Current Watches and Warnings

A **Hurricane Warning** is in effect from Morgan City, Louisiana (LA) to the Mississippi/Alabama border; Lake Pontchartrain, Lake Maurepas, and Metropolitan New Orleans

A **Storm Surge Warning** is in effect from the mouth of the Atchafalaya River to Navarre, Florida (FL); Lake Borgne, Lake Pontchartrain, Pensacola Bay and Mobile Bay

A **Tropical Storm Warning** is in effect from the Mississippi/Alabama border to Walton/Bay County Line, FL

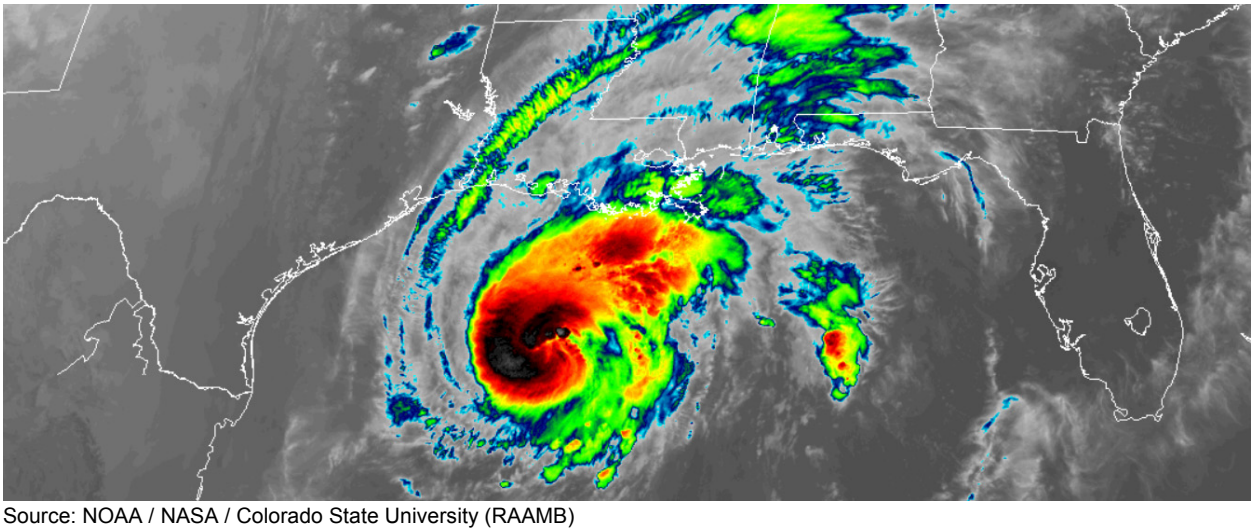
Current Details from the National Hurricane Center (NHC)

COORDINATES: 26.9° north, 91.7° west
LOCATION: 235 miles (380 kilometers) south-southwest of New Orleans, Louisiana
MOVEMENT: north at 18 mph (30 kph)
WINDS: 90 mph (150 kph) with gusts to 115 mph (185 kph)
RADIUS OF TROPICAL STORM-FORCE WINDS: 150 miles (240 kilometers)
RADIUS OF HURRICANE-FORCE WINDS: 35 miles (55 kilometers)
MINIMUM CENTRAL PRESSURE: 976 millibars
SAFFIR-SIMPSON SCALE RANKING*: Category 1

FORECAST LANDFALL LOCATION: United States (Louisiana)
FORECAST LANDFALL TIMEFRAME: Wednesday evening local time

1st LANDFALL LOCATION: near Ciudad Chemuyil, Mexico (Yucatan Peninsula)
1st LANDFALL TIMEFRAME: approximately 11:00 PM local time October 26 (04:00 UTC October 27)
1st LANDFALL INTENSITY: 80 mph (130 kph) – Category 1

Latest Satellite Picture



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

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Discussion

Hurricane Zeta, located approximately 235 miles (380 kilometers) south-southwest of New Orleans, Louisiana, is currently tracking north at 18 mph (30 kph). Zeta continues to exhibit a well-organized cloud pattern on satellite imagery, and its eye feature has stayed fairly well-defined. Strong upper-level cloud outflow is evident over the northern semicircle of the hurricane. Reports from Air Force and NOAA Hurricane Hunter aircraft indicate that the system had continued to strengthen during the past few hours. Surface-adjusted wind speeds are now 90 mph (150 kph), equivalent to a strong Category 1, and the minimum central pressure has fallen to 976 millibars.

Zeta still has a few hours to intensify before it begins to move over the cooler waters of the northern Gulf of Mexico, and southwesterly wind shear is likely to increase by the time the center reaches the Louisiana coast. Even if a little weakening begins later today, however, Zeta should maintain hurricane strength through landfall. The official NHC intensity forecast is near the high end of the model guidance. In 36 hours or so, the global models clearly depict the system as a frontal wave approaching the U.S. East Coast, so the NHC shows an extratropical cyclone at that point and beyond. After 48 hours, the models show the low becoming elongated and absorbed into the frontal zone.

The hurricane has turned northward as a strong mid-level trough moving into Texas will continue to shift eastward during the next 36 to 48 hours. The flow ahead of this trough will cause Zeta to accelerate north-northeastward and move inland along the central Gulf Coast in 6 to 12 hours. On Thursday, the cyclone will then move northeastward on the east side of the trough, at an even faster pace, over the southeastern United States. By early Friday, the system should move east-northeastward in the westerlies and into the western Atlantic Ocean as an extratropical cyclone. The official NHC track forecast is close to the previous one.

Given Zeta's acceleration near and after landfall, strong winds are likely to spread well inland over the U.S. Southeast this evening and early Thursday.

<u>Key Messages from the National Hurricane Center</u>

1. A life-threatening storm surge is expected along portions of the northern Gulf Coast beginning later today, with the highest inundation occurring between Port Fourchon, Louisiana, and Dauphin Island, Alabama. Residents in the Storm Surge Warning area should follow any advice given by local officials. Overtopping of local, non-federal levee systems is possible within southeastern Louisiana outside of the Hurricane and Storm Damage Risk Reduction System.

2. Hurricane conditions are expected this afternoon and evening within portions of the Hurricane Warning area along the southeastern Louisiana and Mississippi coasts. Tropical storm conditions are expected within portions of the Tropical Storm Warning area along the Alabama and far western Florida Panhandle coasts.

3. Strong, damaging wind gusts, which could cause tree damage and power outages, will spread well inland across portions of southeastern Mississippi, Alabama, northern Georgia, the Carolinas, and southeastern Virginia tonight and Thursday due to Zeta's fast forward speed. Wind gusts could be especially severe across the southern Appalachian Mountains on Thursday.

4. Through Thursday, heavy rainfall is expected from portions of the central U.S. Gulf Coast into the Mid-Mississippi Valley, Ohio Valley, southern to central Appalachians, and Mid-Atlantic States near and in advance of Zeta. This rainfall will lead to flash, urban, small stream, and minor river flooding.

Additional Information

STORM SURGE: Along the northern Gulf Coast, 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:

Mouth of the Pearl River to Dauphin Island, AL: 6-9 feet
Port Fourchon, LA to the Mouth of the Mississippi River: 5-8 feet
Mouth of the Mississippi River to the Mouth of the Pearl River, including Lake Borgne: 5-7 feet
Mouth of the Atchafalaya River to Port Fourchon, LA: 4-6 feet
Mobile Bay: 4-6 feet
Dauphin Island AL to AL/FL border: 3-5 feet
Lake Pontchartrain: 3-5 feet
AL/FL border to Navarre FL, including Pensacola Bay: 2-4 feet
Intracoastal City LA to the Mouth of the Atchafalaya River, including Vermilion Bay: 1-3 feet
Navarre, FL to Yankeetown, FL, including Choctawhatchee Bay and Saint Andrew Bay: 1-3 feet

The deepest water will occur along the immediate coast near and to the right of the landfall location, 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.

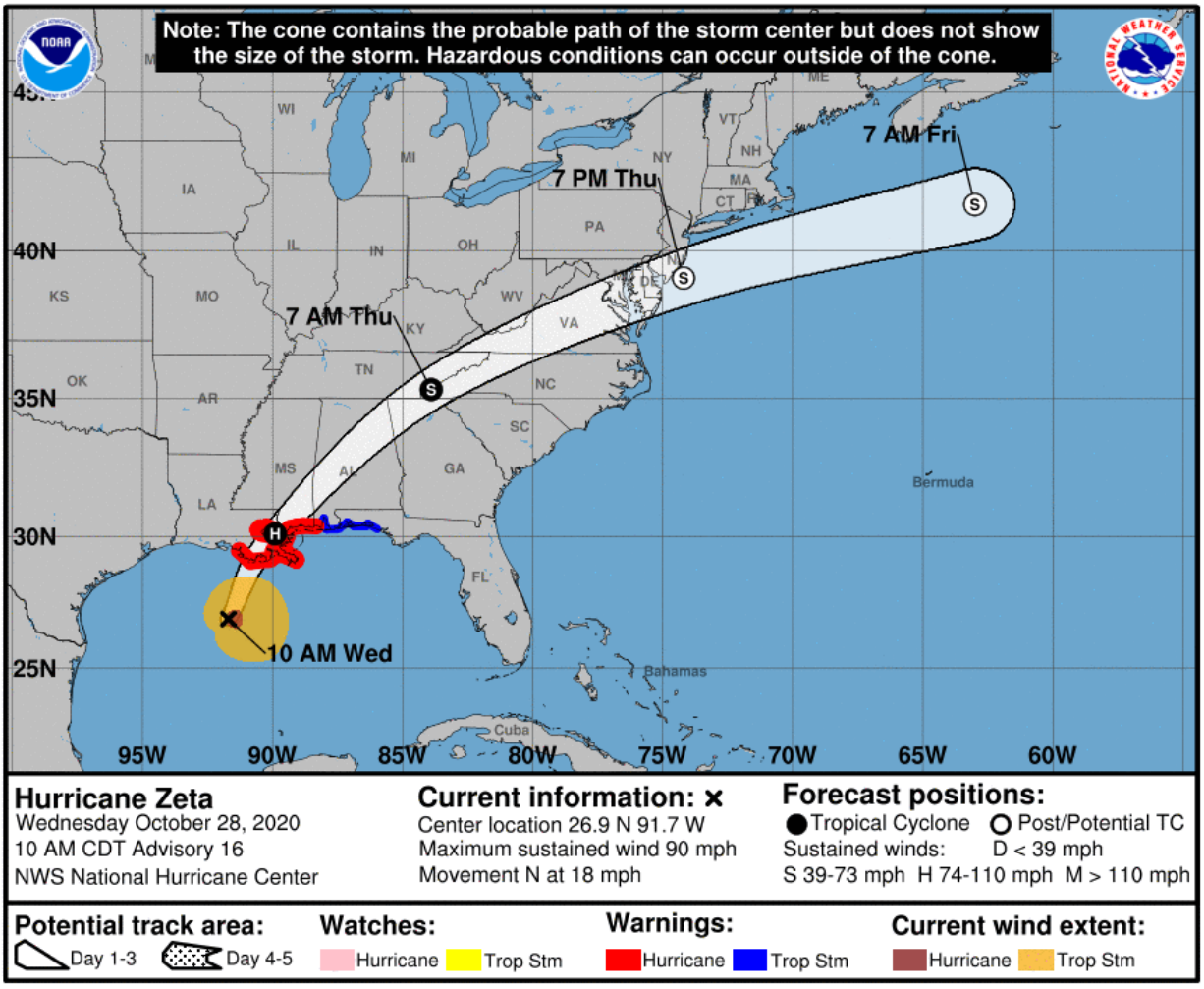
WIND: Hurricane conditions are expected within the Hurricane Warning area on the northern Gulf Coast this afternoon, with tropical storm conditions beginning later this morning. Tropical storm conditions are expected within the Tropical Storm Warning area on the northern Gulf Coast by late today.

Damaging winds, especially in gusts, will spread well inland across portions of southeastern Mississippi, Alabama, and northern Georgia this evening through early Thursday morning, and into the Carolinas and southeastern Virginia on Thursday. Wind gusts could be especially severe across the southern Appalachian Mountains on Thursday.

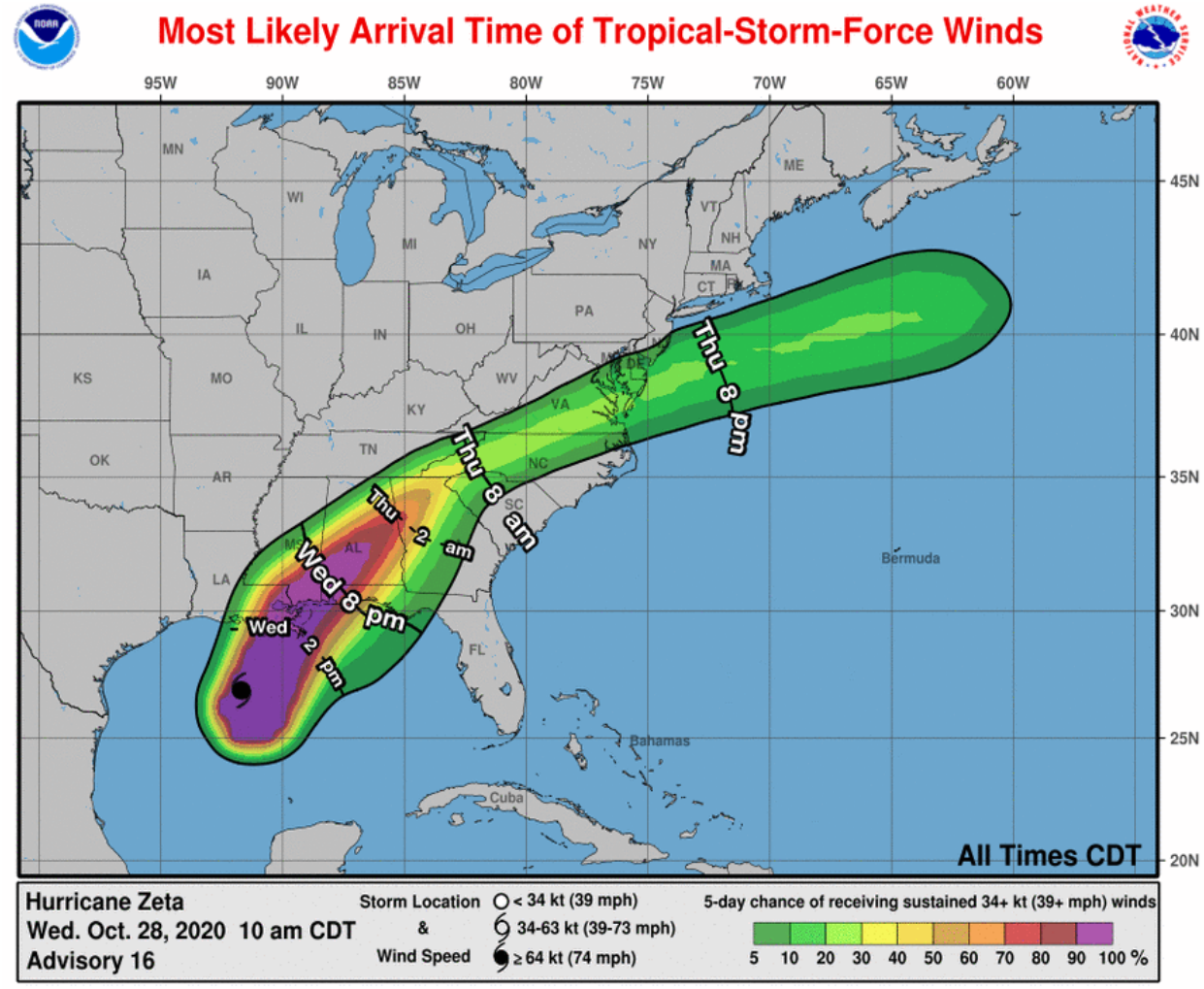
RAINFALL: Areas of heavy rainfall, both in advance of and along the track of Zeta, will impact areas from the central Gulf Coast to the Mid-Mississippi and Ohio Valleys, and eastward into the southern to central Appalachians and Mid-Atlantic today through Thursday. Rainfall totals of 2 to 4 inches with isolated amounts of 6 inches are expected across these areas, resulting in flash, urban, small stream, and minor river flooding.

TORNADOES: A few tornadoes are expected this afternoon through tonight over southeastern parts of Louisiana and Mississippi, southern Alabama, and the western Panhandle of Florida.

National Hurricane Center (NHC) Forecast

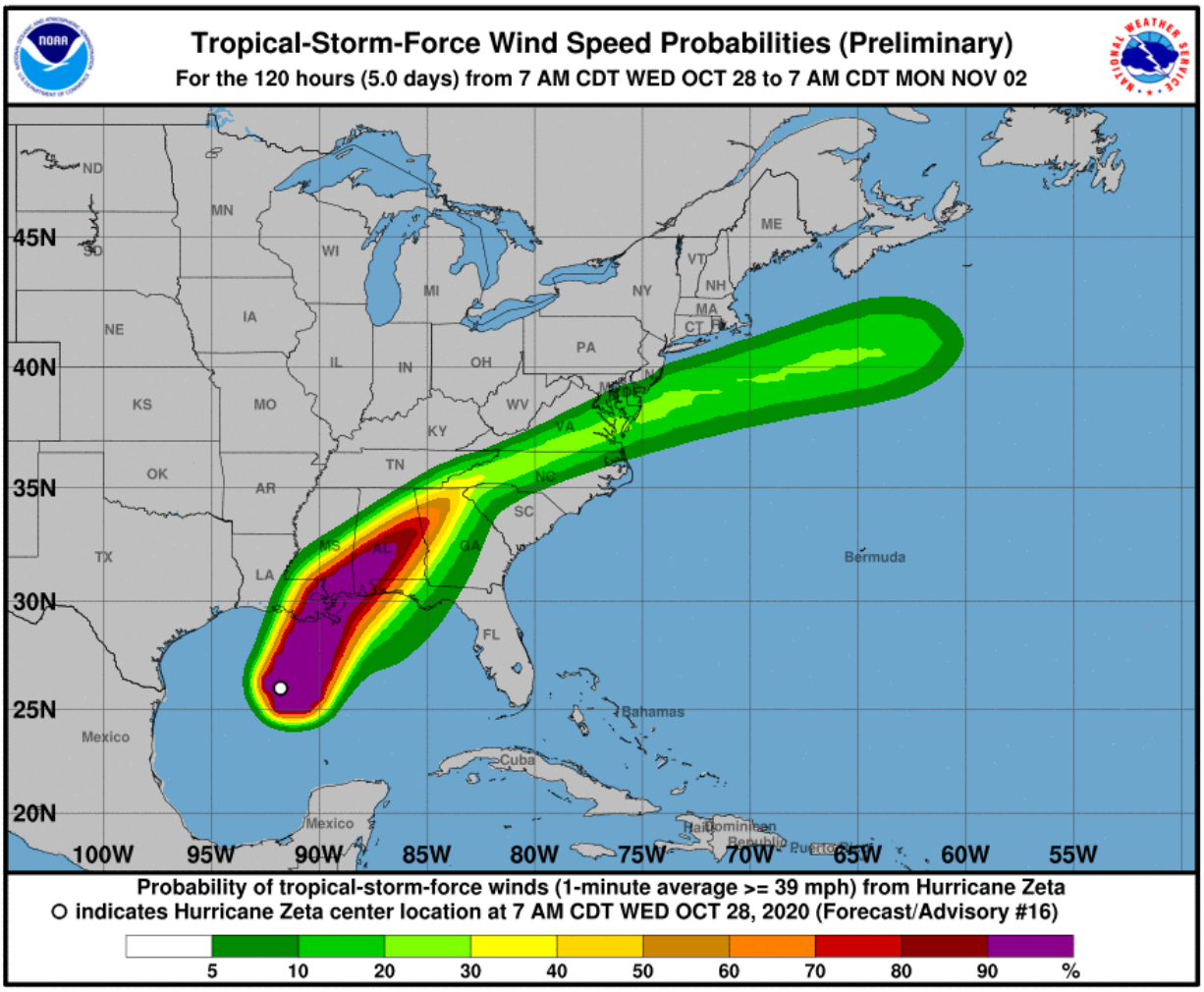


Most Likely Arrival Time of Tropical Storm-Force Winds

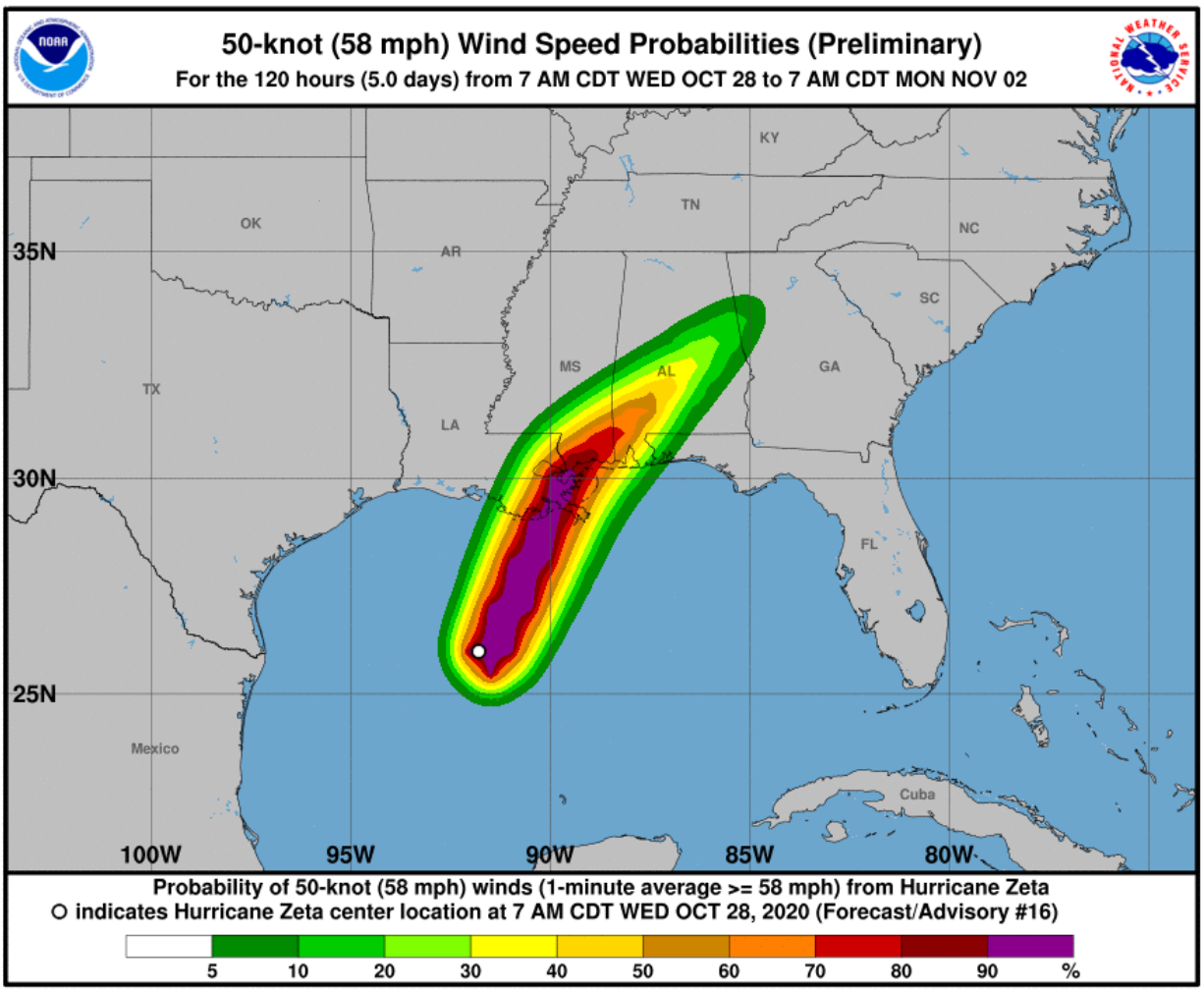


National Hurricane Center: Wind Speed Probabilities

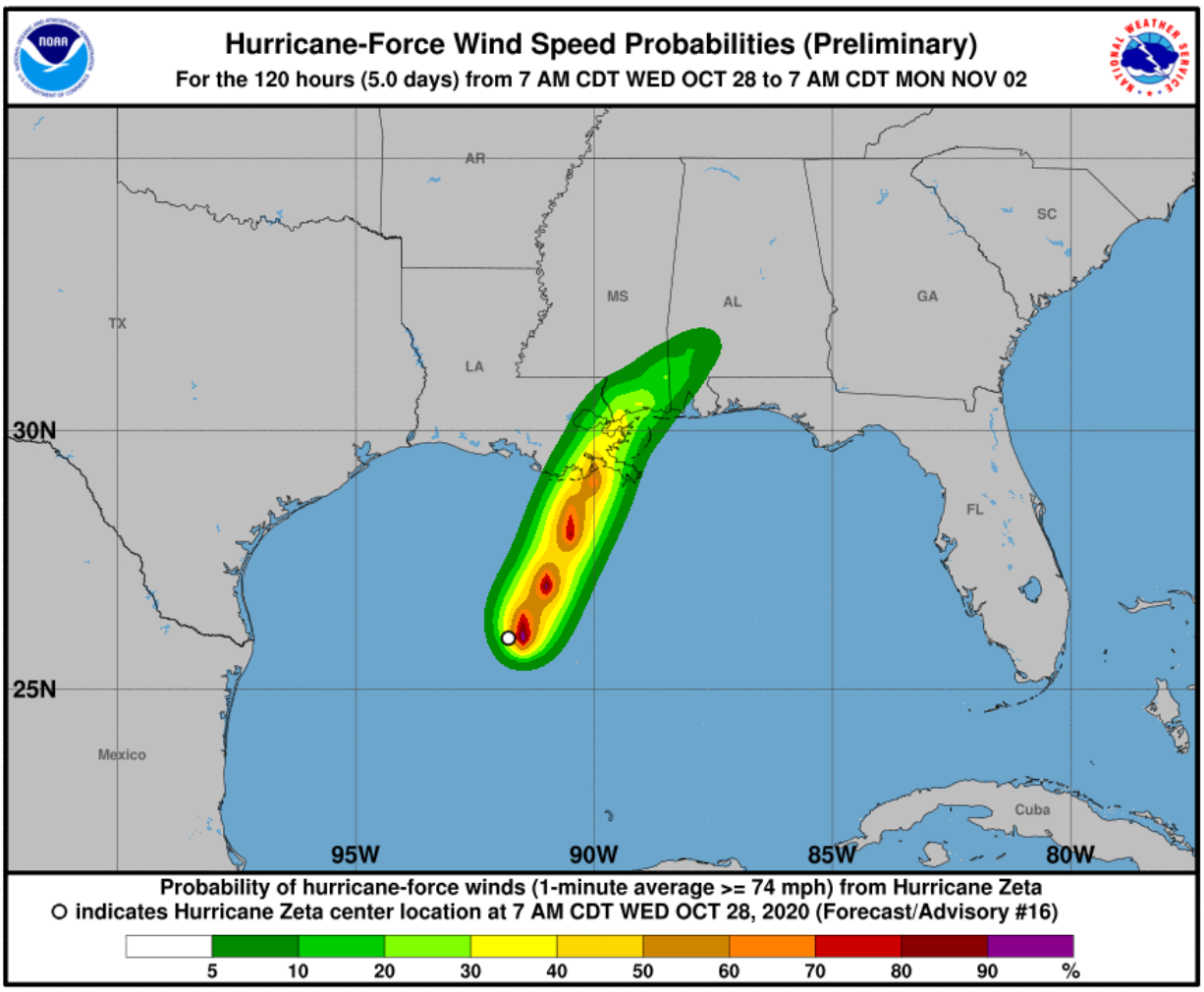
Tropical Storm-Force Wind Probabilities (≥40 mph (65 kph))



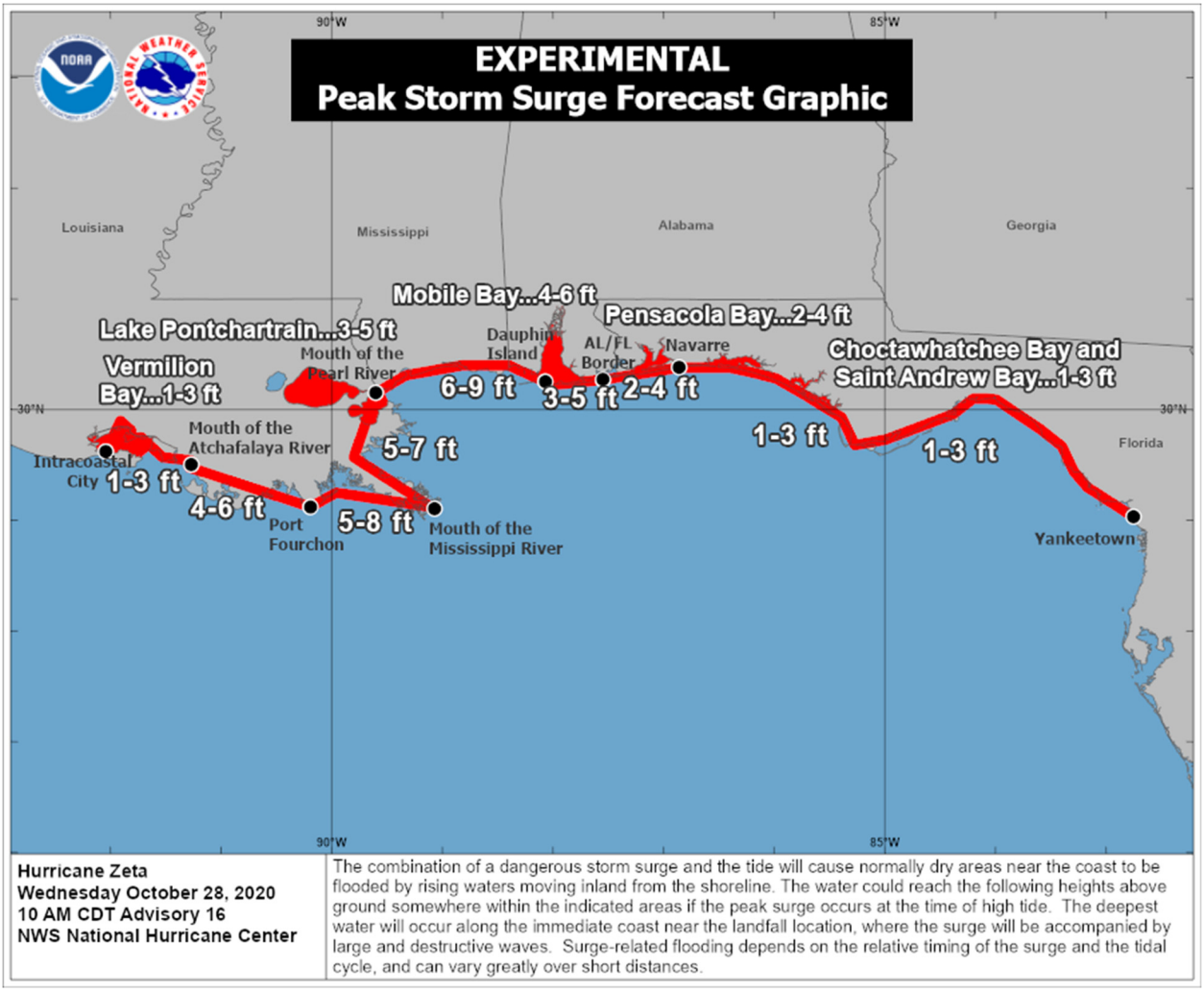
Wind Probabilities (≥60 mph (95 kph))



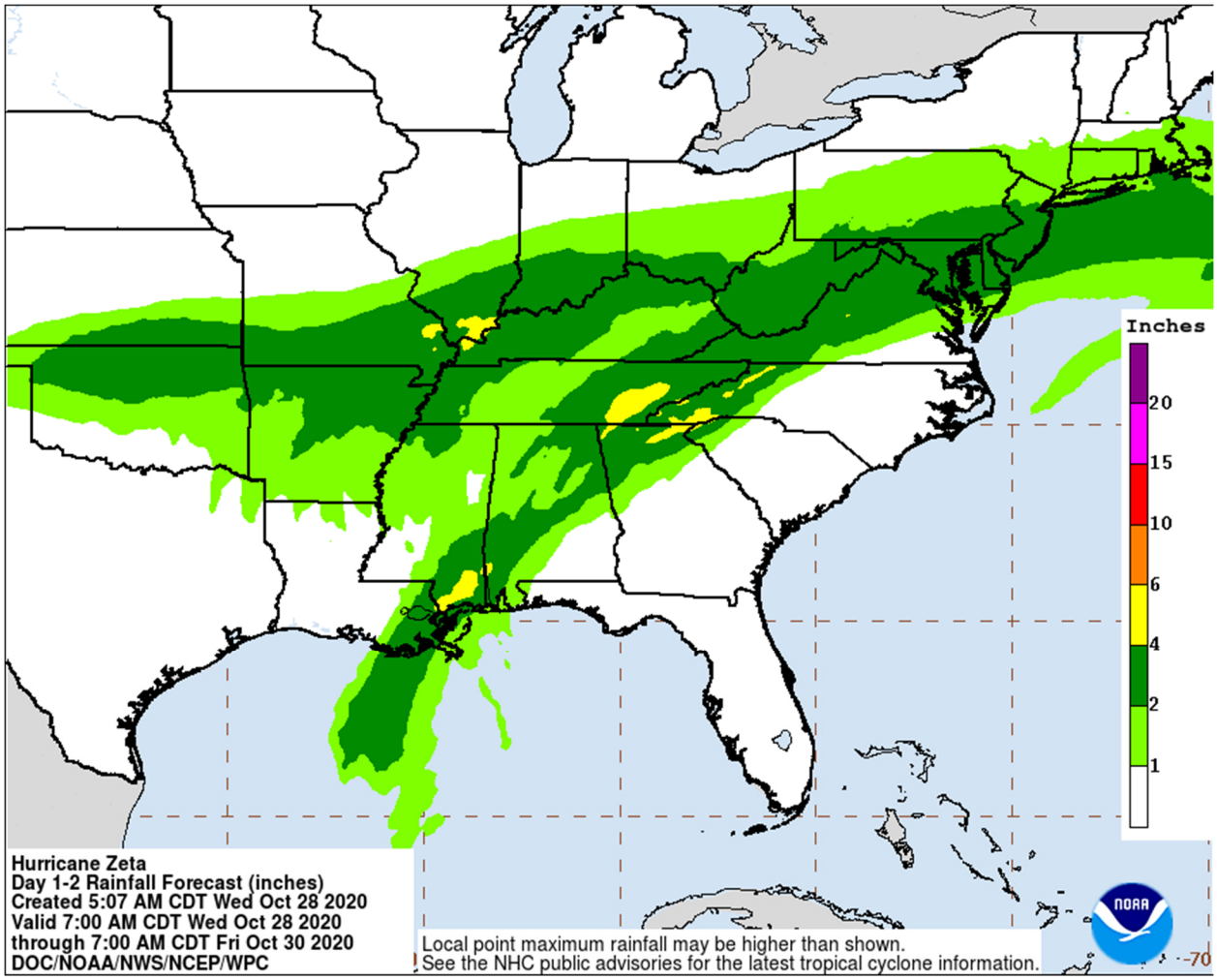
Hurricane-Force Wind Probabilities (≥75 mph (120 kph))



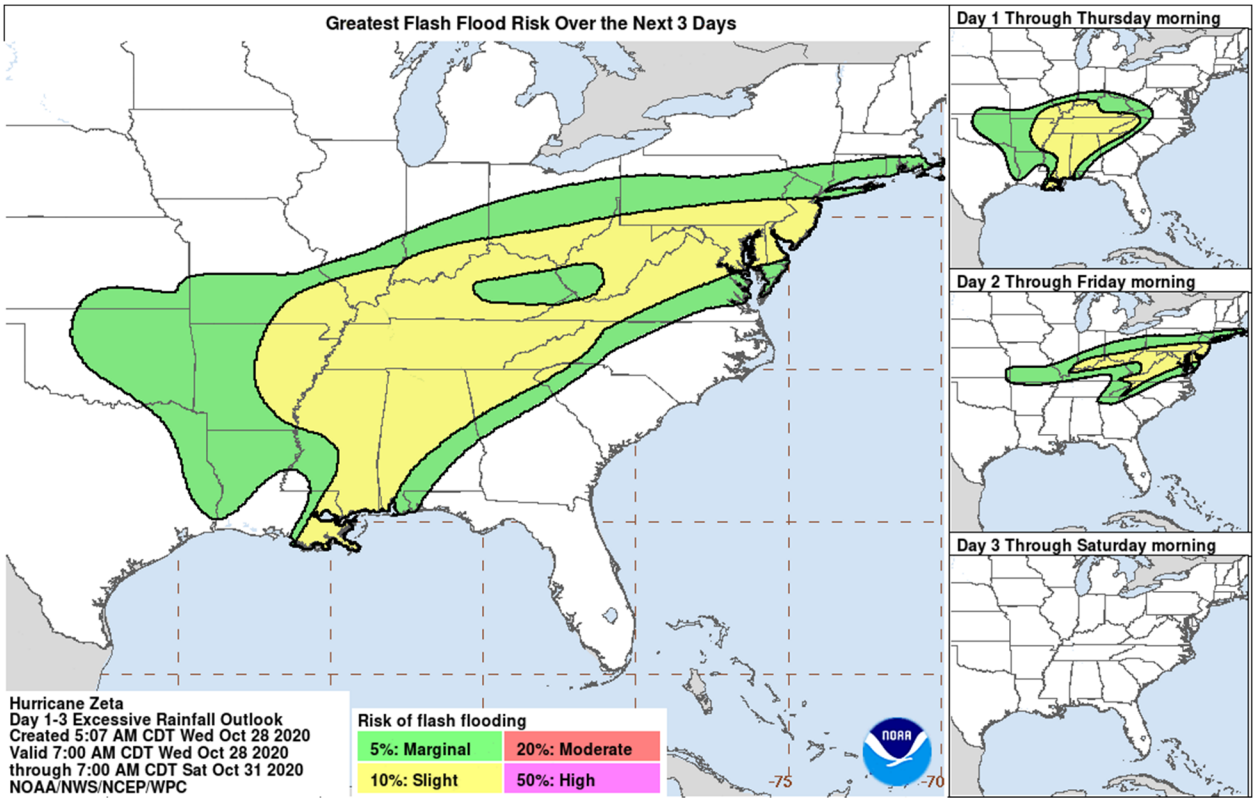
National Hurricane Center: Storm Surge Inundation



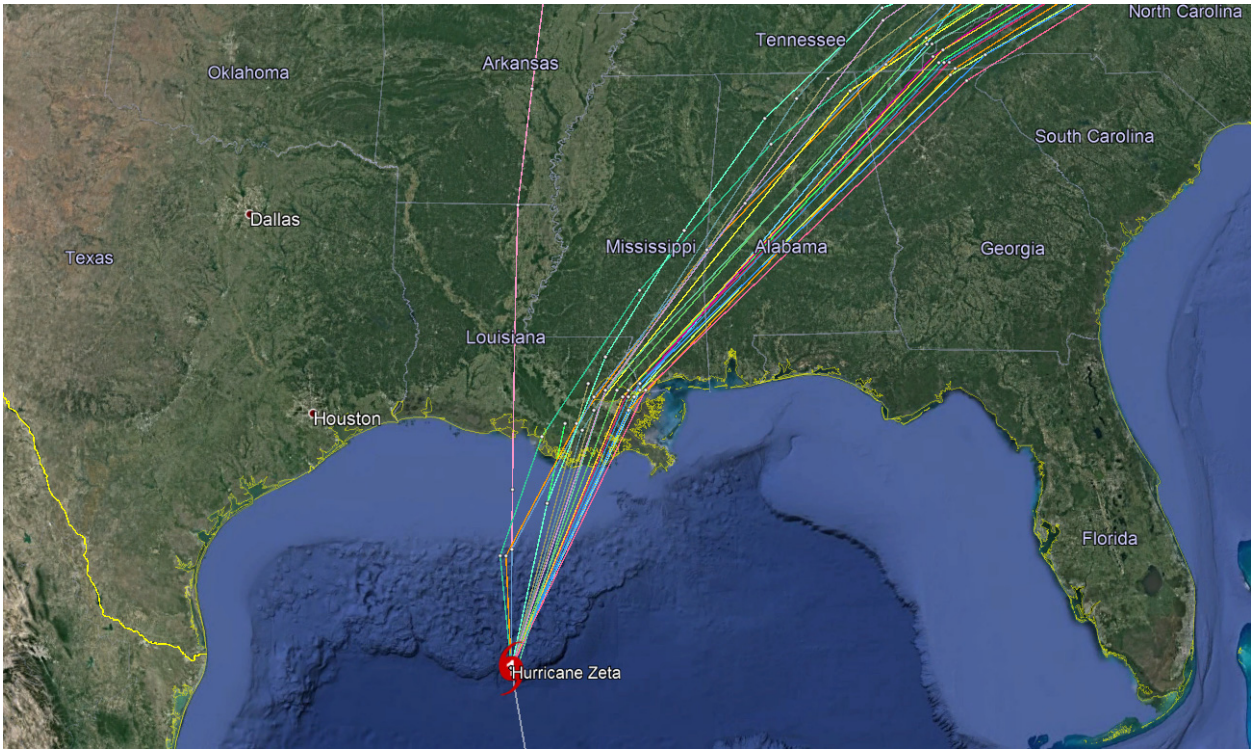
Weather Prediction Center: Rainfall Potential



Weather Prediction Center: Flash Flood 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: This afternoon after 4:00 PM Central Time (21:00 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="5">Tropical Storm</td><td rowspan="5">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>
<tr><td>55</td><td>65</td><td>100</td></tr>
<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="13">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="8">Very Severe Cyclonic Storm</td></tr>
<tr><td>70</td><td>80</td><td>130</td></tr>
<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="5">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></tr>
<tr><td>100</td><td>115</td><td>185</td></tr>
<tr><td>105</td><td>120</td><td>195</td><td rowspan="5">Cat. 5 Severe Tropical Cyclone</td><td rowspan="5">Cat. 5 Severe Tropical Cyclone</td></tr>
<tr><td>110</td><td>125</td><td>205</td></tr>
<tr><td>115</td><td>130</td><td>210</td></tr>
<tr><td>120</td><td>140</td><td>220</td><td rowspan="4">Cat. 4 Major Hurricane</td></tr>
<tr><td>125</td><td>145</td><td>230</td><td rowspan="5">Super Typhoon</td><td rowspan="4">Very Intense Tropical Cyclone</td><td rowspan="4">Super Cyclonic Storm</td></tr>
<tr><td>130</td><td>150</td><td>240</td></tr>
<tr><td>135</td><td>155</td><td>250</td></tr>
<tr><td>140</td><td>160</td><td>260</td><td rowspan="2">Cat. 5 Major Hurricane</td></tr>
<tr><td>>140</td><td>>160</td><td>>260</td></tr>
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About Aon

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