Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

## Question

Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth $300,000, what is the risk of being hit by a hurricane this year? Show your work.

Risk = Frequency X cost     $\frac{1}{43}$ = .02 hurricanes per year

$6,976.74 = \frac{1}{43} \times 300,000$

$6,976.7$  risk

.0014 %    Insurance cost.

What assumptions did you make?

The more frequent the return year, the higher the risk and the higher the insurance. Maine Hurricane insurance is lower than Florida because hurricanes are less frequent in Maine the risk of
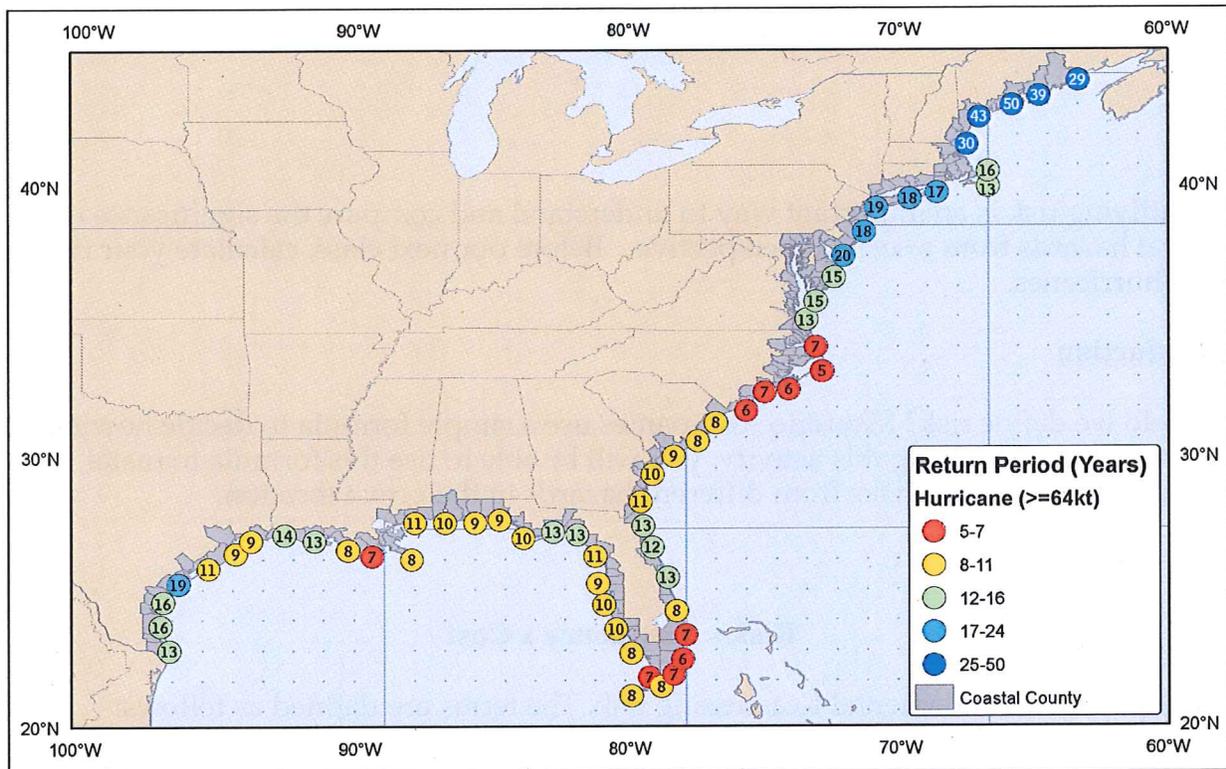
Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

## Question

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$F = \frac{1}{17}$ x $C = \$300,000 = R = 17,647.06$

Risk: 1 in 17,647 aka 0.0056% chance of losing everything in one season.

Mystic

What assumptions did you make?

I assumed that my belongings/house is worth $300,000 and that the hurricane return period chart value for mystic is $\frac{1}{17}$, based on the map above.
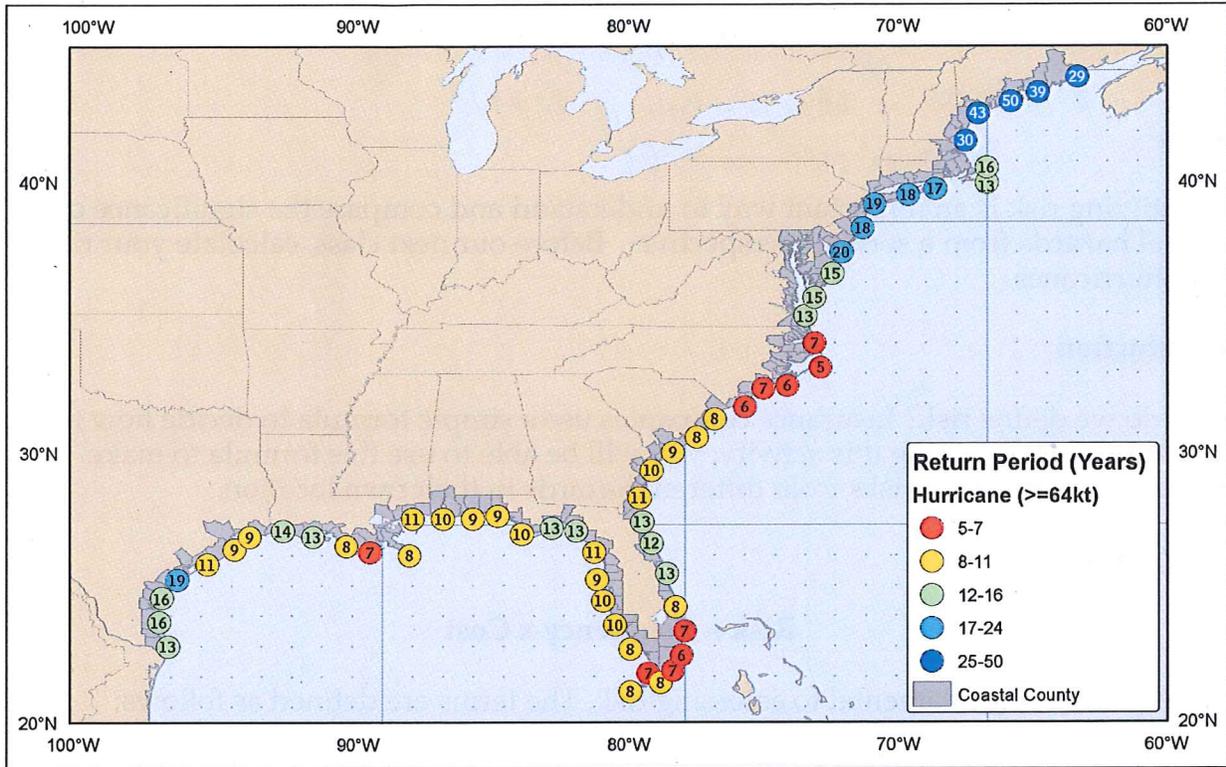
Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is $\frac{1}{50y}$. [Source: http://www.nhc.noaa.gov/climo/]

hurricanes per yr.

## Question

Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth $300,000, what is the risk of being hit by a hurricane this year? Show your work.

~~(1/18)($300,000) = $400,000~~

mystic, CT:

$\left(\frac{1}{17\,yr}\right)(\$300,000) = \$17647.058\$/yr$ charges

$\frac{1}{17647} = 0.00005667 = 0.005667\%$ chance of losing everything in one hurricane season.

What assumptions did you make?

— cost does not include damages in terms of time, productivity, injuries, death.

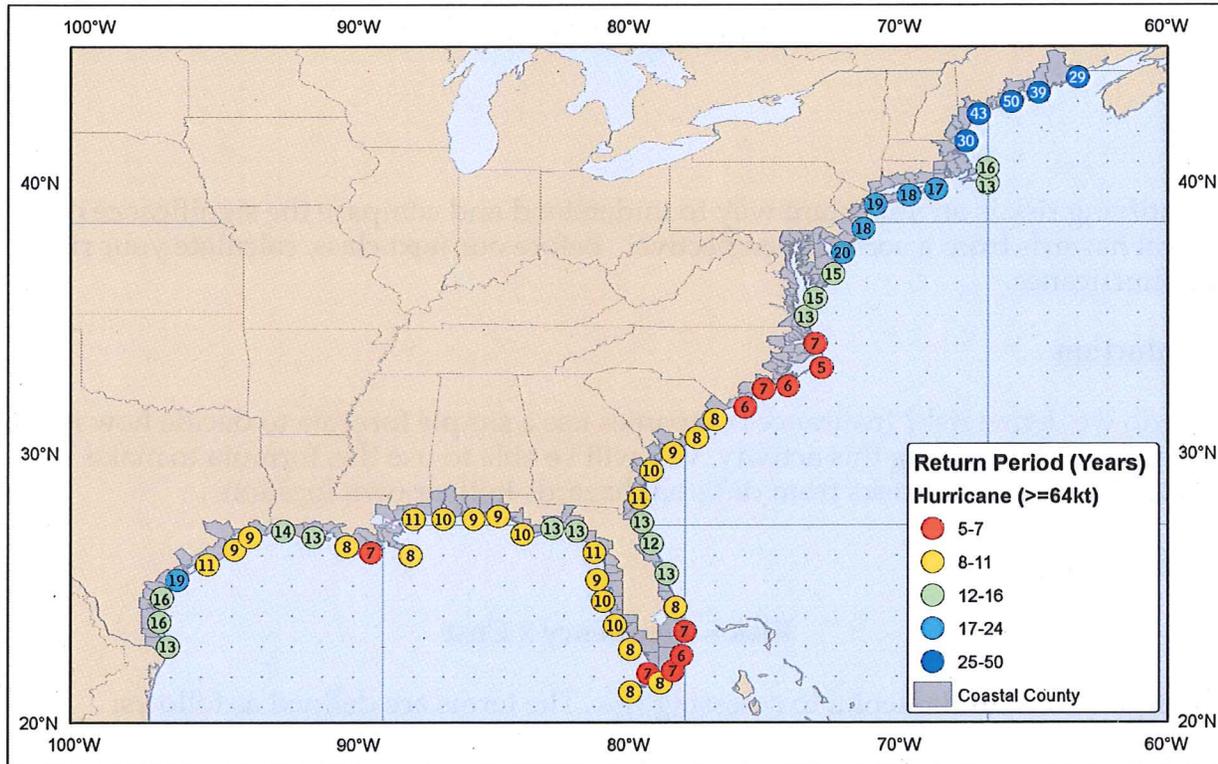— assumes everytime a hurricane comes you lose everything.

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

## Question

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Mystic: 17 : 1/17

$1/17 \cdot \times 300,000 = 17,647$

.0056% of losing everything in one hurricane season.

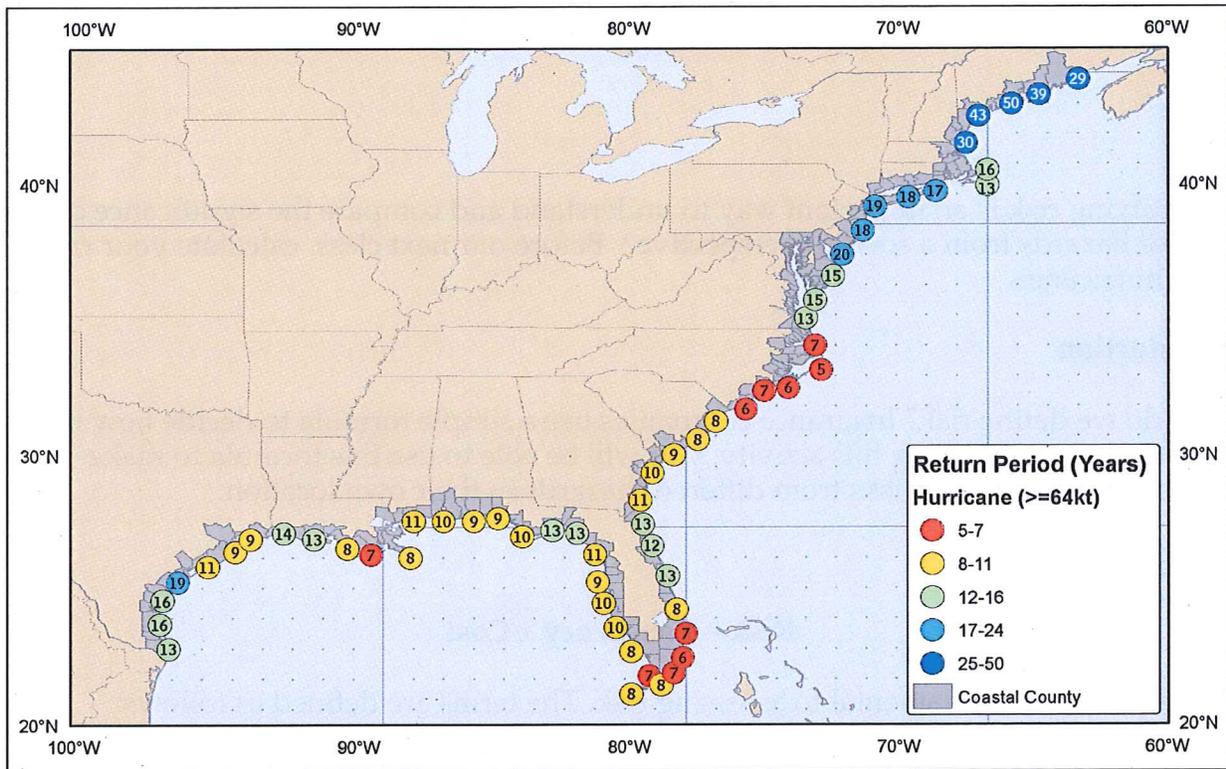What assumptions did you make?

That I live in Mystic

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

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Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth $300,000, what is the risk of being hit by a hurricane this year? Show your work.

MADISON, CT

risk = frequency × cost

risk = 1/18 × 300,000

= $16,666.67

What assumptions did you make?

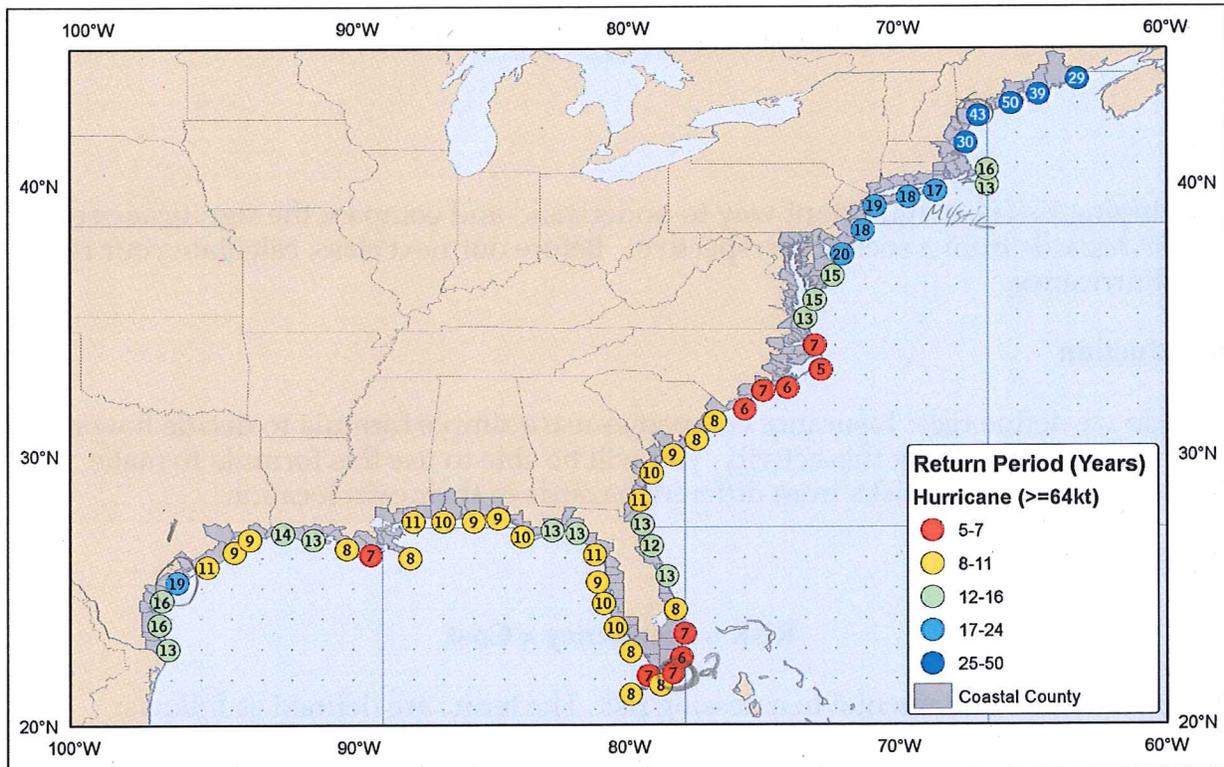- that the frequency estimate would be accurate

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

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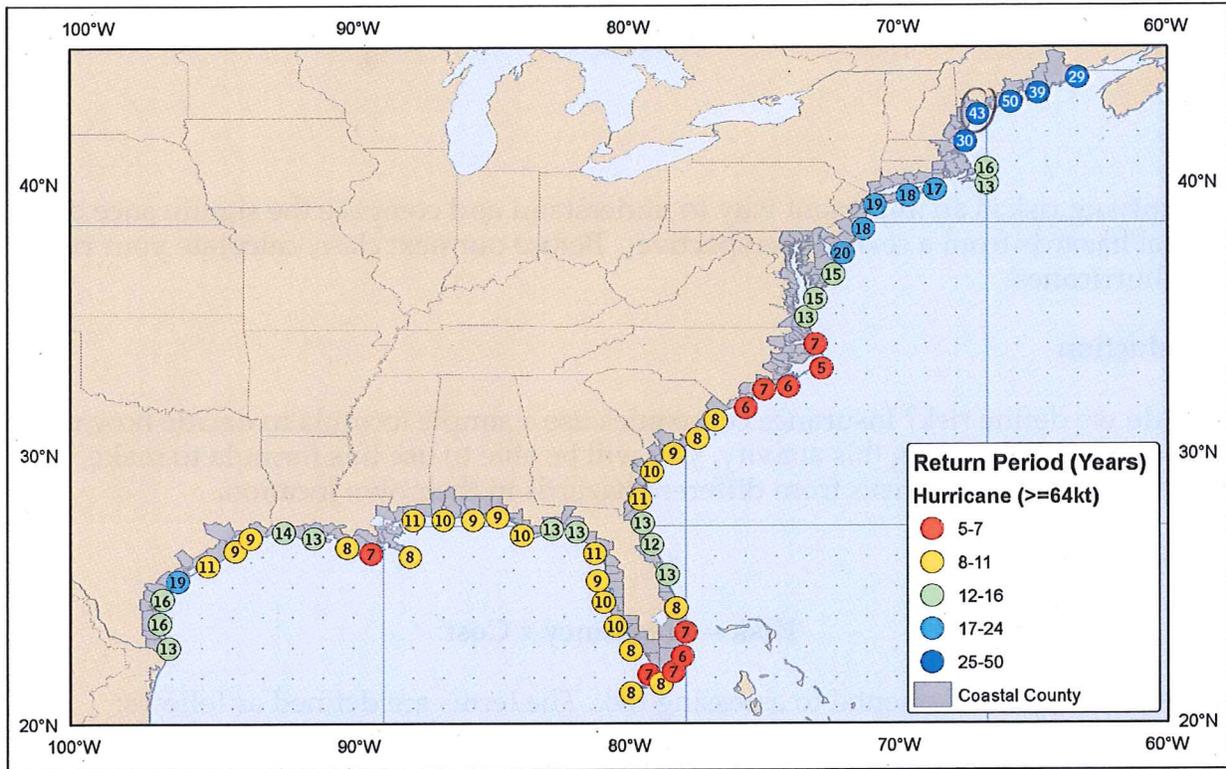
$$R = f \times C \qquad \frac{1}{19} \times 300,000$$

② $R = \frac{1}{7} \times 300,000$   ① $R = \frac{1}{19} \times 300,000$

$R = \$42,857.14$    $R = \$15,789.47$

What assumptions did you make?

Southern Miss  $43 = \frac{1}{43} = \left( 0.023 \text{ hurricanes/year} \right) \times \begin{array}{c} \text{Frequency} \\ \text{Cost} \\ 300,000 \end{array} = \$6,976.74$

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

$\frac{1}{43}$ .0023/y

## Question

Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth $300,000, what is the risk of being hit by a hurricane this year? Show your work.

Risk = frequency × cost

Risk = $\frac{1}{30}$ × 300000

Risk = 10000

Cost = 300000
Frequency = 30 = 1/30

What assumptions did you make?

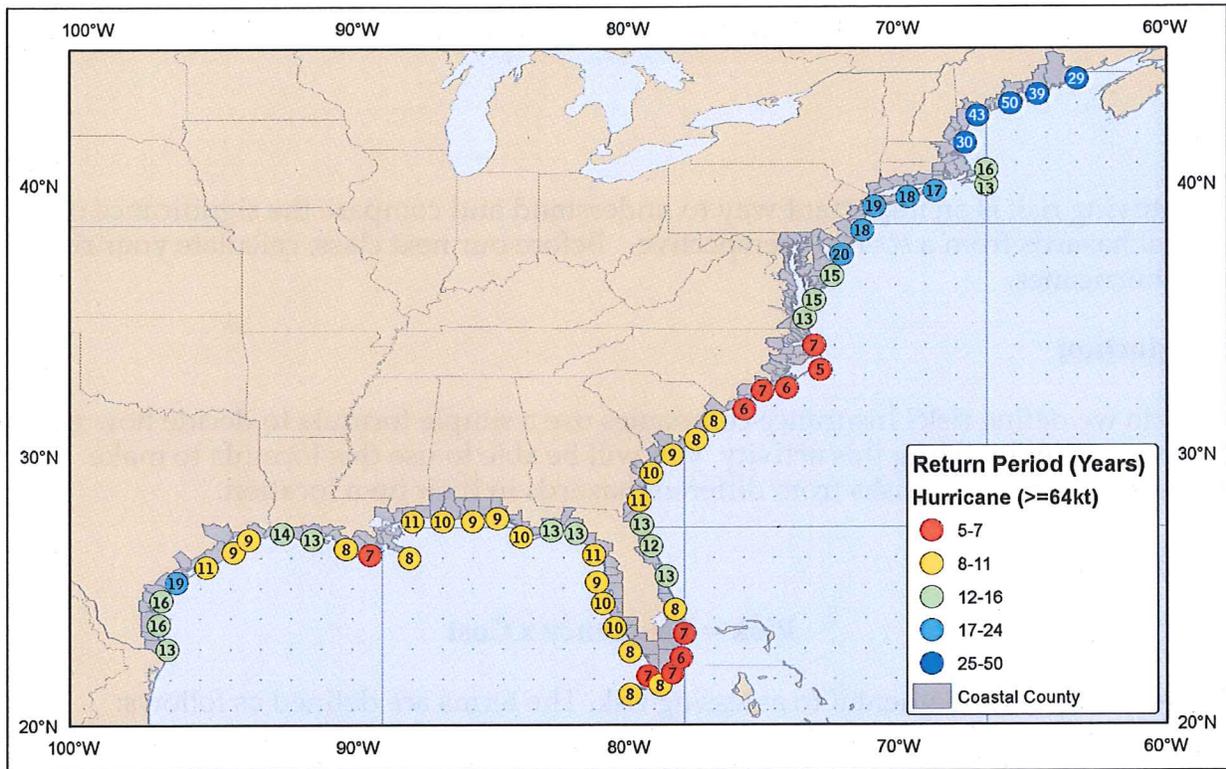that my home is within 50 nautical miles of Boston, and that my house is worth that much money

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

$$\frac{1}{18} \quad \frac{1}{Y}$$

## Question

Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth \$300,000, what is the risk of being hit by a hurricane this year? Show your work.

Utah = \$0 → Landlocked + in Midwest

Mystic ➡ \$ Risk = Frequency × cost

\$ 16,666.667 = $\left(\frac{1}{18} \times 300,000\right)$

(or half damaged \$8,333.334)

What assumptions did you make?

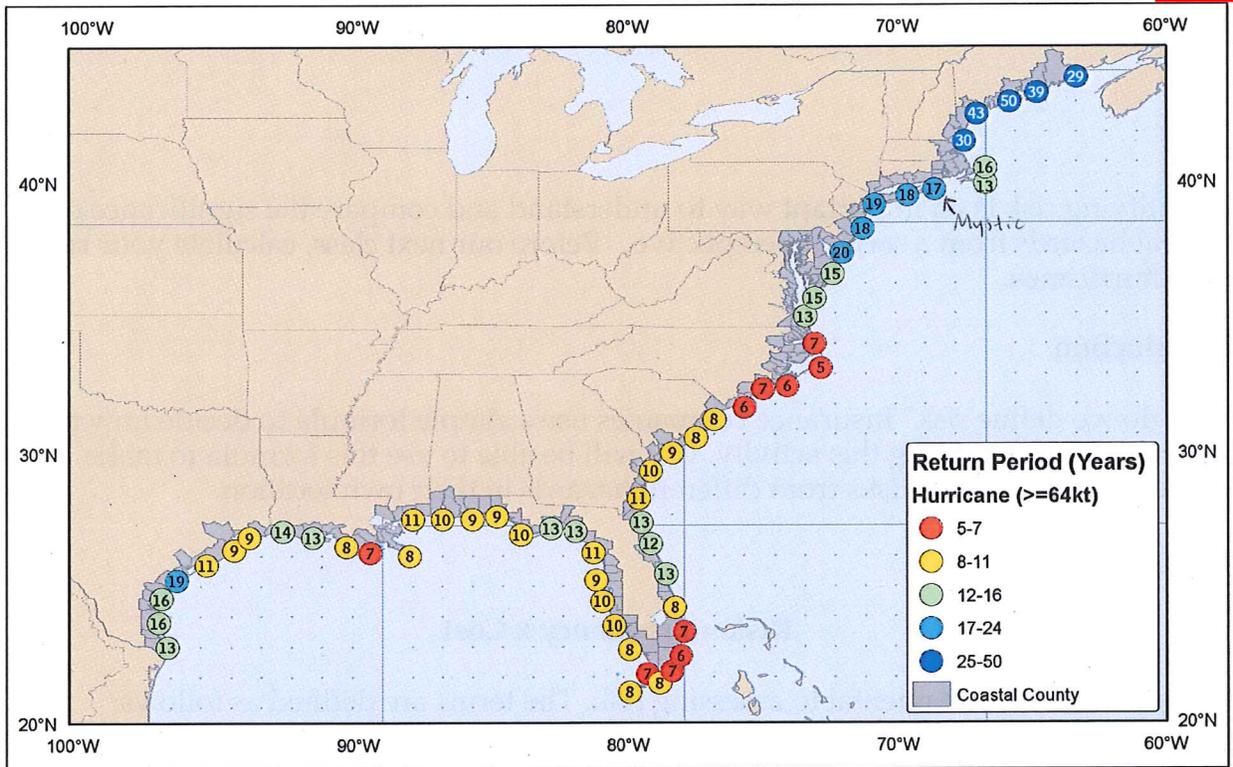That the entire house would be damaged as well as the belongings. with a hurricane over 64kt.

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

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Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth $300,000, what is the risk of being hit by a hurricane this year? Show your work.

$$R = F \times C \qquad F = \frac{1}{17} \text{ yrs}$$
$$= \frac{1}{17} \times 300,000 \qquad C = \$300,000$$

$\$17,647$ ~~cause~~

~~coverig everything~~
~~in sale sales (house case 30)~~
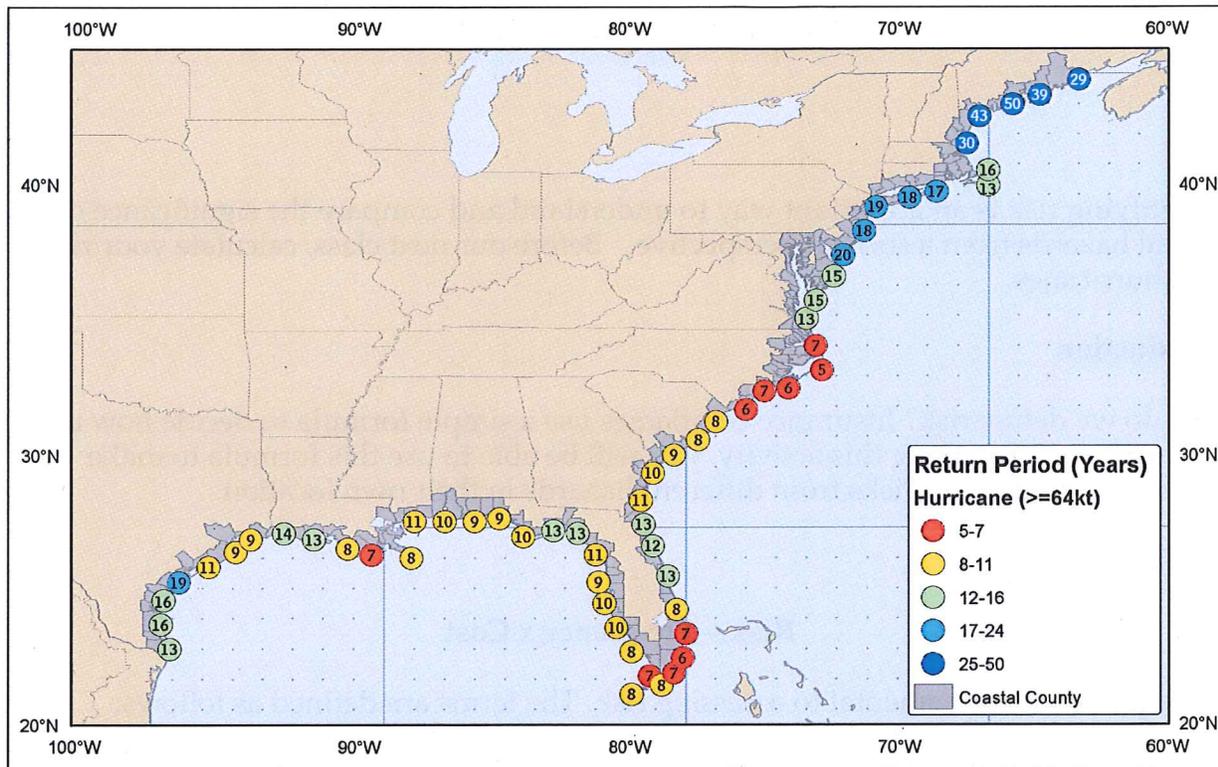
What assumptions did you make?

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

## Question

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$$R = \frac{1}{17} \times 300,000 = 17,647$$

$$F = \frac{1}{17} \qquad C = 300,000$$
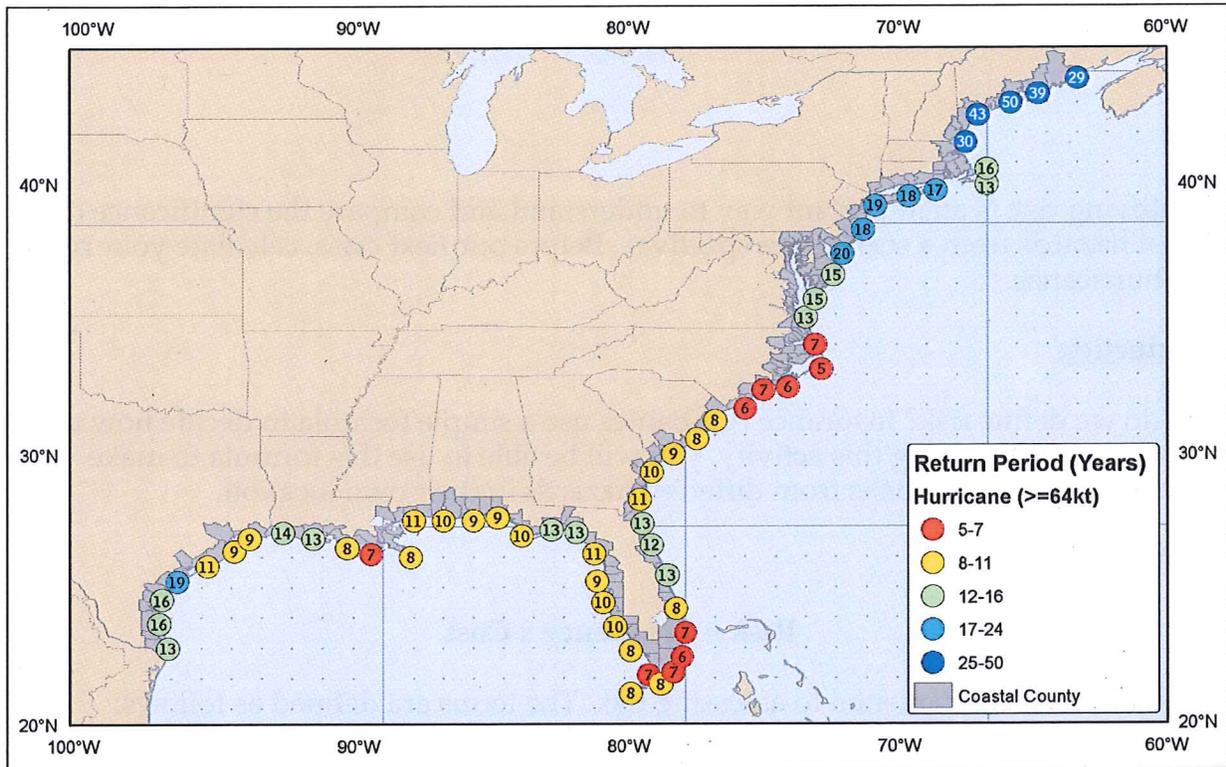
What assumptions did you make?

Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

## Question

Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth $300,000, what is the risk of being hit by a hurricane this year? Show your work.

$$\text{Risk} = \text{frequency} \times \text{cost} = \left(\frac{1}{19}\right)(300,000) = \$15,789$$

~~.0063% chance of losing everything this year~~

5.26 chance of losing everything this year

What assumptions did you make?

I assumed that the ~~frequency of hurricanes~~ return period of hurricanes will continue to be 19 in NY. I am also assuming that a hurricane >= 64 kt would destroy all my property, ~~but~~ and no one would be hurt.
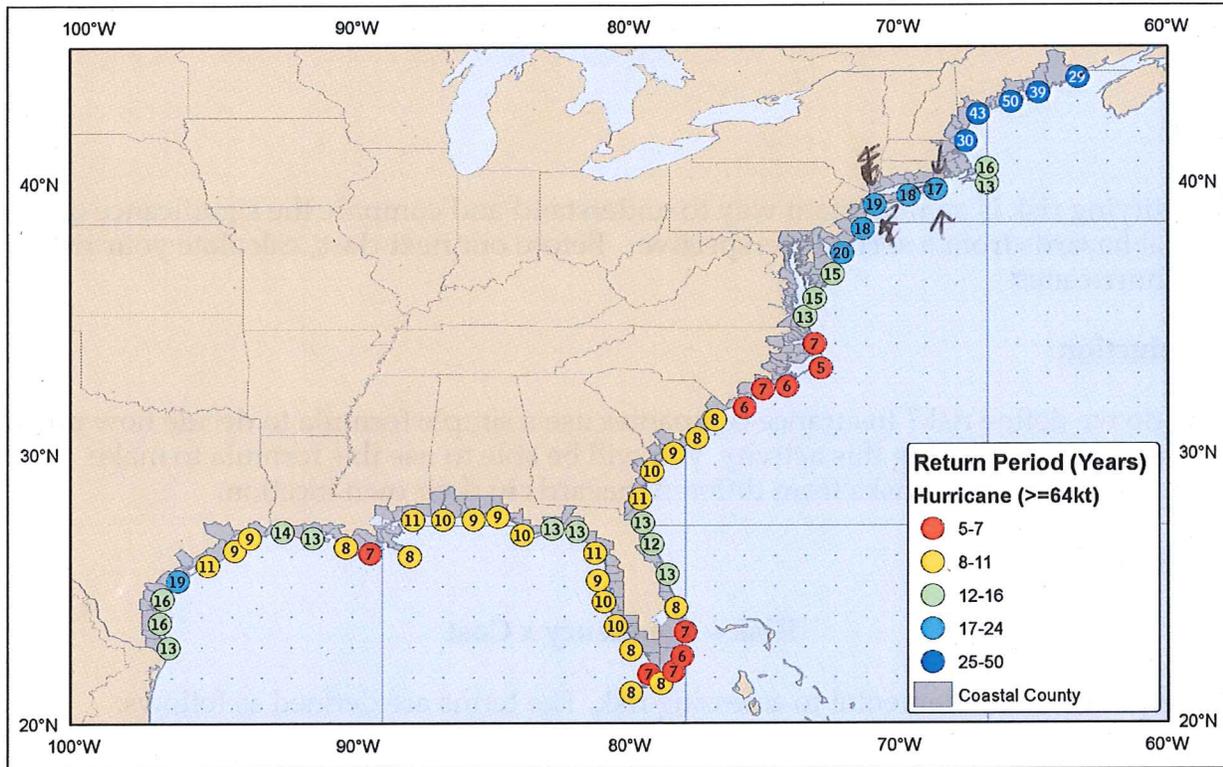
Figure. Return period of hurricanes passing within 50 nautical miles of various locations on the U.S. Coast from the National Weather Service. If the return period is 50 years, the frequency is 1/50y. [Source: http://www.nhc.noaa.gov/climo/]

## Question

Determine your own personal risk from hurricanes, using the figure above to determine the frequency of hurricanes in your area. If your house and all your belongings in it together are worth $300,000, what is the risk of being hit by a hurricane this year? Show your work. (Mystic)

$$R = F \times C$$

$$F = 1/17$$

$$C = 300,000$$

$$R = 1/17 \times \$300,000$$

$$risk = \$17,647.06$$

What assumptions did you make?

→ I assumed all of my stuff would have been destroyed

→ I assumed the hurricanes were same force

→ I assumed the frequency was correct