



June 4, 2012

Hurricane Season Begins

Although June 1st marks the official start of the Atlantic hurricane season, 2012 has already featured early storm activity. Tropical Storms Antonio and Beryl have underscored the importance of hurricane [preparedness](#), including the possibility of purchasing [flood insurance](#) to help ensure that losses are covered and assets are protected. As a reminder, flood insurance must be in place before a flooding event begins for a flood loss to be covered, and in most cases there is a 30-day waiting period before a Standard Flood Insurance Policy will take effect.

Last year's 20 named storms were responsible for over \$20 billion in damages and the loss of over 100 lives and this year may be just as busy with NOAA predicting up to 15 named storms, three of which could be major hurricanes. Hurricane season, which continues through November 30, emphasizes the importance of FEMA's Flood Program—the NFIP. With the short-term extension agreed to by Congress yesterday, the NFIP is set to expire on July 31, 2012, in the middle of this year's hurricane season. We will continue to inform you of important developments via our [Legislative Update](#) page, our quarterly [newsletter](#) and our [industry email alerts](#).

As your partner for flood determination as well as flood and coastal risk data, such as our *Storm Surge Report*, we are prepared to deliver the accurate and timely information you need in advance of any hurricane-related disaster.

Meanwhile, [email](#) us if you would like to receive a copy of our upcoming **2012 Storm Surge Report**.

Feel free to forward this alert to colleagues who may be interested in [receiving](#) our *Industry Alerts*.

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