

Hurricane Dorian notes, Noon CDT Friday 30 August 2019

By Steve LaNore, CBM for CRU Adjusters

CoreLogic, a risk assessment and property development modeling firm, says Hurricane Dorian's storm surge ALONE threatens a damage tally of \$145 billion. Their projection is based on the slightly northward track provided by the NHC a couple of days ago; if the storm deviates closer to the West Palm/Lauderdale/Miami corridor this figure would go considerably higher. Bear in mind that this is an "all-out catastrophe" projection, so actual figures would like be about half of that **for the storm surge portion** of losses.

Here are some things to consider:

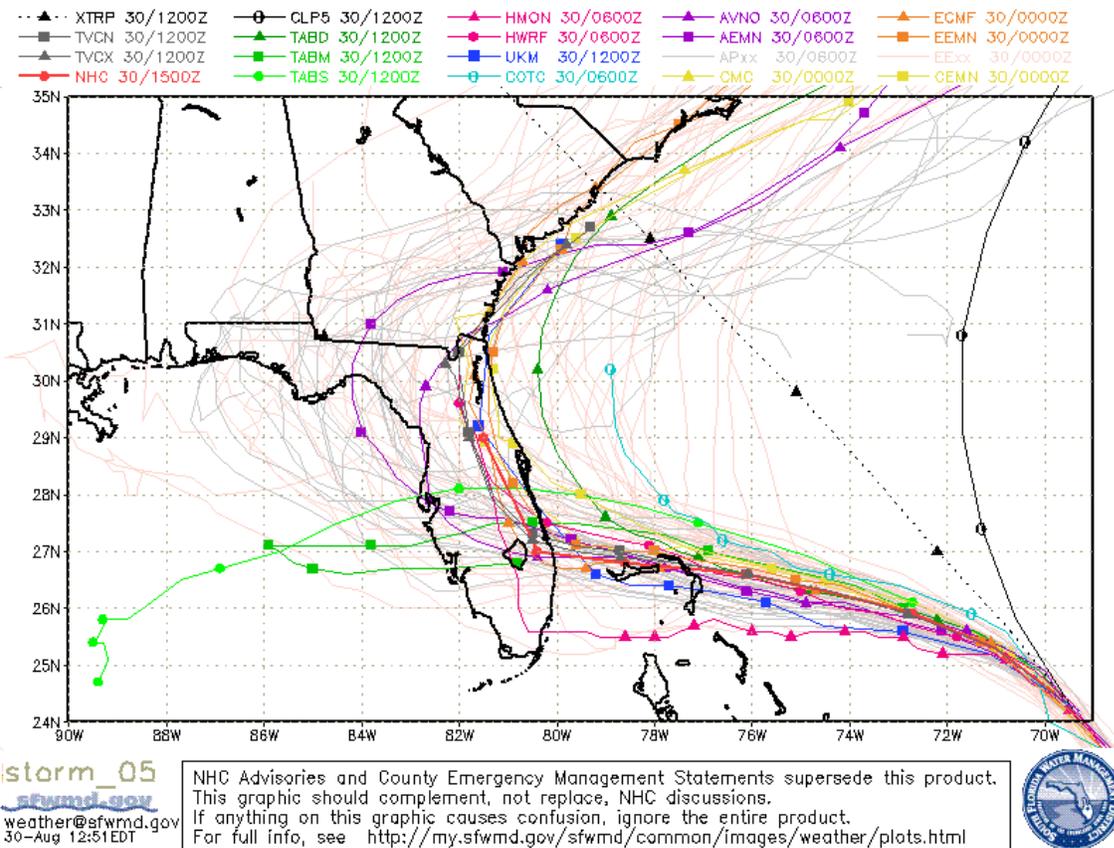
SMALL RADIUS, HIGH IMPACT:

Please note that the **radius** of destructive winds within Dorian is quite small, just like Hurricane Michael last year, but within that zone we will see moderate to severe damage to all types of residential structures as well as electrical and transportation infrastructure and certainly devastating to marine interests. Expect lesser but still significant damage to all-concrete constructions such as strip centers and the like, but roofs, windows and interior water damage will still be prevalent in those properties. Since it is a fairly compact storm, a small change in Dorian's landfall point, say just 20 or 30 miles will make a big difference in where the high-loss corridor falls.

STEERING CURRENTS COMPLICATE THE FORECAST:

Another uncertainty: steering currents are now indicated to weaken more than shown in projections a few days back; this could create a situation where Dorian lingers near the coast either just onshore or offshore, prolonging the battering effect of wind and wave. We could get "lucky" and it stalls 50 miles offshore, greatly reducing the impact. Slow movement once onshore will make for disastrous flooding if that scenario plays out. Recall "Florence" over North Carolina just last year, for instance.

And, given the change in steering currents, we have to entertain the possibility that the storm WON'T make landfall in Florida, but parallel the coast, much like Hurricane Matthew did in 2016, and strike farther north in the Carolinas. Those odds appear to be rather low, in the 10% to 20% range, still giving us an 8 in 10 chance of a direct impact on the sunshine state. No matter where this storm ends up, barring some unforeseen "hand of God" weakening, it's going to be a \$50 billion storm at minimum, and on the high end could rival Katrina for #1 most destructive in the United States.



This output shows some 20 models: they are spreading out a little more, but many of the more reliable ones still have “Dorian” near or onshore by Monday-Tuesday.

SUMMARY:

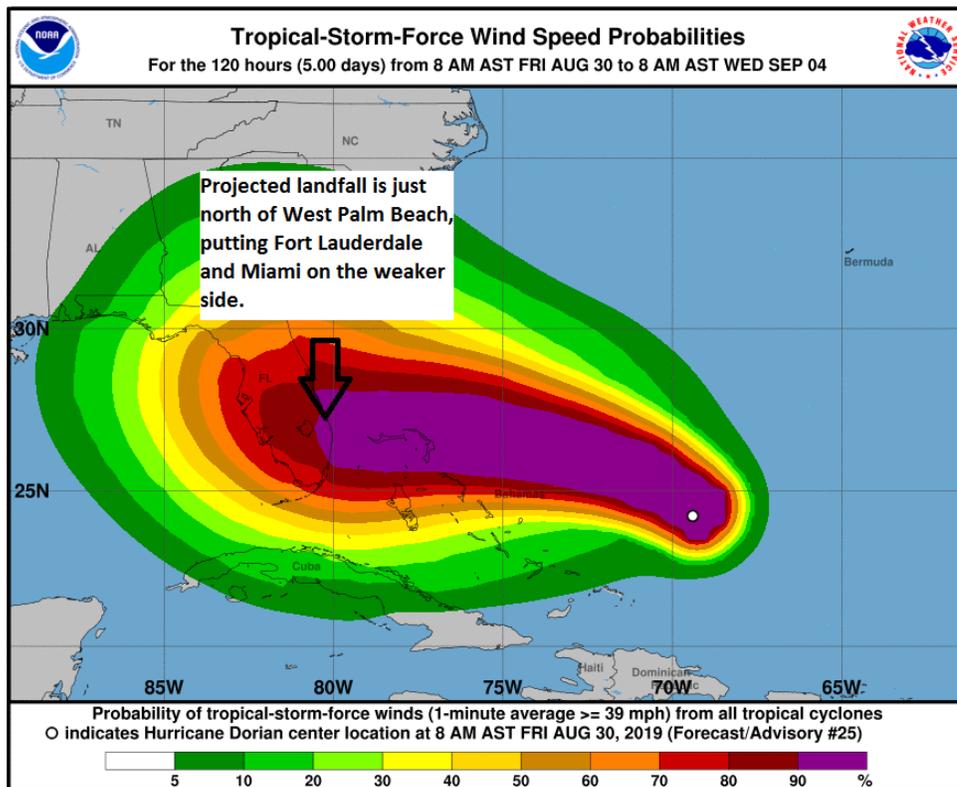
Dorian still has a very high chance of striking Florida 80 percent or so, although some uncertainty is creeping in due to weaker steering currents; models are beginning to spread out as they plug in their math to account for this change.

The high-end damage corridor will be fairly small, but major to severe losses will occur within that corridor. Disastrous flooding is quite likely if the storm “pokes” along.

This hurricane is similar in structure to Hurricane Michael of last year but moving into a much more densely populated area. Some three million people will be within the sustained hurricane-force wind zone, a slight deviation southward toward Miami could double that figure.



Above you see the entire cloud pattern of “Dorian” from space, but remember the destructive winds occupy perhaps 20% of that zone around the eye.



This map data provided by the National Hurricane Center (NHC) as of Friday morning, 7 am EDT.