



The Damage Report

In 2022 alone, Mississippi had 184 tornadoes, and averages 102 tornadoes per year.

To help Mississippi homeowners and businesses financially prepare for impending disaster recovery costs, we've created The Damage Report.

| Rank | State | Number of Disasters (Since 2000) |
|----------|--------------------|----------------------------------|
| 1 | Oklahoma | 52 |
| 2 | Alabama | 39 |
| 3 | Mississippi | 39 |
| 4 | Tennessee | 38 |
| 5 | Arkansas | 36 |
| 6 | California | 35 |
| 7 | Kansas | 34 |
| 8 | Kentucky | 34 |
| 9 | Florida | 32 |
| 10 | Nebraska | 31 |

Most Common Perils



Severe Storm
27 occurrences



Hurricane
9 occurrences



Tornado
2 occurrences



Severe Ice Storm
2 occurrences

Our Assessment

Based on this data, it's recommended that Mississippians, perhaps more than residents of other states, add supplemental disaster insurance to their current homeowners or renters policy. Recoop Disaster Insurance pays an express cash benefit to cover the costs typical insurance doesn't, like storm-damage deductibles, certain home repair costs, relocation/lodging expenses and more. There are no deductibles and no restrictions on how homeowners can use their cash.

For more information, visit RecoopInsurance.com.

Recommended Cash Benefit
\$5,000 - \$25,000

Estimated Monthly Premium for a \$10,000 Policy:

As low as \$40



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Coverage is subject to terms and conditions of the actual policy.
Source: FEMA.gov