Current Watches and Warnings

A **Storm Surge Warning** is in effect from Bonita Beach to Suwanee River, Florida (FL), including Tampa Bay and Charlotte Harbor

A **Hurricane Watch** is in effect from Anna Maria Island to Yankeetown, FL

A **Tropical Storm Warning** is in effect for the Dry Tortugas; Bonita Beach to Suwannee River, FL

A **Storm Surge Watch** is in effect from the Steinhatchee River to Suwannee River, FL

A **Tropical Storm Watch** is in effect from north of the Suwannee River to Aucilla River, FL

Current Details from the National Hurricane Center (NHC)

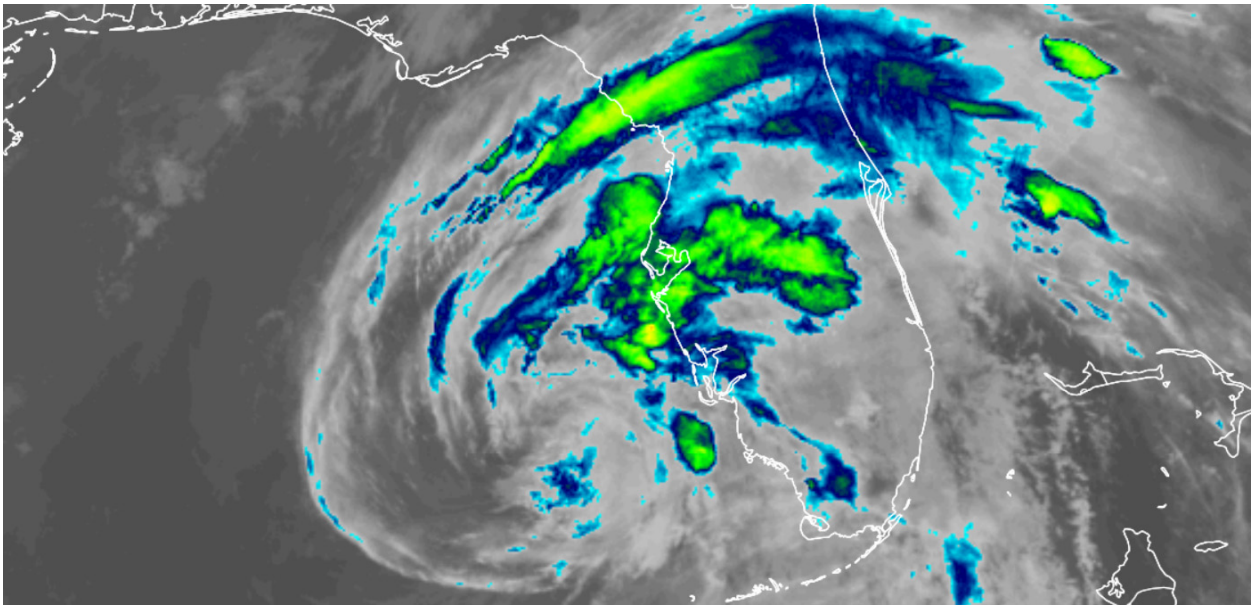
COORDINATES: 26.2° north, 83.7° west
LOCATION: 145 miles (235 kilometers) south-southwest of Tampa, Florida
MOVEMENT: north-northeast at 10 mph (17 kph)
WINDS: 75 mph (120 kph) with gusts to 90 mph (150 kph)
RADIUS OF TROPICAL STORM-FORCE WINDS: 115 miles (185 kilometers)
RADIUS OF HURRICANE-FORCE WINDS: 60 miles (95 kilometers)
MINIMUM CENTRAL PRESSURE: 983 millibars
SAFFIR-SIMPSON SCALE RANKING*: Category 1

2nd FORECAST U.S. LANDFALL LOCATION: United States (Florida)
2nd FORECAST U.S. LANDFALL TIMEFRAME: Thursday morning local time

1st U.S. LANDFALL LOCATION: Lower Matecumbe Key, Florida (United States)
1st U.S. LANDFALL TIMEFRAME: approximately 11:00 PM local time Nov. 8 (04:00 UTC Nov. 9)
1st U.S. LANDFALL INTENSITY: 65 mph (100 kph) – Tropical Storm

CUBA LANDFALL LOCATION: Sancti Spiritus Province, Cuba
CUBA LANDFALL TIMEFRAME: approximately 4:00 AM local time Nov. 8 (09:00 UTC)
CUBA LANDFALL INTENSITY: 65 mph (100 kph) – Tropical Storm

Latest Satellite Picture



Source: NOAA / NASA / Colorado State University (RAAMB)

Discussion

Hurricane Eta, located approximately 145 miles (235 kilometers) south-southwest of Tampa, Florida, is currently tracking north-northeast at 10 mph (17 kph). Eta became much better organized this morning, which includes the formation of a well-defined and closed eye feature. However, since that time, the satellite and radar signature have become more ragged as dry air has entrained into the western semicircle of the cyclone. It has also penetrated into the inner-core region, resulting in a significant degradation of the convection in that portion of Eta's circulation. A couple of hours ago, a NOAA Hurricane Hunter aircraft penetrated the remnant eye feature and measured a central pressure of 983 millibars. It also found flight-level and surface-adjusted wind speeds that justify an upgrade back to hurricane intensity (Category 1).

The initial motion estimate is north-northeastward, and the latest NHC forecast model guidance is excellent agreement on Eta moving north-northeastward for the next 24 hours around the western periphery of the steering ridge of high pressure that extends westward across the western Atlantic to just off the Florida east coast. After that time, the cyclone will move north of the ridge axis and come under the influence of southwesterly to westerly mid- to upper-level flow associated with an approaching cold front, which should result in a faster northeastward motion. By 72 hours, if not sooner, Eta is forecast to merge with the aforementioned frontal system off of the southeastern United States. The new official NHC track forecast is similar to the previous advisory track, and lies just a tad east or to the right of the consensus models.

It is quite possible that Eta has peaked in intensity based on the rapid erosion of the convective pattern and an eye feature no longer evident in radar or passive microwave satellite imagery. However, there still remains a band of strong convection in the northeastern quadrant that corresponds to equivalent surface winds of at least 75 mph (120 kph). As long as that feature persists, hurricane-force winds are possible along immediate coastal areas within the Hurricane Watch area. The intensity guidance shows significantly drier air wrapping into the center by 24 hours, along with the vertical wind shear increasing from the west at that time. That combination of unfavorable environmental parameters is expected to lead to gradual weakening until landfall occurs in about 24 hours, followed by rapid weakening after landfall. Eta is forecast to degenerate into a remnant low by 60 hours due to even stronger wind shear, and dissipate by 96 hours due to frontal interaction.

Key Messages from the National Hurricane Center

1. There is a danger of life-threatening storm surge along portions of the Florida Gulf Coast from Bonita Beach to Suwannee River, including Tampa Bay and Charlotte Harbor. Residents in this area should follow any advice given by local officials.

2. Hurricane-force winds are possible along portions of the west coast of Florida from Anna Maria Island to Yankeetown this evening and early Thursday. Tropical-storm-force winds are expected later today along portions of the Florida Gulf Coast from Bonita Beach to Suwanee River, and are possible early Thursday from Suwannee River to Aucilla River. Interests elsewhere along the Florida Gulf Coast should monitor the progress of Eta.

3. Heavy rainfall from Eta will continue across western Cuba and south Florida and spread northward across portions of west and north Florida today through Friday. Additional flash and urban flooding will be possible in South Florida today, especially across previously inundated areas, and across portions of west and central Florida today through Friday.

Additional Information

STORM SURGE: The combination of a dangerous storm surge and the tide will cause normally dry areas near the coast to be flooded by rising waters moving inland from the shoreline. The water could reach the following heights above ground somewhere in the indicated areas if the peak surge occurs at the time of high tide:

Anclote River to Boca Grande, FL, including Tampa Bay: 3-5 feet
Boca Grande, FL to Bonita Beach, FL including Charlotte Harbor: 2-4 feet
Steinhatchee River to Anclote River, FL: 2-4 feet
Bonita Beach to Flamingo, FL: 1-2 feet

The deepest water will occur along the immediate coast in areas of onshore flow, where the surge will be accompanied by large and dangerous waves. Surge-related flooding depends on the relative timing of the surge and the tidal cycle, and can vary greatly over short distances.

RAINFALL: Eta is expected to produce the following rainfall totals:

Western Cuba: an additional 1 to 3 inches (25 to 75 mm) today, with isolated maximum storm total accumulations of 25 inches (765 mm)

West and central Florida: through Friday, 2 to 4 inches, with maximum storm total accumulations of 6 inches

North and South Florida: an additional 1 to 2 inches, with isolated maximum storm total accumulations of 4 inches in North Florida and 20 inches in South Florida

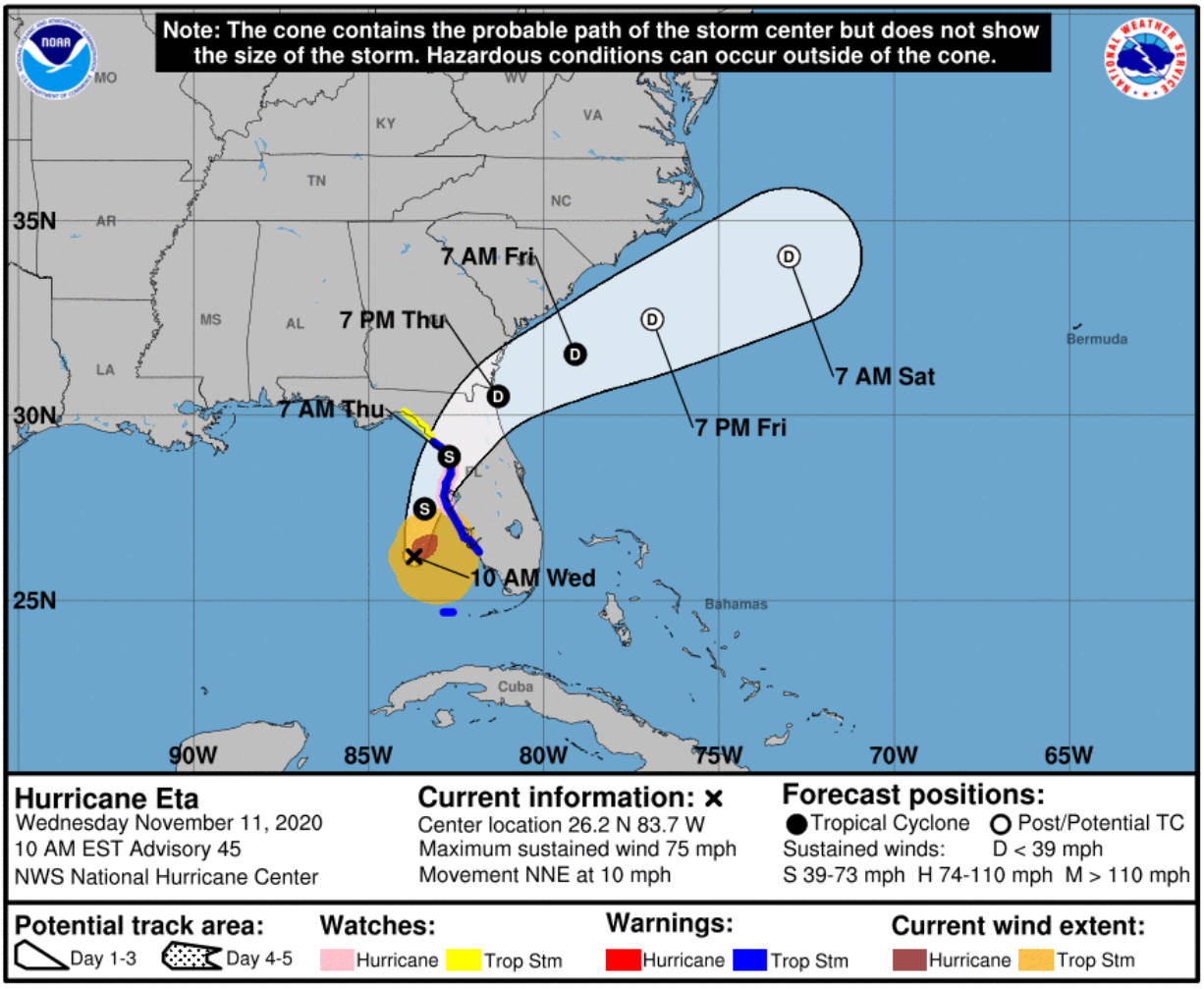
Flash and river flooding will be possible in western Cuba on Wednesday, along with landslides in areas of higher terrain. Additional flash and urban flooding will be possible in South Florida, especially across previously inundated areas. Flash, urban, and isolated minor river flooding is expected across portions of West and North Florida through Friday.

WIND: Hurricane conditions are possible in the watch area tonight and early Thursday. Tropical storm conditions are expected in the Dry Tortugas through early afternoon. Tropical storm conditions are expected in the Tropical Storm Warning area along the Florida west coast by this afternoon. Tropical Storm conditions are possible in the watch area along the Florida Big Bend region by Thursday.

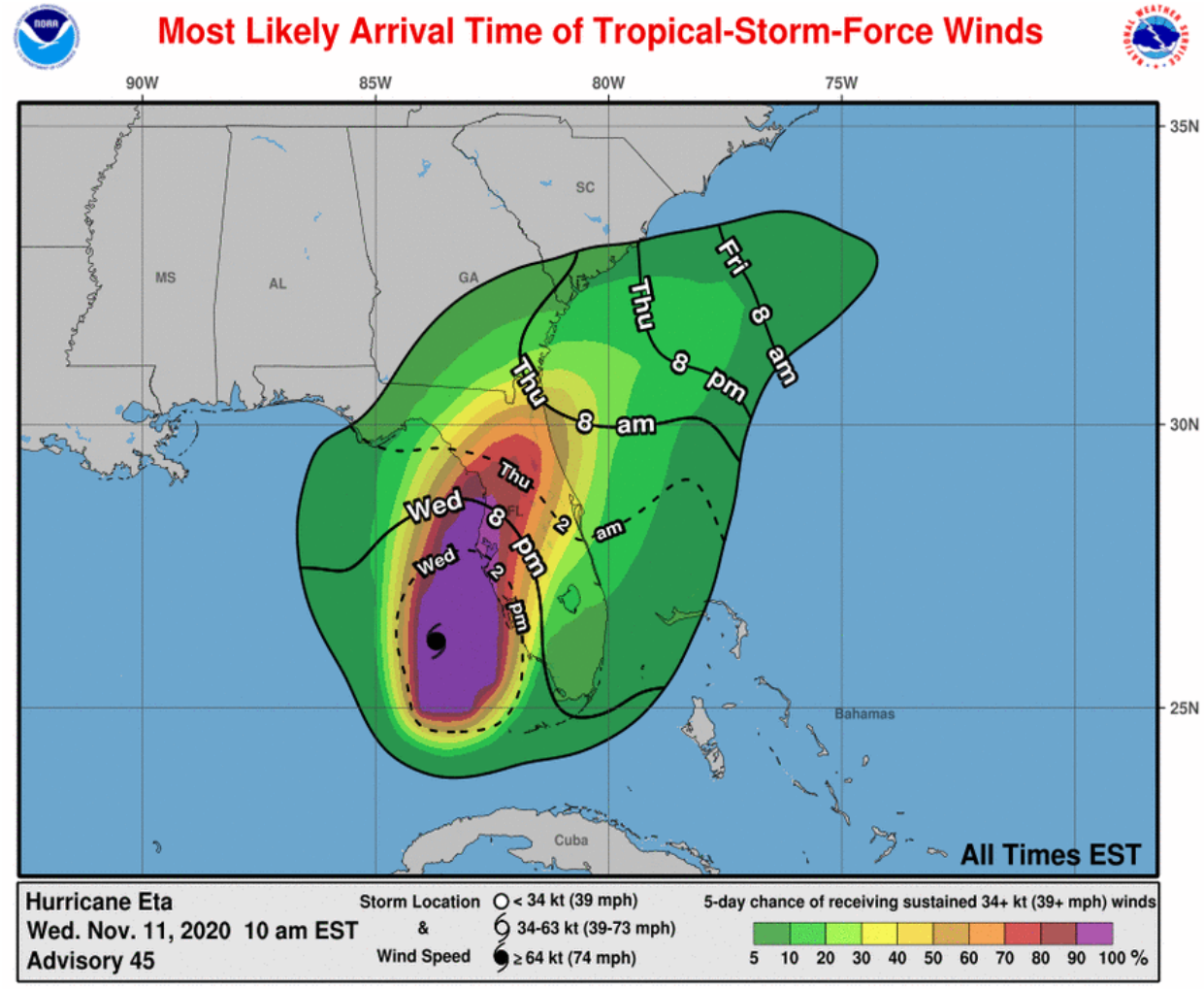
TORNADOES: A few tornadoes are possible through tonight over parts of western and central Florida.

SURF: Swells generated by Eta are expected to affect the north coast of Cuba, southern and western Florida, and the Florida Keys during the next day or so. These swells are likely to cause life-threatening surf and rip current conditions.

National Hurricane Center (NHC) Forecast

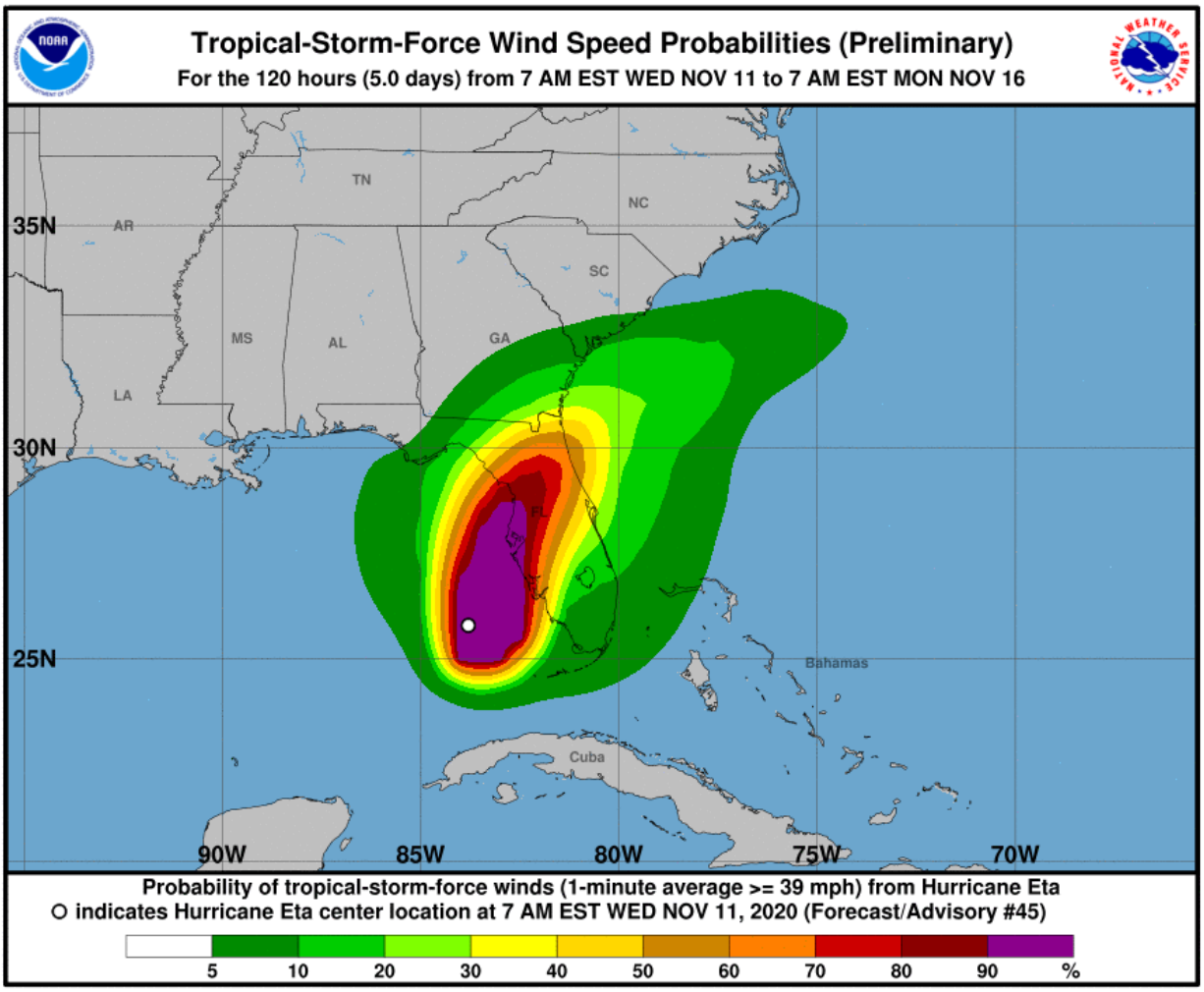


Most Likely Arrival Time of Tropical Storm-Force Winds

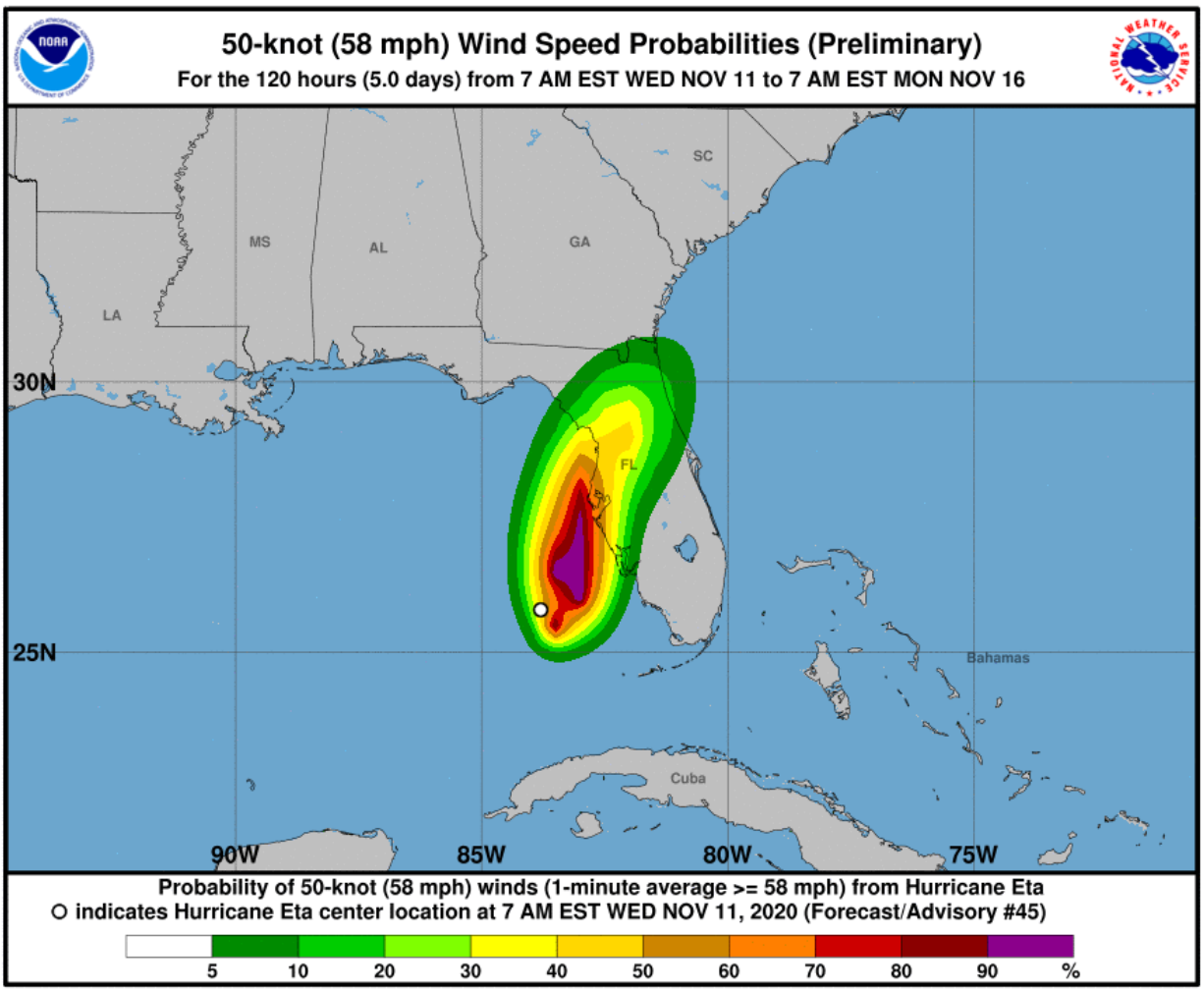


National Hurricane Center: Wind Speed Probabilities

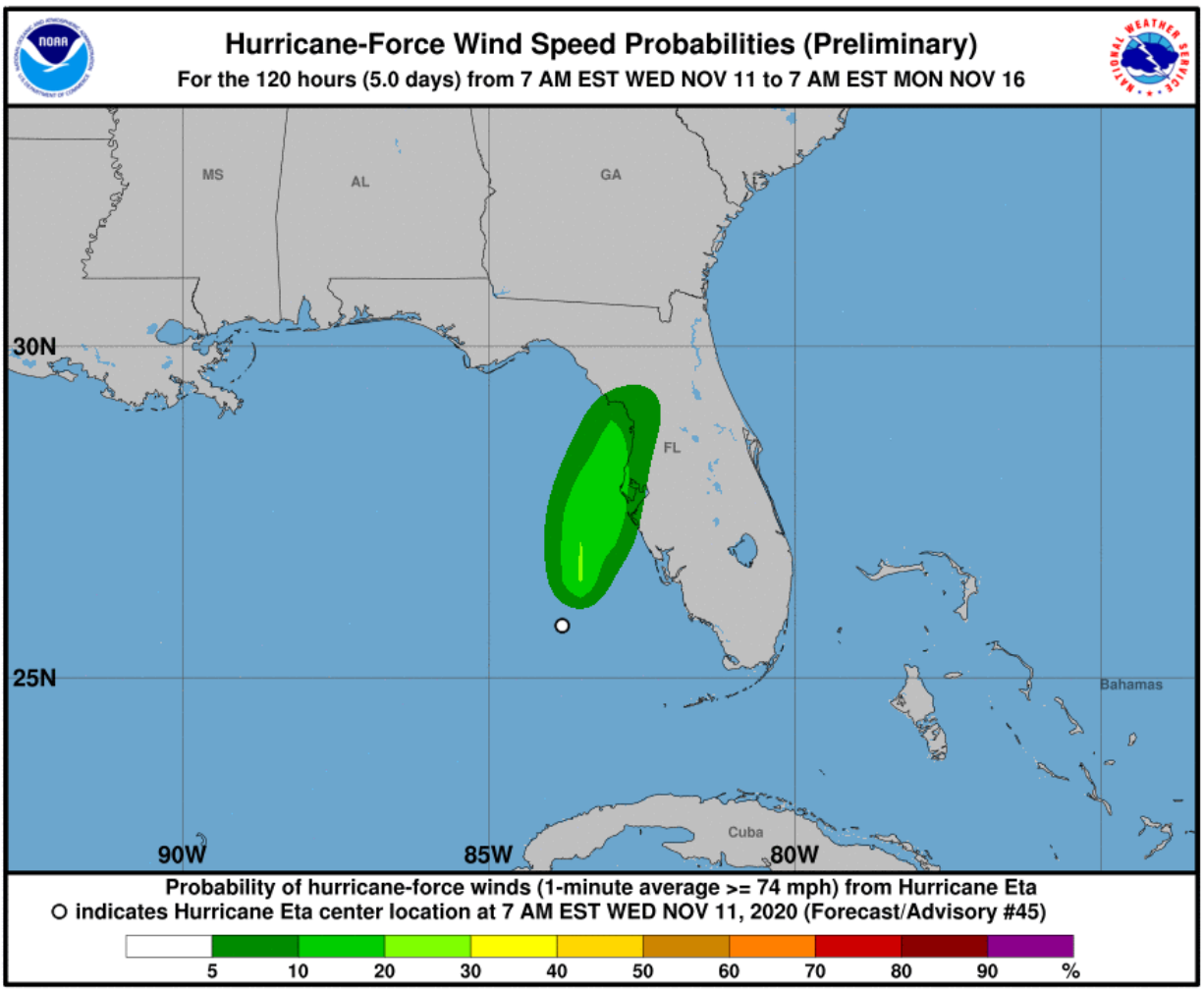
Tropical Storm-Force Wind Probabilities (≥40 mph (65 kph))



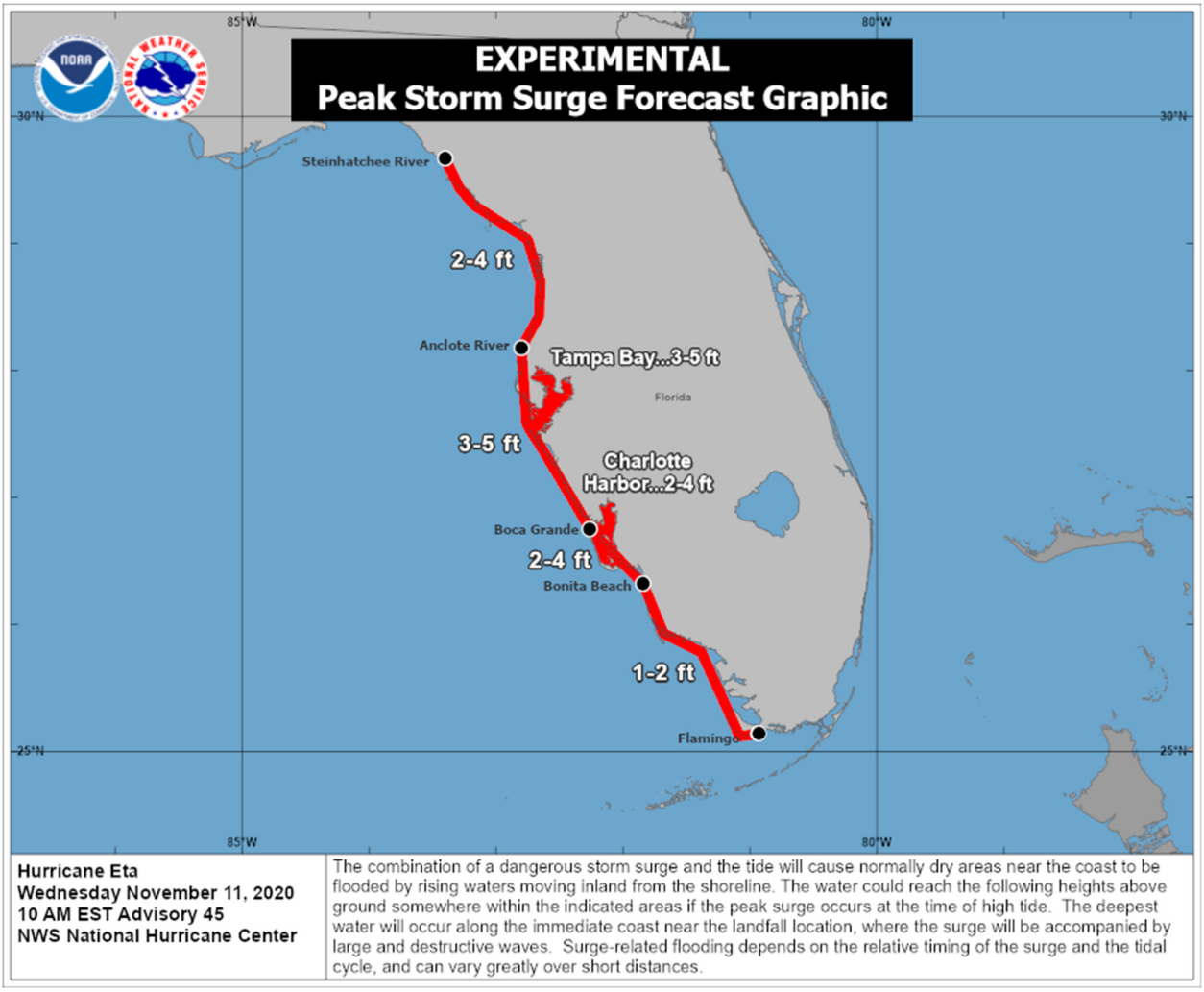
Wind Probabilities (≥60 mph (95 kph))



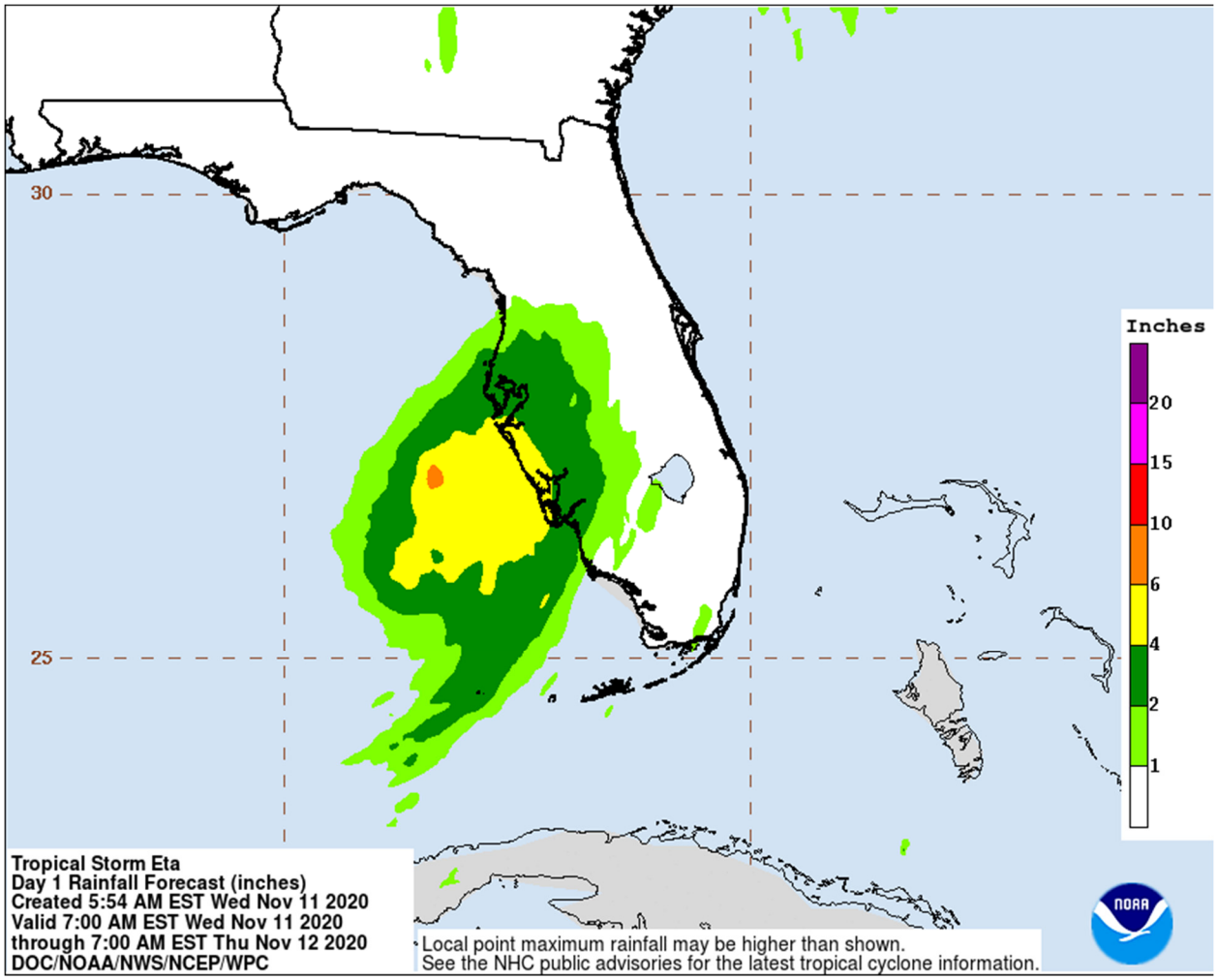
Hurricane-Force Wind Probabilities (≥75 mph (120 kph))



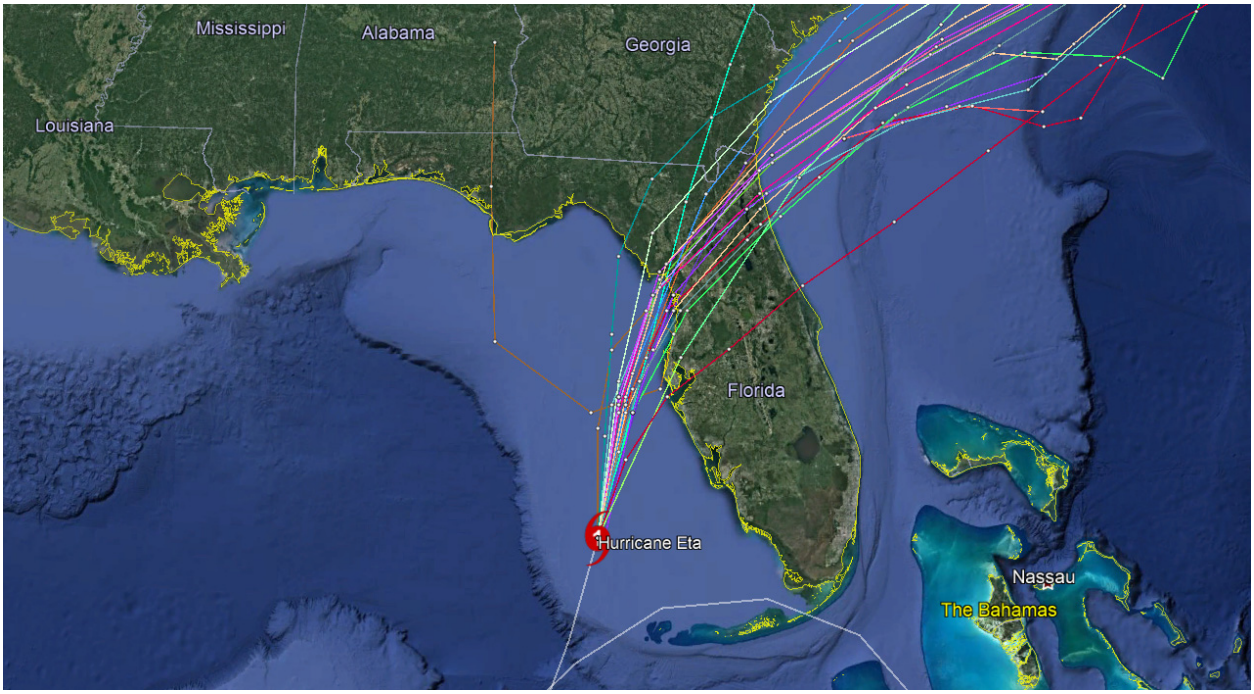
National Hurricane Center: Storm Surge Forecast



Weather Prediction Center: Rainfall Potential



Current ‘Spaghetti’ Model Output Data



Source: NHC

Additional Information and Update Schedule

Wind intensity forecasts and forecast track information can be found via the National Hurricane Center at www.nhc.noaa.gov

NEXT CAT ALERT: Thursday morning after 9:00 AM Central Time (15:00 UTC).

*Tropical Cyclone Intensity Classifications for Global Basins

<table>
<tr><th colspan="3">WIND SPEED</th><th colspan="7">BASINS AND MONITORING BUREAU</th></tr>
<tr><th rowspan="2">KTS[1]</th><th rowspan="2">MPH[1]</th><th rowspan="2">KPH[1]</th><th>NE Pacific, Atlantic</th><th>NW Pacific</th><th>NW Pacific</th><th>SW Pacific</th><th>Australia</th><th>SW Indian</th><th>North Indian</th></tr>
<tr><th>National Hurricane Center (NHC)</th><th>Joint Typhoon Warning Center (JTWC)</th><th>Japan Meteorological Agency (JMA)</th><th>Fiji Meteorological Service (FMS)</th><th>Bureau Of Meteorology (BOM)</th><th>Meteo-France (MF)</th><th>India Meteorological Department (IMD)</th></tr>
<tr><td>30</td><td>35</td><td>55</td><td>Tropical Depression</td><td>Tropical Depression</td><td>Tropical Depression</td><td>Tropical Depression</td><td>Tropical Low</td><td>Tropical Depression</td><td>Deep Depression</td></tr>
<tr><td>35</td><td>40</td><td>65</td><td rowspan="6">Tropical Storm</td><td rowspan="6">Tropical Storm</td><td rowspan="3">Tropical Storm</td><td rowspan="3">Cat. 1 Tropical Cyclone</td><td rowspan="3">Cat. 1 Tropical Cyclone</td><td rowspan="3">Moderate Tropical Storm</td><td rowspan="3">Cyclonic Storm</td></tr>
<tr><td>40</td><td>45</td><td>75</td></tr>
<tr><td>45</td><td>50</td><td>85</td></tr>
<tr><td>50</td><td>60</td><td>95</td><td rowspan="3">Severe Tropical Storm</td><td rowspan="3">Cat. 2 Tropical Cyclone</td><td rowspan="3">Cat. 2 Tropical Cyclone</td><td rowspan="3">Severe Tropical Storm</td><td rowspan="3">Severe Cyclonic Storm</td></tr>
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<tr><td>60</td><td>70</td><td>110</td></tr>
<tr><td>65</td><td>75</td><td>120</td><td rowspan="3">Cat. 1 Hurricane</td><td rowspan="11">Typhoon</td><td rowspan="14">Typhoon</td><td rowspan="3">Cat. 3 Severe Tropical Cyclone</td><td rowspan="3">Cat. 3 Severe Tropical Cyclone</td><td rowspan="3">Tropical Cyclone</td><td rowspan="9">Very Severe Cyclonic Storm</td></tr>
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<tr><td>75</td><td>85</td><td>140</td></tr>
<tr><td>80</td><td>90</td><td>150</td><td rowspan="3">Cat. 2 Hurricane</td><td rowspan="3">Cat. 4 Severe Tropical Cyclone</td><td rowspan="3">Cat. 4 Severe Tropical Cyclone</td><td rowspan="3">Intense Tropical Cyclone</td></tr>
<tr><td>85</td><td>100</td><td>160</td></tr>
<tr><td>90</td><td>105</td><td>170</td></tr>
<tr><td>95</td><td>110</td><td>175</td><td rowspan="3">Cat. 3 Major Hurricane</td><td rowspan="5">Cat. 5 Severe Tropical Cyclone</td><td rowspan="5">Cat. 5 Severe Tropical Cyclone</td></tr>
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<tr><td>110</td><td>125</td><td>205</td><td rowspan="3">Cat. 4 Major Hurricane</td><td rowspan="5">Very Intense Tropical Cyclone</td><td rowspan="5">Super Cyclonic Storm</td></tr>
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<tr><td>125</td><td>145</td><td>230</td></tr>
<tr><td>130</td><td>150</td><td>240</td><td rowspan="4">Super Typhoon</td></tr>
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<tr><td>140</td><td>160</td><td>260</td></tr>
<tr><td>>140</td><td>>160</td><td>>260</td></tr>
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About Aon

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