SAMPLE HURRICANE ANALYSIS REPORT

SITE SPECIFIC HURRICANE ANALYSIS REPORT

PREPARED FOR:

Vandelay Engineering

PREPARED BY:

CompuWeather

February 5, 2007

CASE REFERENCE: Sample Manufacturing
Location: Anywhere Road, Someplace, USA

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PROJECT INFORMATION

Report Completion Date:	DATE
Prepared for:	NAME
	ADDRESS
	CITY, STATE, ZIP
	ATTENTION
Case Reference:	REFERENCE
Date of Incident / Loss:	DATE OF LOSS
Time of Incident / Loss:	TIME
Location of Loss / Incident:	ADDRESS
	CITY, STATE ZIP
Type of Incident:	INCIDENT
Scope:	DESCRIPTION

ABSTRACT

CLIENT has requested that CompuWeather's Forensic Meteorologists perform a site specific analysis of the weather conditions that occurred on August 29, 2005 for the location of ADDRESS. CompuWeather researched all the available weather data from approved sources for the surrounding area, analyzed the information and interpreted the conditions that took place for the requested location during the period that Hurricane Katrina passed through the vicinity.

Hurricane Katrina initially developed into a tropical storm in the southeastern Bahamas on August 24th and moved westerly through the Bahamas. It made landfall on Florida's east coast on the 25th, shortly after becoming a hurricane. Katrina quickly moved westward across the Florida peninsula and into the eastern Gulf of Mexico. Katrina rapidly intensified into a 'major hurricane' on the 26th and continued to strengthen to a Saffir-Simpson Scale Category 5 on the 28th with maximum sustained winds of 175 mph. Weakening somewhat, Katrina crossed southeastern Louisiana on the morning of the 29th, making a final landfall near the Louisiana/Mississippi border.

CompuWeather has determined that as a result, maximum sustained winds at the surface (33 feet) near 100 mph with gusts to 120-130 mph likely occurred in CITY during the requested period, likely causing some roofing material, door, and window damage on buildings. This damage would be consistent with Saffir-Simpson Scale Category 2 damage. Also, maximum sustained winds at 250-300 feet above ground level were as high as 110-120 mph with gusts to as high as 135-145 mph. The damage at this height level would be consistent with Saffir-Simpson Scale Category 3 damage, likely causing some structural damage to small residences or utility buildings.

INTRODUCTION

This report is based on a review of weather data recorded in the vicinity of the LOCATION (site of the incident) on August 29, 2005. In order to determine the weather conditions during the period in question, data was gathered, interpreted, filtered for reliability and credibility, and then analyzed. Upon the conclusion of our analysis, which is based on a combination of this data and in-house modeling and estimation, we determine the likely weather conditions and their affects on the loss location, with a reasonable degree of meteorological certainty.

DATA GATHERING AND INTERPRETATION

Initial data is gathered in real-time by our forecasting operation. This data includes wind speed and wind radii data from National Hurricane Center Advisories, which are issued in real time before, during, and after the tropical cyclone landfall. In addition, radar and satellite imagery is gathered and analyzed.

All other available data used in this report is gathered after the event has occurred. This data includes a collection of land-based reports from hourly reporting stations and NOAA cooperative observers, as well as coastal and marine based observations from C-MAN and Buoys, which are all recorded during the event. Also studied are post-storm analyses released by the National Hurricane Center.

Our analysis of this data involves determining the data type and its credibility. The height level at which a wind measurement is taken and the units the report is expressed in are considered, as well as its location of the report and its source. All wind data presented in this report represent surface level (33 feet / 10 meters) winds. Maximum sustained winds represent the 1 minute average speed and gusts represent the 3 second average speed. Any data that is reported at a height level other than the surface is converted to the surface wind speed equivalent, using the Mean Hurricane Eyewall Wind Variation with Elevation Scale. All wind averaging periods are converted through use of the Krayer and Marshall Gust Factor Curve, 1992.

Some of the data gathered may not be finalized by the National Weather Service. Our final report will reflect on finalized data, if/when available. If finalized data is not available for a particular location or time pertinent to this case, the preliminary data will be used in combination with meteorological estimations and modeling. The in-house methods we employ do carry a small level of inaccuracy that is expressed by a margin of error on all of our products.

Data and reports taken by individuals or organizations not affiliated with the National Weather Service are considered helpful in our analysis but are not used in our final report.

RESULTS / ANALYSIS

ANALYSIS FOR THE PATH OF HURRICANE KATRINA

Hurricane Katrina developed initially as a tropical depression (Tropical Depression #12 of the 2005 season) in the southeastern Bahamas on August 23rd. This tropical depression strengthened into Tropical Storm Katrina the next day. It moved slowly along a northwesterly track, before turning westerly through the Bahamas, as it increased in strength. A few hours before landfall in south Florida at around 6:30 PM EDT on August 25th, Katrina strengthened to become a Saffir Simpson Scale Category 1 (wind speeds of 74 mph or greater) hurricane. Landfall occurred between Hallandale Beach and North Miami Beach, Florida; with sustained wind speeds of approximately 80 mph. Gusts of above 90 mph were measured as Katrina came ashore. As the storm moved southwest across the tip of the Florida peninsula, Katrina's winds decreased slightly before regaining hurricane strength in the Gulf of Mexico. Given that Katrina spent only seven hours over land, its strength was not significantly diminished and it quickly re-intensified shortly after moving over the warm waters of the Gulf.

Katrina moved almost due west after entering the Gulf of Mexico. A mid-level ridge centered over Texas weakened and moved westward, forcing Katrina to gradually turn to the northwestward and eventually northward over the days that followed. Atmospheric and sea-surface conditions (an upper level anticyclone over the Gulf and warm water) were conducive to the cyclone's rapid intensification into 'major hurricane' status on the afternoon of the 26th.

Continuing to strengthen and move northward during the next 48 hours, Katrina reached maximum sustained wind speeds of 150 knots (Category 5) on the morning of August 28th. Its minimum central pressure dropped to 902 millibars on the afternoon of August 28th (the 6th lowest on record for an Atlantic storm).

MOST INTENSE ATLANTIC BASIN HURRICANES IN RECORDED HISTORY

(Ranked by lowest minimum central pressure)

Storm Name	Year	Pressure (millibars)	Pressure (inches of mercury)
HURRICANE WILMA	2005	882	26.05
HURRICANE GILBERT	1988	888	26.22
LABOR DAY HURRICANE	1935	892	26.34
HURRICANE KATRINA	2005	897	26.49
HURRICANE ALLEN	1980	899	26.55
HURRICANE KATRINA	2005	902	26.64
HURRICANE CAMILLE	1969	905	26.72
HURRICANE MITCH	1998	905	26.72
HURRICANE IVAN	2004	910	26.87
HURRICANE JANET	1955	914	26.99

Although weakening somewhat, Katrina remained a strong Category 3 strength hurricane before landfall at about 6:10 AM CDT on the morning of the 29th. Landfalling sustained wind speeds at Buras, Louisiana were approximately 127 mph with a central pressure of 920mb (the 3rd lowest on record for a landfalling Atlantic storm in the United States).

Katrina made a second northern Gulf Coast landfall at about 10 AM CDT on the 29th, near the Louisiana/Mississippi border, with maximum sustained winds of about 121 mph (Category 3).

DETAILED ANALYSIS OF CONDITIONS PRIOR TO PEAK WINDS – CITY (August 29, 2005)

Prior to 2 AM CDT, sustained (1-minute average) wind speeds were near 40 mph with gusts (3 second average) to about 55 mph. The wind was out of the northeast. According to the Beaufort Scale (refer to the Beaufort Scale included with this report), damage was likely confined to broken tree limbs which probably resulted in scattered power outages, before 2 AM.

Between 2 AM and 6 AM CDT, the sustained wind increased to 50-65 mph with gusts reaching 70-80 mph by 4 AM. The wind remained out of the northeast. Between 4 AM and 6 AM, sustained winds reached and exceeded 55 mph for the first time during this event. According to the Beaufort Scale, some trees likely broke or uprooted, resulting in widespread power outages.

Between 6 AM and 7 AM CDT, the center of Hurricane Katrina was making its first Gulf Coast landfall, near Buras, LA (about 50-60 miles south-southeast of New Orleans, LA). The sustained wind increased rapidly to near 80 mph with gusts reaching near 100 mph. Saffir-Simpson Scale Category 1 damage likely began by 7 AM (refer to the Saffir-Simpson Scale included with this report).

DETAILED ANALYSIS OF CONDITIONS DURING PEAK WINDS –CITY (August 29, 2005)

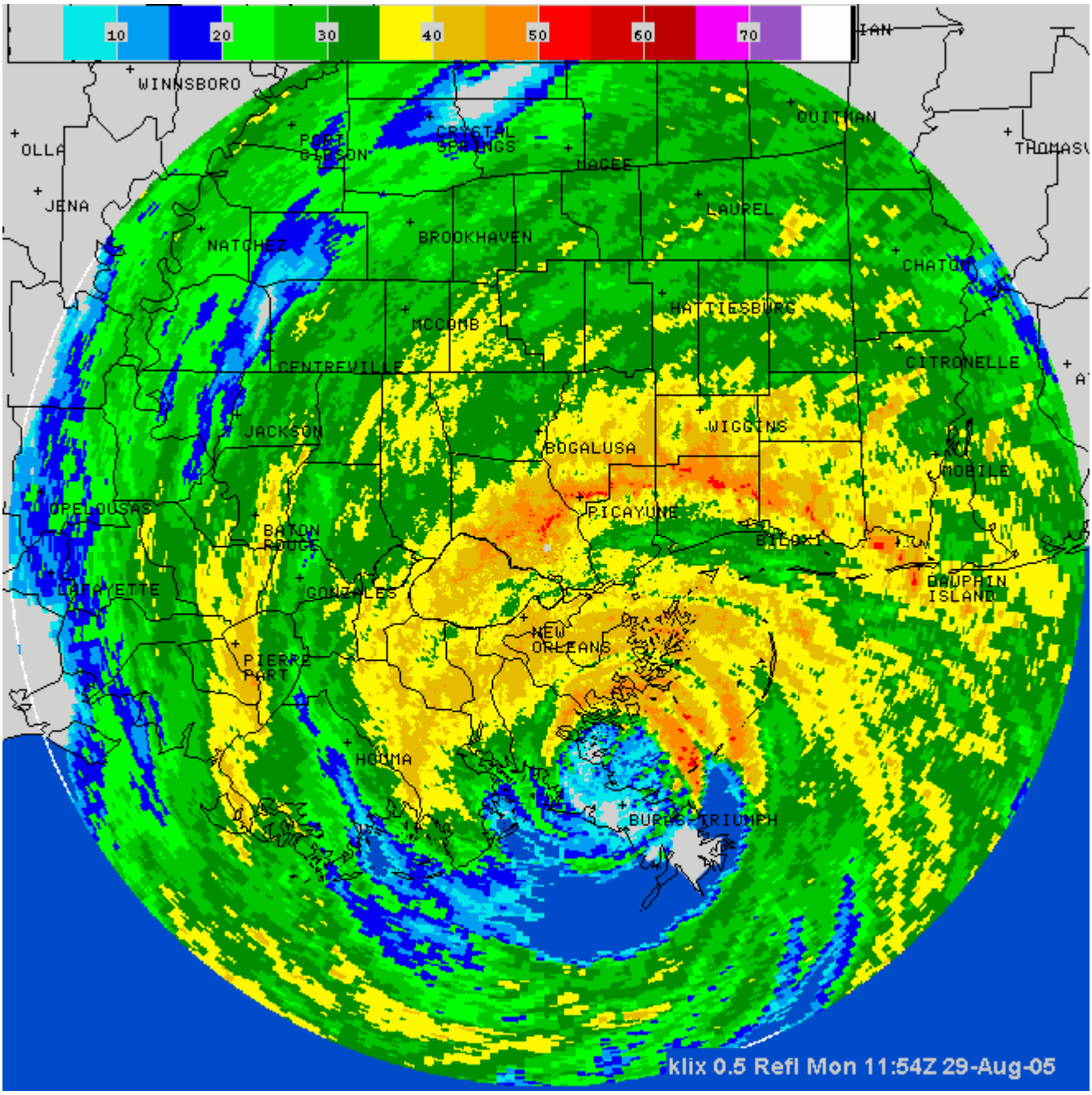
The worst hurricane conditions were likely felt between 7 AM and 11 AM CDT. The center of Hurricane Katrina moved from near Buras, LA to near Lake Borgne by 9 AM and to a second Gulf Coast landfall near the Louisiana-Mississippi border at about 10 AM. Katrina made it's closest pass to New Orleans between 9 AM and 10 AM, passing about 20 miles to the east. The wind turned to out of the north by 10 AM and northwest by 11 AM, with sustained winds near 100 mph and gusts to as high as about 126 mph. Damage was likely consistent with Saffir-Simpson Scale Category Two, with affects on roofing material, doors and windows to most buildings, and considerable damage to weaker structures, such as mobile homes.

At 250-300 feet AGL (above ground level), the wind speeds were likely higher than the wind speeds at the surface (33 feet AGL). According to the Mean Hurricane Eyewall Wind Variation With Elevation table (See Page 7), a wind speed at 250-300 feet AGL is approximately 17%-19% higher than a wind speed at the surface. Based on this table, the maximum sustained wind speed was likely around 117 mph with gusts to as high as 144 mph. These wind speeds fall into the Saffir-Simpson Scale Category 3 damage classification.

Mean Hurricane Eyewall Wind Variation With Elevation

Height Above Ground Level	Wind (% surface wind speed)
33 (Surface)	100 %
50 feet	103 %
100 feet	108 %
150 feet	111 %
200 feet	115 %
250 feet	117 %
300 feet	119 %
400 feet	121 %
500 feet	123 %
600 feet	125 %
750 feet	128 %
1000 feet	131 %

Doppler Radar Image of Hurricane Katrina near the time of the first Gulf Coast landfall. Base Reflectivity at 6:54 AM CDT on August 29, 2005:



DETAILED ANALYSIS OF CONDITIONS AFTER PEAK WINDS -

CITY (August 29, 2005)

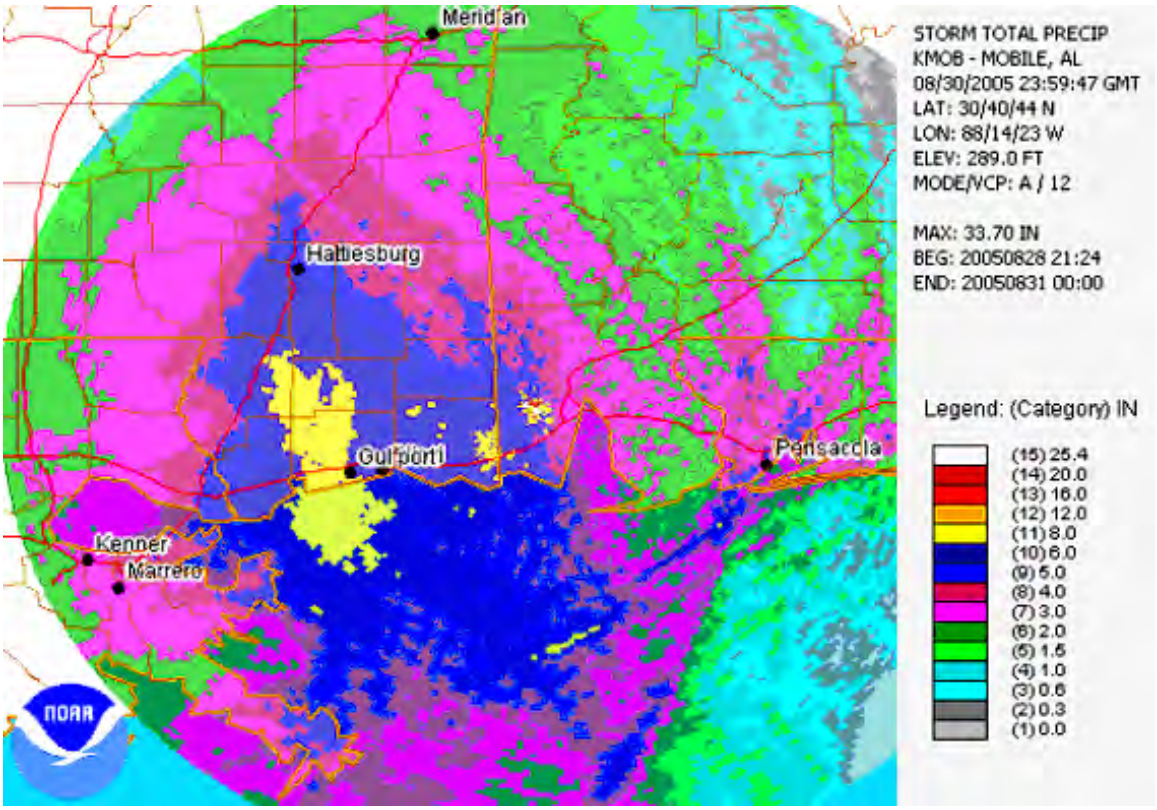
By 12 PM CDT, Hurricane Katrina was tracking northward over southern Mississippi, along the Interstate-59 corridor. The hurricane continued on this track over the next several hours, gradually weakening to below hurricane strength after 4 PM over southern and central Mississippi.

Sustained winds decreased to below hurricane strength by 12 PM, and continued to decrease to about 60-70 mph by 1 PM CDT. Gusts diminished to 75-87 mph by 1 PM and fell below 70 mph between 2 PM and 3 PM. The wind direction turned to out of the west by 12 PM and out of the west-southwest by 3 PM.

After 3 PM CDT, sustained winds decreased to below tropical storm strength and remained under 39 mph for the remainder of this event.

Below is a Doppler Radar Storm Total Rainfall Image.

The image represents total rainfall that fell between 4:24 PM CDT on August 28th and 7:00 PM CDT on August 29th. This Storm Total Rainfall image indicates that rainfall was at least XX inches. The nearest National Weather Service reporting station recorded XX inches of rainfall. Other nearby stations failed to record rainfall amounts due to local damage and/or power outages.



Based on these National Weather Service reports and the Doppler Radar estimation above, it can be concluded that approximately X.00-X.00 inches of rain fell in CITY during Hurricane Katrina.

TORNADO ANALYSIS:

In order to determine if tornados occurred during Hurricane Katrina in the vicinity of CITY local storm reports were studied:

THERE WERE NO NATIONAL WEATHER SERVICE CONFIRMED TORNADO REPORTS.

In order for the National Weather Service to confirm a tornado occurred, a survey group must examine the damage site. At the site of the possible tornado, the meteorologists conclude whether or not the damage is consistent with tornado winds or straight line winds.

During a hurricane where strong straight line winds are present, especially in an area affected by Saffir-Simpson Scale Category 2 winds or greater, it usually is very difficult to determine whether the high winds that caused the damage came from a tornado. Therefore, it is not uncommon to have very few confirmed tornados in such areas.

DISCUSSION / OBSERVATIONS

During the preparation of this report, there were no additional observations made relevant to our investigation.

CONCLUSION

In conclusion, in can be stated with a reasonable degree of meteorological certainty that on August 29, 2005 in the vicinity of the PLACE (site of the incident), maximum sustained winds at the surface (33 feet) were about 95-100 mph with gusts to approximately 120-125 mph, between 7 AM and 10 AM CDT. As a result, wind damage was likely consistent with Saffir-Simpson Scale Category 2; some roofing material, door and window damage to most buildings, and considerable damage to weaker structures, such as mobile homes. According to the Mean Hurricane Eyewall Wind Variation With Elevation table, the maximum sustained wind was approximately 110-120 mph with gusts to 135-145 mph at 250-300 feet above ground level (AGL). Damage at this level was likely consistent with Saffir-Simpson Scale Category 3.

During the same time period, there were no National Weather Service confirmed reports of tornadoes in the vicinity.

Based on nearby reports and Doppler Radar estimates, it is likely that between 4.00-8.00 inches of rain fell during Hurricane Katrina.

The weather conditions on this day were a direct result of Hurricane Katrina, which made its first Gulf Coast landfall near Buras, LA at about 6:10 AM CDT and its second Gulf Coast landfall near the Louisiana/Mississippi border at about 10 AM CDT.

INFORMATION SOURCES & SUPPORTING INFORMATION

The following is a partial listing of additional data resources used by CompuWeather for Hurricane Analysis:

- National Oceanic & Atmospheric Administration (NOAA)
- National Weather Service (NWS)
- National Hurricane Center (NHC)
- National Data Buoy Center (NDBC)
- National Ocean Service (NOS)
- Storm Prediction Center (SPC)
- US Army Corp of Engineers (USACE)
- US Geological Survey (USGS)

National Weather Service hourly reporting sites chosen for this study include:

In Louisiana:

- Harry F. Williams Memorial Airport – Patterson
- New Orleans Lakefront Airport
- New Orleans International Airport
- Hammond Municipal Airport
- Slidell Airport

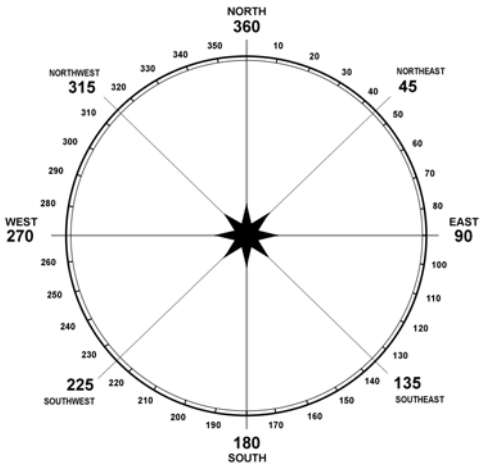
GLOSSARY OF TERMS

WIND:

The horizontal motion of the air past a given point. Winds begin with differences in air pressures. Pressure that's higher at one place than another sets up a force pushing from the high toward the low pressure. The greater the difference in pressures, the stronger the force. The distance between the area of high pressure and the area of low pressure also determines how fast the moving air is accelerated. Meteorologists refer to the force that starts the wind flowing as the "pressure gradient force." High and low pressures are relative. There's no set number that divides high and low pressure. Wind is used to describe the prevailing direction from which the wind is blowing with the speed given usually in miles per hour or knots.

WIND DIRECTION:

The true direction from which the wind is blowing at a given location (i.e., wind blowing from the north to the south is a north wind). It is normally measured in tens of degrees from 10 degrees clockwise through 360 degrees. North is 360 degrees. A wind direction of 0 degrees is only used when wind is calm.



SUSTAINED WIND SPEED:

The average wind speed over a 1 or 2 minute period. In the United States, all tropical cyclone products from the National Hurricane Center express sustained wind speeds as the 1-minute average wind speed. Other products, such as National Weather Service land-based hourly reports express sustained wind speeds as the 2-minute average.

MAXIMUM SUSTAINED WIND SPEED:

The peak 1-minute-average wind speed during the event.

WIND GUST:

Rapid fluctuations in the wind speed with a variation of 10 knots or more between peaks and lulls. The speed of the gust will be the maximum 5-second wind speed. All National Weather Service land-based hourly reports express gusts as the 5-second average.

STORM SURGE:

An abnormal rise in sea level accompanying a hurricane or other intense storm and whose height is the difference between the observed level of the sea surface and the level that would have occurred in the absence of the cyclone. Storm Surge is a measurement of the mean water level and does not take into account the added height of waves.

TROPICAL WAVE:

A trough or cyclonic curvature maximum in the trade-wind easterlies. The wave may reach maximum amplitude in the lower middle troposphere.

TROPICAL DEPRESSION:

A tropical cyclone in which the maximum sustained surface wind speed (using the U.S. 1-minute average) is 33 kts (38 mph or 62 km/hr) or less.

TROPICAL STORM:

A tropical cyclone in which the maximum sustained surface wind speed (using the U.S. 1-minute average) ranges from 34 kts (39 mph or 63 km/hr) to 63 kts (73 mph or 118 km/hr).

HURRICANE:

A tropical cyclone in which the maximum sustained surface wind (using the U.S. 1-minute average) is 64 kts (74 mph or 119 km/hr) or more. The term hurricane is used for Northern Hemisphere tropical cyclones east of the International Dateline to the Greenwich Meridian. The term typhoon is used for Pacific tropical cyclones north of the Equator west of the International Dateline.

TORNADO:

A violently rotating column of air with circulation reaching the ground. It nearly always starts as a funnel cloud and may be accompanied by a loud roaring noise. On a local scale, it is the most destructive of all atmospheric phenomena. Tornadoes are most commonly associated with thunderstorms.

STRAIGHT-LINE WINDS:

Generally, any wind that is not associated with small scale rotation, used mainly to differentiate them from tornadic winds.

BEAUFORT WIND SCALE

Beaufort Force	Speed (mph)	Wind Description	State of Sea	Effects on Land
0	**Less 1**	Calm	Mirror-like	Smoke rises vertically
1	**1-3**	Light Air	Ripples look like scales; No crests of foam	Smoke drift shows direction of wind, but wind vanes do not
2	**4-7**	Light Breeze	Small but pronounced wavelets; Crests do not break	Wind vanes move; Leaves rustle; You can feel wind on the face
3	**8-12**	Gentle Breeze	Large Wavelets; Crests break; Glassy foam; A few whitecaps	Leaves and small twigs move constantly; Small, light flags are extended
4	**13-18**	Moderate Breeze	Longer waves; Whitecaps	Wind lifts dust and loose paper; Small branches move
5	**19-24**	Fresh Breeze	Moderate, long waves; Many whitecaps; Some spray	Small trees with leaves begin to move
6	**25-31**	Strong Breeze	Some large waves; Crests of white foam; Spray	Large branches move; Telegraph wires whistle; Hard to hold umbrellas
7	**32-38**	Near Gale	White foam from breaking waves blows in streaks with the wind	Whole trees move; Resistance felt walking into wind
8	**39-46**	Gale	Waves high and moderately long; Crests break into spin drift, blowing foam in well marked streaks	Twigs and small branches break off trees; Difficult to walk
9	**47-54**	Strong Gale	High waves with wave crests that tumble; Dense streaks of foam in wind; Poor visibility from spray	Slight structural damage
10	**55-63**	Storm	Very high waves with long, curling crests; Sea surface appears white from blowing foam; Heavy tumbling of sea; Poor visibility	Trees broken or uprooted; Considerable structural damage
11	**64-73**	Violent Storm	Waves high enough to hide small and medium sized ships; Sea covered with patches of white foam; Edges of wave crests blown into froth; Poor visibility	Seldom experienced inland; Considerable structural damage
12	**>74**	Hurricane	Sea white with spray. Foam and spray render visibility almost non-existent	Widespread damage. Very rarely experienced on land.

The Saffir-Simpson Hurricane Scale was developed in the early 1970s by Herbert Saffir, a consulting engineer in Coral Gables, Florida, and Dr. Robert Simpson, the Director of the National Hurricane Center.

The scale is based primarily on wind speeds and includes estimates of barometric pressure and storm surge associated with each of the five categories. This scale is used to give an estimate of the potential property damage and flooding expected along the coast from a hurricane landfall.

Category One Hurricane:

CATEGORY	PRESSURE	WIND SPEEDS	STORM SURGE
1 – Minimal	> 980 mb (28.94")	74-95 mph (64-83 kts)	4-5 ft

No real damage to building structures. Damage primarily to unanchored mobile homes, shrubbery, and trees. Some damage to poorly constructed signs. Also, some coastal road flooding and minor pier damage.

Category Two Hurricane:

CATEGORY	PRESSURE	WIND SPEEDS	STORM SURGE
2 - Moderate	965-979 mb (28.50-28.91")	96-110 mph (65-96 kts)	6-8 ft

Some roofing material, door, and window damage of buildings. Considerable damage to shrubbery and trees with some trees blown down. Considerable damage to mobile homes, poorly constructed signs, and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of the hurricane center. Small craft in unprotected anchorages break moorings.

Category Three Hurricane:

CATEGORY	PRESSURE	WIND SPEEDS	STORM SURGE
3 - Extensive	945-964 mb (27.91-28.47")	111-130 mph (97-113 kts)	9-12 ft

Some structural damage to small residences and utility buildings with a minor amount of curtain wall failures. Damage to shrubbery and trees with foliage blown off trees and large tress blown down. Mobile homes and poorly constructed signs are destroyed. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the hurricane center. Flooding near the coast destroys smaller structures with larger structures damaged by battering of floating debris. Terrain continuously lower than 5 ft above mean sea level may be flooded inland 8 miles (13 km) or more. Evacuation of low-lying residences with several blocks of the shoreline may be required.

Category Four Hurricane:

CATEGORY	PRESSURE	WIND SPEEDS	STORM SURGE
4 - Extreme	920-944 mb (27.17-27.88")	131-155 mph (114-135 kts)	13-18 ft

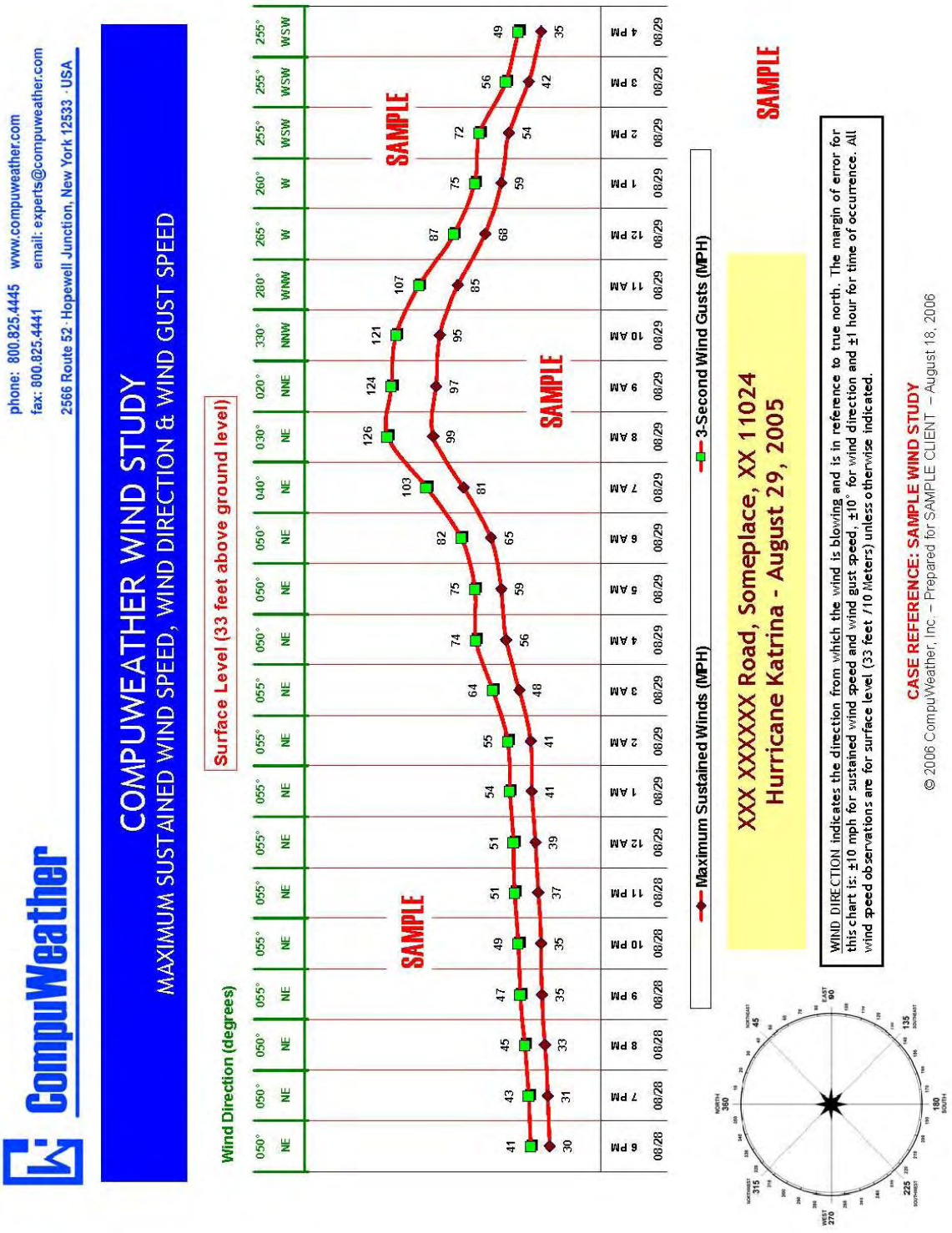
More extensive curtain wall failures with some complete roof structure failures on small residences. Shrubs, trees, and all signs are blown down. Complete destruction of mobile homes. Extensive damage to doors and windows. Low-lying escape routes may be cut by rising water 3-5 hours before arrival of the hurricane center. Major damage to lower floors of structures near the shore. Terrain lower than 10 ft above sea level may be flooded requiring massive evacuation of residential areas as far inland as 6 miles (10 km).

Category Five Hurricane:

CATEGORY	PRESSURE	WIND SPEEDS	STORM SURGE
5 - Catastrophic	< 920 mb (27.17")	> 155 mph or 135 kts	>18 ft

Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. All shrubs, trees, and signs blown down. Complete destruction of mobile homes. Severe and extensive window and door damage. Low-lying escape routes are cut by rising water 3-5 hours before arrival of the hurricane center. Major damage to lower floors of all structures located less than 15 ft above sea level and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within 5-10 miles (8-16 km) of the shoreline may be required.

COMPUWEATHER WIND STUDY CHART – CITY (SURFACE LEVEL)



AUTHORITY

I certify that this report has been prepared by me.

Prepared by:

Title:

Signature: _____

Date: **August 18, 2006**

ABOUT COMPUWEATHER

CompuWeather is the nationwide leader in forensic consulting, analysis and reporting. Established in 1976, CompuWeather is headquartered in Hopewell Junction, NY about 90 miles north of New York City in the Hudson Valley. CompuWeather is best known for providing expert past weather reports that pinpoint the exact conditions for the time and location of a loss or incident. CompuWeather is one of the largest professional weather services in the United States.

Over the last 30 years, CompuWeather has produced over 50,000 past weather reports. Employing over 25 professional meteorologists, CompuWeather currently publishes approximately 500 reports per month for the insurance, legal, engineering and investigative communities. CompuWeather has built a reputation for the quality and accuracy of its work, rapid delivery of all products, personal service, and always live access direct to a meteorologist for any follow-up questions or requests.

CompuWeather works with all kinds of weather: Rain, Wind, Snow, Ice, Flood, Lightning, Hail, and can provide Specialty Hurricane Products and Custom Weather Graphics and Charts. Also available are many special services for our legal clients including: Rush Service, Phone Consultations, Certified Weather Data, and Nationwide Expert Testimony.

In 2005, CompuWeather earned the distinction of being one of the premier sources for hurricane related data and analysis. Introducing a hurricane specialty product line, made up of reports, maps, charts and specialty graphics, CompuWeather worked with most of the major insurance, legal and engineering firms involved with Hurricane Katrina, Katrina and Wilma. It is estimated that CompuWeather's products have been used to manage over 150,000 hurricane related claims throughout the Southeast and the Gulf Coast Region.

CompuWeather is also the leading producer of on-location, world-wide, site-specific forecasts for the film production industry. Our 24/7 global operations center services most feature films, movies, TV shows, videos, commercials and photographers when they choose to work outside on-location. CompuWeather forecasting subscription services also works with outside events, concerts and outings.

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