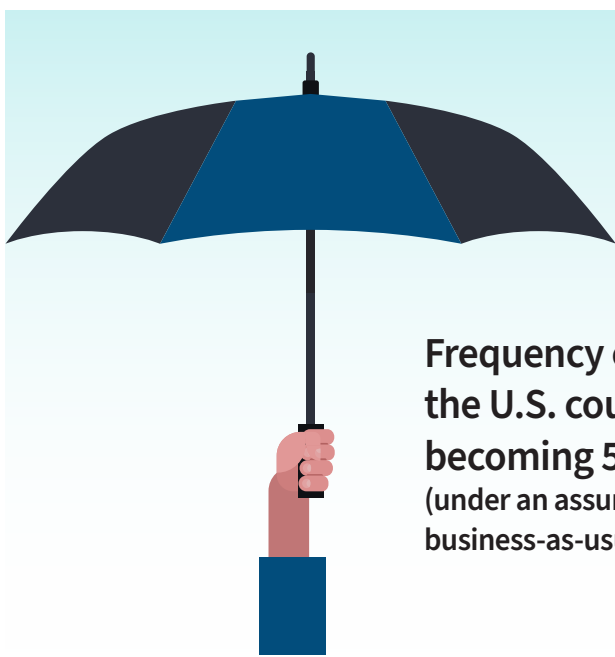
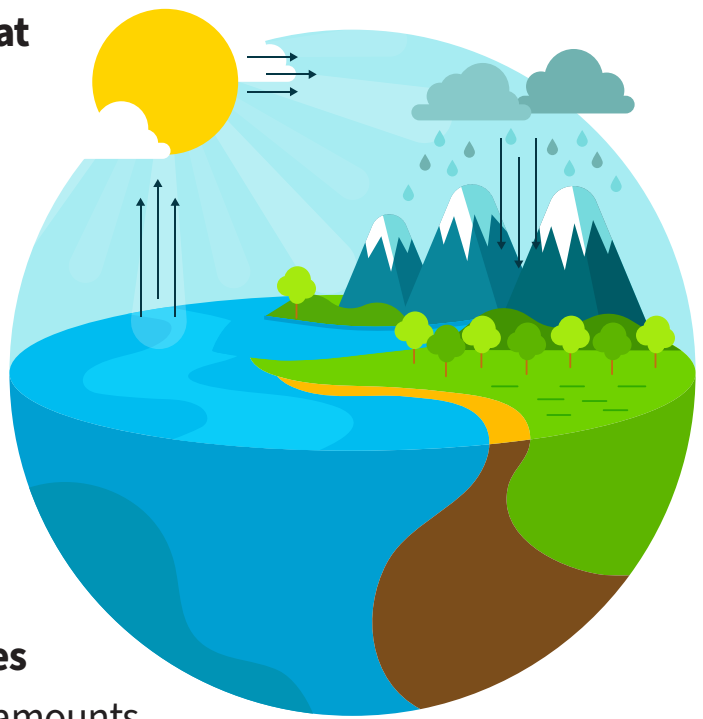
RESULT: Storms produce more rain

Altered atmospheric circulation patterns

RESULT: A change in when, where and how much rain falls

Increased evaporation rates

RESULT: Higher precipitation amounts



Frequency of 100-year floods in the U.S. could increase, becoming 50-year events by 2050 (under an assumed RCP 8.5, business-as-usual, climate change scenario).

To learn more, download the SOA Research Institute report:

*** The Potential Impacts of Climate Change on U.S. Inland Flood Risk by Mid-Century.**