



Hurricane Sally – KCC Flash Estimate

Based on the KCC high-resolution US Hurricane Reference Model, KCC estimates that the insured loss to onshore properties from Hurricane Sally will be around \$2 billion.

This estimate includes the privately insured wind and storm surge damage to residential, commercial, and industrial properties and automobiles. It does not include NFIP losses, losses to offshore assets, or any potential impacts on losses due to COVID-19.

Sally Highlights

- Hurricane Sally made landfall at 5:45 AM EDT on September 16 near Orange Beach, Alabama with maximum sustained winds of 105 mph.
- Sally was the first hurricane to make landfall in Alabama since 2004's Ivan, which occurred 16 years earlier to the day.
- With Sally, eight named storms have impacted the US, which is the most by mid-September in the historical record.
- As a result of rapid weakening, Sally's peak winds were experienced in a small coastal area.
- Less damaging winds affected other populated areas, such as Pensacola, FL.

Meteorological Development

Tropical Depression Nineteen formed off the coast of south Florida near the Bahamas on September 11th. Despite experiencing some initial northerly vertical wind shear, the depression became more organized and strengthened into a tropical storm over the Gulf of Mexico the next afternoon.

Very warm sea surface temperatures (SSTs), decreased wind shear, and a moist environment contributed to the storm gaining intensity over the Gulf. Tropical Storm Sally strengthened into a hurricane on the morning of September 14th. On the 16th, the storm made landfall near Orange Beach, Alabama with maximum sustained wind speeds of 105 mph.

Sally began to degrade as soon as it moved inland toward the western Florida Panhandle, and maximum sustained wind speeds dropped to 80 mph. That evening, Sally rapidly decayed into a tropical storm and then into a tropical depression as a deep-layer trough steered the storm toward Georgia.

Impacts

Severe wind damage was limited to areas near the coast that experienced the highest wind speeds. Isolated instances of structural damage occurred, including damage to roofs and walls. Lower levels of damage, such as to roof covering and siding, were more widespread. Over 500,000 residents were left without power as severe winds brought down power lines in parts of Florida and Alabama.





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Significant storm surge flooding in downtown Pensacola affected both residential and commercial buildings. A portion of the newly constructed Pensacola Bay Bridge was destroyed, and automobiles in the area also sustained damage.

Heavy storm surge flooding impacted coastal Alabama where water submerged residential and commercial buildings in Gulf Shores and deposited numerous boats and vehicles around Orange Beach. Multiple bridges in both cities experienced damage.

