

# The Policyholder Advocate



Policyholders of America

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## 2008 HURRICANE SEASON FORECASTED TO BE MORE ACTIVE THEN NORMAL



April 9, 2008—Today, Dr. William Gray and Dr. Philip Klotzbach of Colorado State University, released their updated 2008 Atlantic hurricane season forecast.

The forecast calls for a season that will have more activity than did their initial 2008 forecast issued last December.

Gray and Klotzbach are forecasting 15 named storms, eight

of which will become hurricanes. They predict that four of those hurricanes will be major hurricanes, meaning the storms would reach category 3 strength or greater.

The forecast also says there is an above average chance of a major hurricane striking the U.S. coastline. During the last century, there was an average 52 percent probability for a major hurricane landfall anywhere in the U.S. In 2008, the forecast calls for a 69 percent chance of that occurring.

During the period of 1950 to 2000, the Atlantic basin averaged 9.6 storms per year.

### 2008 HURRICANE SEASON FORECASTS: Initial vs. New Predictions

Forecast Parameter and 1950-2000 Climatology (in parentheses)	7 Dec. 2007	9 Apr. 2008
Named Storms (NS) (9.6)	13	15
Named Storm Days (NSD) (49.1)	60	80
Hurricanes (H) (5.9)	7	8
Hurricane Days (HD) (24.5)	30	40
Intense Hurricanes (IH) (2.3)	3	4
Intense Hurricane Days (IHD) (5.0)	6	9
Accumulated Cyclone Energy (ACE) (96.1)	115	150
Net Tropical Cyclone Activity (NTCA) (100%)	125	160

### PROBABILITIES FOR AT LEAST ONE MAJOR (CATEGORY 3-4-5) HURRICANE MAKING LANDFALL ON EACH OF THE FOLLOWING COASTAL AREAS:

- 1) Entire U.S. coastline - 69% (average for last century is 52%)
- 2) U.S. East Coast including Peninsula Florida - 45% (average for last century is 31%)
- 3) Gulf Coast from the Florida Panhandle westward to Brownsville - 44% (average for last century is 30%)
- 4) Above-average major hurricane landfall risk in the Caribbean

## THE MOTHERLOAD RELEASED BY ALLSTATE

For years, Allstate has held documents prepared by and relating to McKinsey & Co. under lock and key. McKinsey & Co. is a management consulting company hired by Allstate in the 1990s to boost the insurer's profitability by focusing on claims practices. So guarded were these documents that Allstate was willing to rack up tens of thousands of dollars in daily fines levied against it for not producing the documents per court orders.

It took a Florida Court of Appeals' deci-

sion to prohibit Allstate from writing new policies in Florida until the insurer complied with subpoenas ordering Allstate to produce the documents. Allstate finally produced the files and the ban was lifted on May 16th. Allstate is back to selling auto policies.

As suspected, the documents support the rumors that McKinsey & Co. produced a blueprint to cheat policyholders when a claim was filed.

You can access the entire file by [CLICKING HERE](#). POA has linked the Table of Contents with the section. Also, read [this article](#) (page 2) and [this one](#) (page 5).

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