

# Risky Business

## What You Need To Know About...

### Lightning

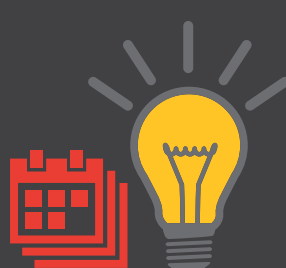
#### Severity and Dangers



There are an average of **25 million** lightning strikes detected each year in the United States

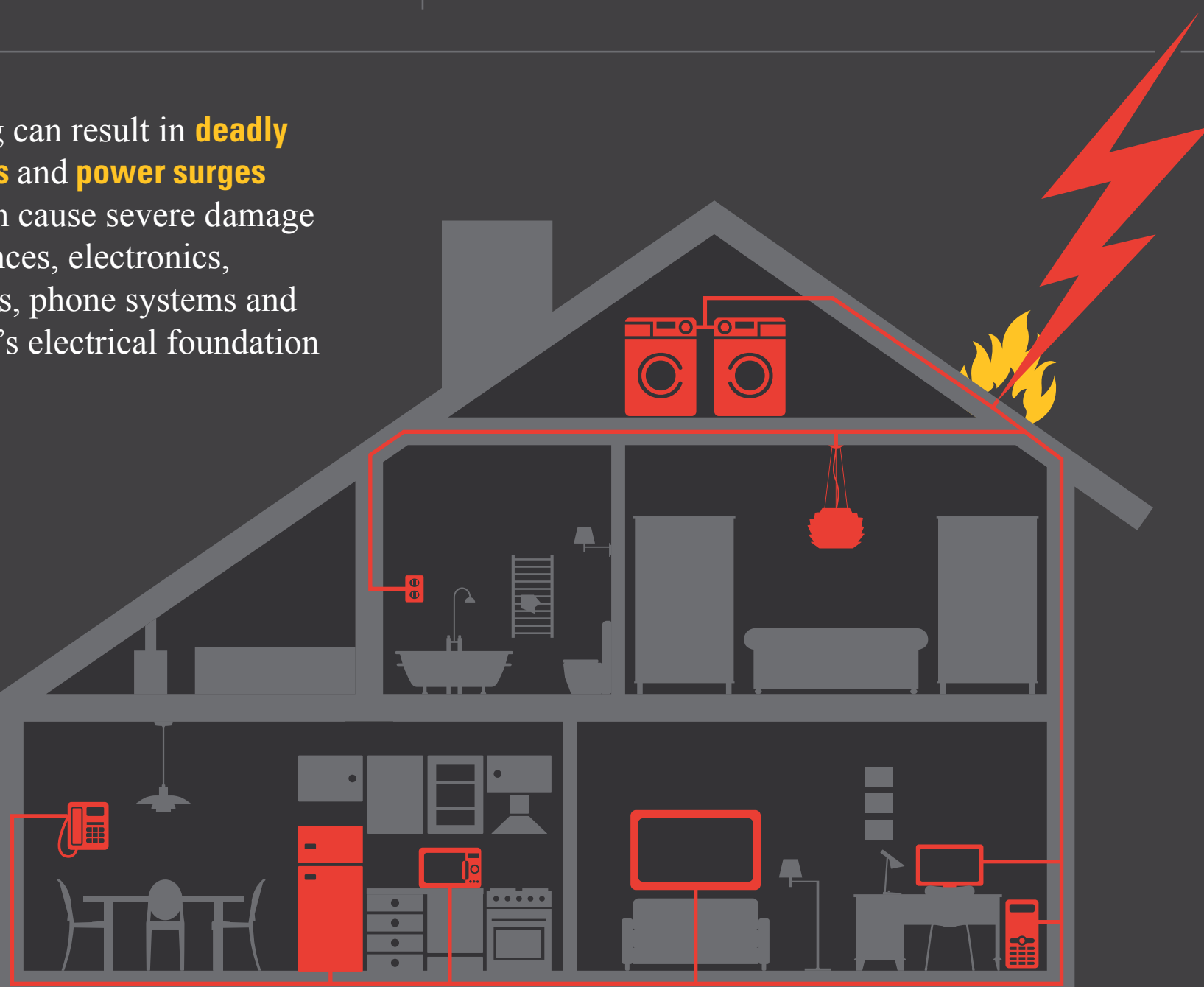


A single lightning bolt is about **50,000°F**, or 5X hotter than the sun's surface

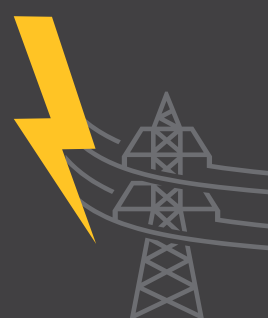


The average lightning bolt could light a 100 watt light bulb non-stop for about **3 months**

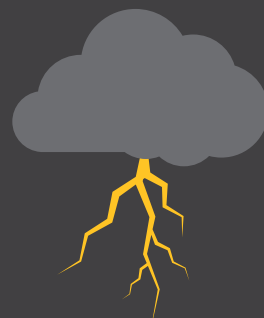
Lightning can result in **deadly home fires** and **power surges** which can cause severe damage to appliances, electronics, computers, phone systems and the home's electrical foundation



#### Industry Impact



Lightning is a key generator of **power surges** that impacts both homes and businesses



Average annual loss from severe thunderstorms are second only to hurricanes in the United States, costing insurance companies **over \$10 billion** each year since 2003



Annual Insured United States Thunderstorm Losses by Sub-Peril



69% Lightning/Hail



21% Tornadoes



10% Straight-Line Winds

#### Loss Prevention Tips



Install a lightning protection system in all high risk locations. This includes lightning rods, down conductors, a grounding system for all metal vents and elevated metal appurtenants and ground rods.



Install surge protection devices at the meter, main panel and point of use.

Have the electrical system and the grounding components surveyed by an electrician to ensure they are up to current codes.



#### References

- <http://www.weatherimagery.com/blog/lightning-facts/>
- Report: NFPA's "Lightning Fires and Lightning Strikes"; Author: Marty Ahrens; Issued: June 2013
- <http://www.insurancejournal.com/magazines/features/2016/08/08/422002.htm>
- <http://www.rms.com/blog/tag/tornado/>