



Expert Hail Report

Written for:

William Hilton Parkway
Hilton Head, SC 29926
March 15, 2008

Claim Reference:

March 15, 2008 Hail Storm

Report Prepared For:

Jane Doe

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Report Profile

Date Report Prepared: October 24, 2008

Report Written For: Jane Doe
100 Windward Way
Hilton Head, SC 29926

Claim Reference: March 15, 2008 Hail Storm

Date of Incident: March 15, 2008

Time of Incident: 10-10:30 PM EDT

Time Period of Analysis: March 15, 2008

Incident Location: William Hilton Parkway – Hilton Head, SC
29926

Incident Type: Hail Damage

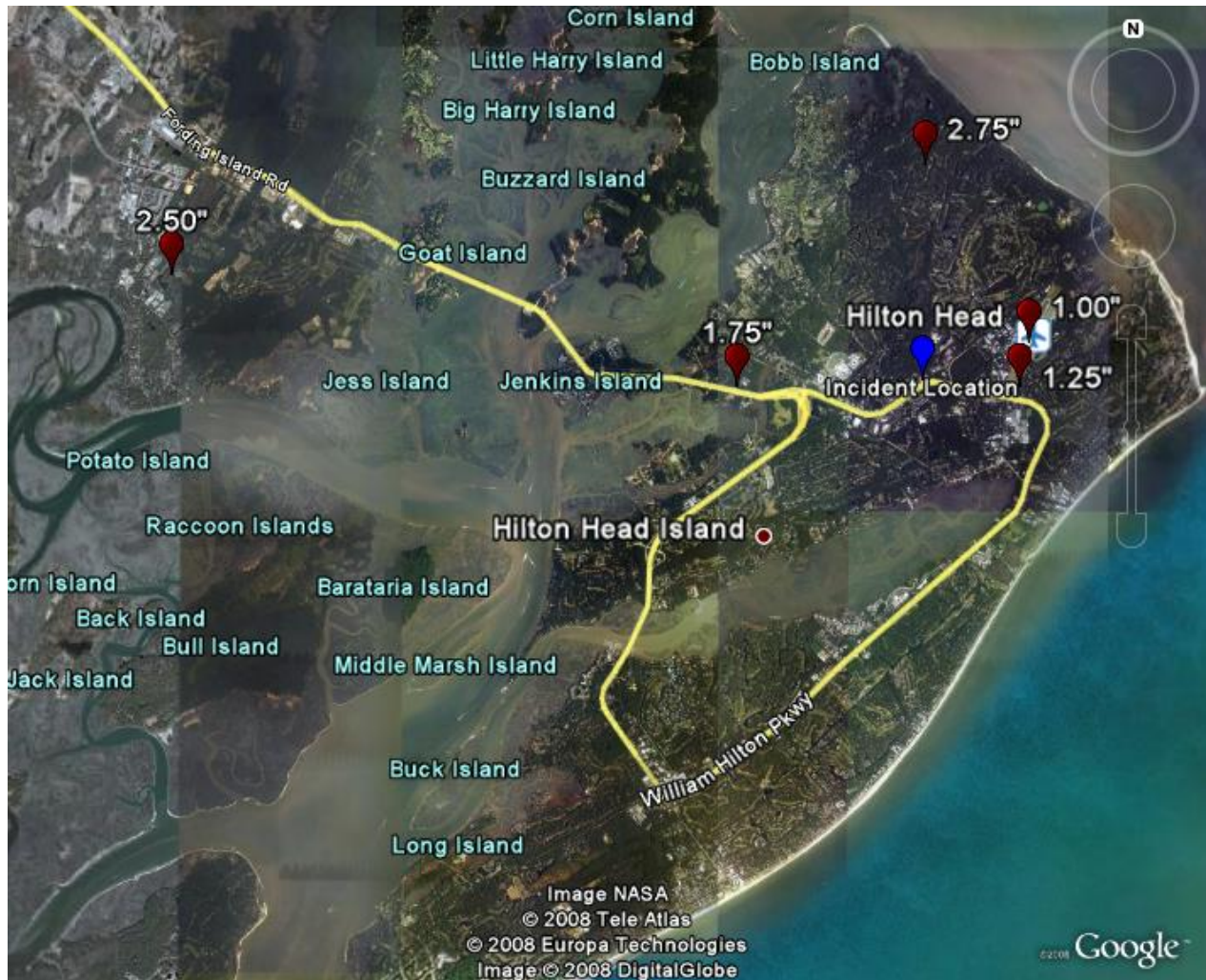
Abstract

After a thorough investigation of all weather data and information on March 15, 2008 it has been determined that between approximately 10 PM and 10:30 PM EDT a severe thunderstorm passed through Hilton Head Island, SC. This severe thunderstorm was responsible for producing hail ranging in size from 1.00 inch to 2.75 inches in diameter. Hail of this magnitude is above the generally accepted threshold for damaging hail of 0.75 inch. National Weather Service (NWS) hail reports and Doppler Radar imagery indicated that a swath of damaging hail occurred from Bluffton, SC eastward through the incident location and out into the open waters of the Atlantic Ocean.

Introduction

This analysis is based on weather data gathered in the vicinity of the 355 William Hilton Parkway – Hilton Head, SC on March 15, 2006 (date of the incident). All data used in this analysis is official and certifiable National Weather Service (NWS) data. This analysis required the use of storm data, advisories, surface maps and WSR-88D Doppler Radar images from the National Weather Service Doppler Radar site in Charleston, SC.

Map of Incident Site and Locations of Confirmed Hail Reports



Synoptic Overview

During the midday hours of Saturday March 15th a strong storm system moved out of the Western Gulf Coast States and progressed northward across the Ohio River Valley. By evening, the storm moved into the southern Appalachian Mountains. An associated cold front trailed south of the storm and was positioned from northeast to southwest. Throughout the day, persistent southwesterly winds ahead of the cold front transported warm and moist air into the Southeastern U.S.. During the late evening hours the storm system lifted north and east of Hilton Head Island. At the same time the trailing cold front moved through Hilton Head Island. The clash of warm moist air with the cooler and drier air behind the front resulted in severe thunderstorms containing large

and damaging hail across northern portions of Hilton Head Island (including the location of incident).

Weather Analysis

After an analysis of the surrounding official weather data and Doppler Radar on March 15, 2008, it has been determined that between 9:45 PM and 10:45 PM EDT a severe thunderstorm produced a swath of large and damaging hail that occurred from Bluffton, SC eastward through the incident location and out into the open waters of the Atlantic Ocean. There were several National Weather Service storm reports of large and damaging hail in the area ranging in size from 1.00 inch to 2.75 inches in diameter. Based on supporting data the most likely size of the hail at the location of incident was between 1.25 inches and 1.75 inches. In addition, this hail fell between 10 PM and 10:30 PM EDT on the date of the incident.

At 8:57 PM EDT on March 15, 2008 (date of the incident), the National Weather Service issued a severe thunderstorm warning in effect for the area until 11 PM EDT. The warning indicated that the storm was capable of producing golf ball size hail and winds in excess of 70 mph.

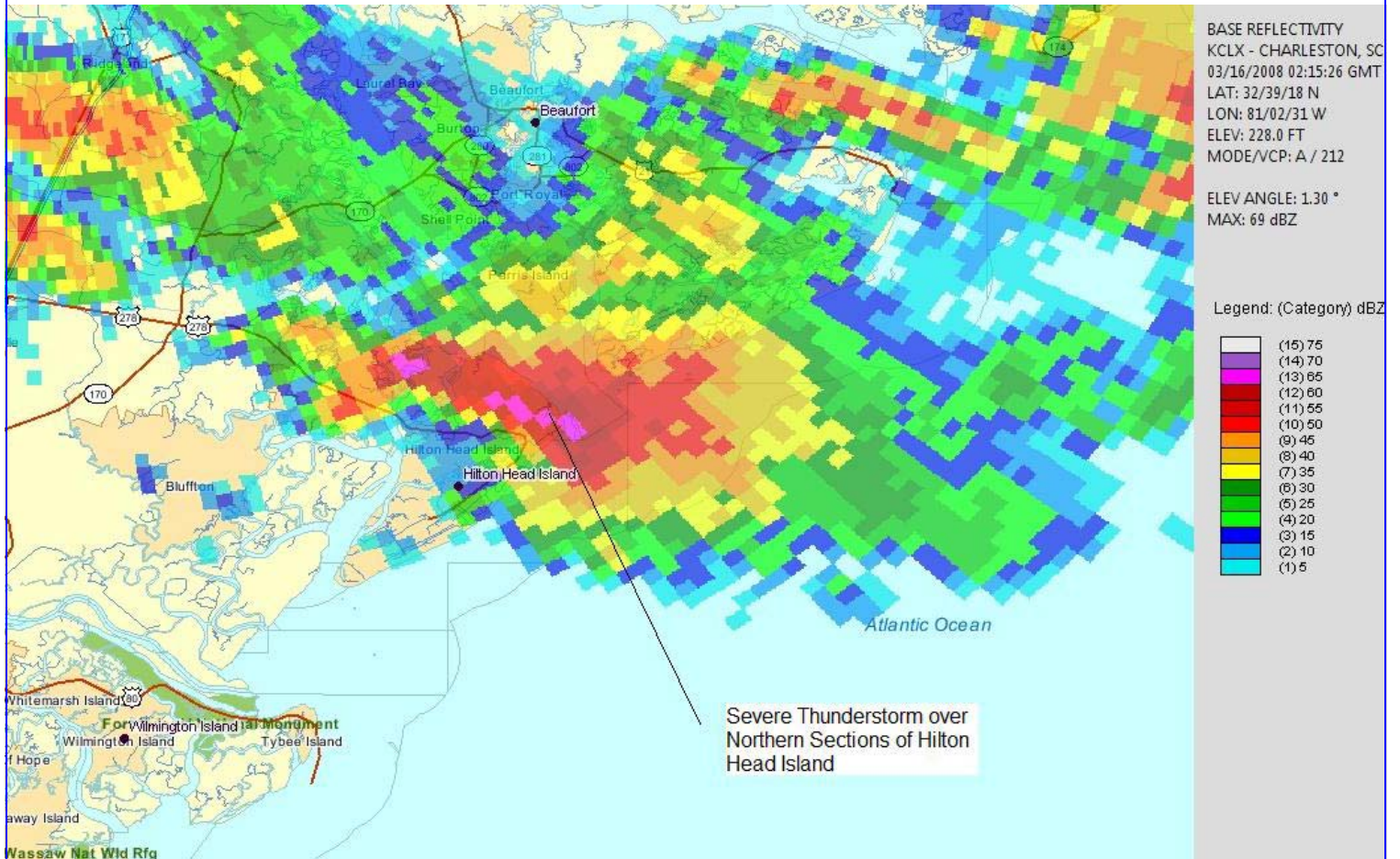
Tabular Analysis

The following is a table listing all of the National Weather Service confirmed reports of hail on Hilton Head Island, SC during the period 10:10 PM through 10:22 PM EDT on March 15, 2008.

Location	Date	Time	Hail Size (inches in diameter)
Hilton Head Airport	03/15/2008	10:10 PM	1.25
Hilton Head Island	03/15/2008	10:15 PM	1.75
Hilton Head Island	03/15/2008	10:20 PM	1.75
Hilton Head Island	03/15/2008	10:20 PM	1.75
Hilton Head Island	03/15/2008	10:21 PM	1.00
Hilton Head Airport	03/15/2008	10:21 PM	1.00
Hilton Head Island	03/15/2008	10:22 PM	1.75
Hilton Head Island	03/15/2008	10:22 PM	2.75

Graphical Analysis

The following Doppler Radar image is from the Charleston, South Carolina Doppler Radar site taken at 10:15 PM EDT on March 15, 2008. The image clearly illustrates the severe thunderstorm that was responsible for large hail on March 15, 2008 at 355 William Hilton Parkway – Hilton Head, SC.



Conclusion

After a thorough review of all available data it can be concluded that on March 15, 2008 between 10 PM and 10:30 PM EDT (date and time of the incident), a severe thunderstorm containing large and damaging hail occurred at 355 William Hilton Parkway – Hilton Head, SC. The likely size of hail that fell at the location of incident was between 1.25 inches and 1.75 inches in diameter. This is above the generally accepted threshold of 0.75 inch at which hail is considered to be severe and damaging.



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