

## PCS Covicane Impact Briefing: August 20, 2021

Tropical Storm Fred made landfall on August 16<sup>th</sup>, and Tropical Storm Henri could become a hurricane before potentially landfalling in New England. And peak hurricane season is still yet to come. The current activity in the Atlantic Ocean should be enough to remind the re/insurance industry that the risk of a hurricane impacting states with high rates of COVID-19 transmission remains a significant concern.

It's still too early to ascertain the impact of Tropical Storm Fred on transmission of the virus. The full implications could take several weeks to materialize – longer if there's further transmission as a result of post-event rebuilding and elongated claim lifecycles. An example of the concerns PCS has mentioned is seen with the flooding in North Carolina attributable to Fred where over 250 first responders are conducting search and rescue operations did recently lead to North Carolina Gov. Roy Cooper addressing COVID during his Fred briefing mentioning that the vaccination rate within the state is not where they want to be while encouraging constituents to get vaccinated <https://www.wxii12.com/article/north-carolina-governor-on-covid-19-and-tropical-storm/37342318>. Henri, should it make landfall in New England, would hit one of the most vaccinated parts of the country, which could provide insight into how post-tropical storm COVID-19 transmission could vary based on state vaccination rate. As hurricane season continues from summer into autumn, these early lessons could be directly useful later this year.

There have been increases in rates of full vaccination, including in states where such rates were already quite low. However, there's still more work to be done. Gulf of Mexico states (and others in the southeastern part of the country) continue to post rates of full vaccination below 50 percent, with Florida the lone exception at 50.09 percent, as of this writing. Of course, those are the states that also tend to be impacted by more (and larger) tropical storm events.

While rates of full vaccination have generally increased slowly across tropical storm-exposed states, PCS Covicane Impact Scores have climbed rapidly. Only a week ago, eight states had scores of at least 100, with Florida the highest by a wide margin (12,577). Today, 10 have exceeded that threshold. An eleventh, North Carolina, is close. Florida's score is roughly unchanged (12,478), although it pushed past 13,000 for the five days prior. This suggests that a single day of anomalous reporting brought the seven-day rate of daily new cases down, which has impacted the daily score. Scores in Georgia, Mississippi, and Texas have risen sharply, with Alabama declining and Puerto Rico declining.

PCS Covicane Impact Score							
State	8/11/2021	8/12/2021	8/13/2021	8/15/2021	8/16/2021	8/17/2021	8/18/2021
Alabama	327.98	331.80	281.96	236.46	264.39	271.69	276.27
Arkansas	7.39	7.41	7.13	6.92	6.84	6.61	6.46
Connecticut	8.30	9.23	9.33	7.21	10.04	11.51	10.70
Delaware	3.29	3.39	3.84	4.23	4.43	4.47	4.86
Districut of Columbia	15.59	16.74	18.45	13.13	19.76	18.55	18.22
Florida	13,237.25	13,245.21	13,446.02	13,390.77	13,443.76	13,256.84	12,477.83
Georgia	188.75	199.52	211.98	167.27	242.87	246.40	249.31
Illinois	2.21	2.38	2.43	1.83	2.56	2.63	2.61
Indiana	5.20	5.48	6.26	4.91	6.93	7.11	7.50
Kentucky	9.39	11.49	12.81	10.24	14.00	11.92	12.16
Louisiana	2,199.06	2,228.56	2,274.89	1,661.15	2,076.74	1,934.60	1,990.10
Maine	0.02	0.02	0.02	0.02	0.03	0.02	0.02
Maryland	20.58	21.75	22.36	22.39	23.88	24.27	24.28
Massachusetts	5.02	5.29	5.48	4.28	5.76	5.84	5.94
Mississippi	306.38	325.76	333.14	258.94	382.49	392.90	399.20
Missouri	1.01	0.99	0.99	0.99	0.97	0.91	0.90
New Hampshire	0.16	0.17	0.19	0.14	0.21	0.23	0.25
New Jersey	240.91	252.95	274.50	303.49	314.47	318.76	317.47
New York	99.83	104.91	116.83	119.24	122.08	124.38	127.67
North Carolina	96.15	64.26	74.04	53.06	91.95	95.40	111.16
Ohio	69.33	75.65	87.97	91.46	94.15	98.65	98.23
Pennsylvania	30.12	30.93	32.83	37.36	37.81	37.57	38.87
Puerto Rico	268.19	268.35	311.24	322.01	324.96	294.90	269.86
Rhode Island	6.76	6.70	7.90	6.31	8.59	9.21	9.71
South Carolina	19.31	19.66	21.15	14.67	22.86	23.12	23.77
Tennessee	23.82	24.00	27.30	23.90	37.21	37.19	38.74
Texas	517.81	511.64	526.02	558.13	577.16	610.85	650.21
US Virgin Islands	71.89	60.10	62.86	56.10	54.98	48.15	58.95
Vermont	0.07	0.07	0.07	0.05	0.08	0.07	0.06
Virginia	20.41	14.26	15.27	11.82	16.56	17.01	17.43
West Virginia	0.33	0.35	0.34	0.26	0.40	0.50	0.53

Source: PCS, a Verisk business

Legend: PCS Covicane Impact Score > 100 (red), 30-100 (yellow), 1-30 (green), < 1 (gray)

Given the threat posed by Tropical Storm Henri, it's prudent to take a closer look at the states that could be affected. New Jersey and New York both show PCS Covicane Impact Scores of above 100. New Jersey's 317 is up sharply over the past week (from 241), despite the state's reasonably high rate of full vaccination. New York's 127 may not be fully representative of the risk, given that it's a statewide score and doesn't show the key counties that could be affected by the storm. The high scores in these two states largely result from the loss experience in Superstorm Sandy. It's easy to dismiss that as an unusual case, but it also highlights the potential impact of a major storm in the region.

Connecticut and Rhode Island have scores around 10. They are high compared to their neighbors, but are still quite low. Massachusetts follows at just under 6. Maine, New Hampshire and Vermont have PCS Covicane Impact Scores below 1, which suggests a very low-risk environment.