



## HazardHub Provides Critical Hurricane Risk Data and Maps

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SAN MATEO, Calif.--(BUSINESS WIRE)--Sep. 13, 2024-- Guidewire (NYSE: GWRE) announced the availability of critical data and maps detailing hurricane risk at the national, state, and local levels in the United States. This service leverages [HazardHub's](#) more than 1,000 data points and risk scores for [climate risks and extreme weather events](#).

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20240913008591/en/>

### Top States for Hurricane Risk

The top ten states for hurricane risk, based on the percentage of properties rated as "D" (high) or "F" (very high) risk for hurricane damage in the [Guidewire HazardHub](#) Hurricane Risk Model, are:

1. Florida
2. Louisiana
3. South Carolina
4. Texas
5. Mississippi
6. North Carolina
7. Delaware
8. Georgia
9. Alabama
10. Virginia

These states face the highest hurricane risk, factoring in the likelihood of Category 1 or greater hurricanes, proximity to the coast, and the frequency of tropical and subtropical events, among other factors.

### States at Risk of Storm Surge

The **percentage of housing units at risk** of storm surge flooding in high-risk states for hurricanes, as indicated by an "F" rating in the HazardHub SurgeMax Storm Surge Flooding Model, are:

- Louisiana - 52%
- Florida - 34%
- South Carolina - 21%
- Delaware - 20%
- Virginia - 13%
- Mississippi - 9%
- North Carolina - 7%
- Texas - 5%
- Georgia - 4%
- Alabama - 3%

The HazardHub SurgeMax Score is a metric developed by HazardHub to measure the risk of storm surge flooding for any given location. The score is designed to help insurers, underwriters, and others assess and manage the risk associated with storm surge events, which can be a significant threat in coastal areas, particularly during severe hurricanes. The SurgeMax Score takes into account various factors, including historical NOAA storm surge data, topography, distance from the coast, and other relevant geographical and environmental data to estimate the potential severity of storm surge impacts.

In **Florida**, the state at most significant risk for hurricane events, nearly 1 out of 3 homes, or **3 million homes**, are susceptible to storm surge flooding from hurricanes, making it one of the most vulnerable states to flooding from hurricanes. In **Louisiana**, the state with the second greatest hurricane risk, approximately 52% of homes, or **910,000 homes**, are susceptible to hurricane storm surge flooding.

Louisiana is highly prone to hurricanes and storm surge flooding due to its location along the warm waters of the Gulf of Mexico, its low elevation and flat terrain, and the ongoing loss of protective wetlands and barrier islands. The Mississippi River Delta's subsidence further exacerbates the state's vulnerability, making it one of the most at-risk areas for flooding during hurricanes.

"Understanding hurricane risk is vital for insurers and property owners alike, as it informs their coverage options, emergency plans, and mitigation strategies," said Christina Hupy, Vice President, HazardHub at Guidewire. "HazardHub helps insurers better understand a property's [climate and hurricane risks](#) at the individual address level, enabling more accurate underwriting of that risk. With this technology, property owners, meanwhile, are also better informed to be able to mitigate their risks and prepare for these events."

The HazardHub Hurricane Risk Scores and [other detailed data and risk scores](#) are accessible to insurers through Guidewire apps, including PolicyCenter and InsuranceNow, and via the HazardHub API. Consumers interested in learning about their home's risks can visit [freehomerisk.com](https://freehomerisk.com).

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