

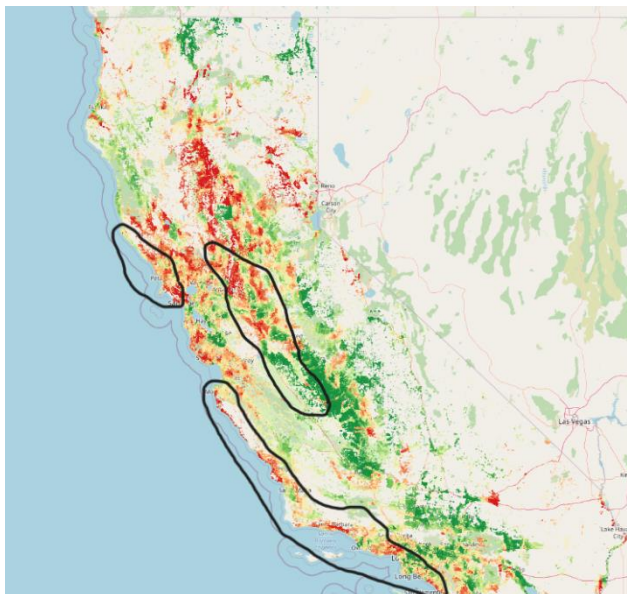
## Rare “Double Weather-Whammy” Threatens California Businesses with Unprecedented Flooding: reThought Meteorologist Cyrena Arnold

**Colorado, 9 January 2023:** The combination of a “bomb cyclone” and an “atmospheric river” have placed a larger number of homes and businesses typically untroubled by rising waters at risk of flood, according to reThought Insurance, the technology-centric underwriting agency focused on US commercial flood risks.

“An atmospheric river and a bomb cyclone have arrived on the California coast together, presenting a double weather-whammy for residents and business owners,” said Cyrena Arnold, meteorologist and Chief Sales Officer at reThought. “Places will flood that are not in traditional flood zones.”

Arnold explained the distinct, concurrent weather phenomenon which are likely to lead to “unprecedented flooding.” A bomb cyclone is a rapidly intensifying area of low pressure that occurs when atmospheric pressure drops 24 millibars or more in 24 hours. A handful of these severe events occurs in the US each year, she said, bringing weather phenomena such as Nor’easters.

An atmospheric river is a funnel of water vapour from the intertropical convergence zone, the stormy ring of clouds around the equator where the trade winds of the northern and southern hemispheres converge. They siphon water vapour northwards to the west coast of North America, where it condenses over terrain to become liquid. “They release rain like a firehose,” Arnold said. “An earlier atmospheric river delivered 15 inches of rain in Northern California in a week, and another last year dumped 15 feet of snow in the same area.”



Source: reThought Insurance

reThought uses multiple flood modelling technologies to produce a highly granular, proprietary view of flood risk for *every building in the United States*. The map indicates congregations of buildings at high risk of flood from the current climatic events in red, at medium risk in yellow, and at low risk in green. Black outlines indicate areas currently experiencing or expecting high rainfall from the one-two climate hit.

“Many businesses in the affected zones are uninsured against flood,” says Cory Isaacson, Chief Executive and Founder of rethought Insurance. It’s very unlikely they will be able to get cover now, but this could happen again, any time, any year. Since 1996, 99% of US counties have experienced floods.”

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**Notes for Editors:**

For press enquiries only, contact:

Dr Adrian Leonard

SIC Communications

[adrian@canadrian.co.uk](mailto:adrian@canadrian.co.uk)

+44 (0)7977 130 093 (Telephone or WhatsApp)

### **About reThought Insurance**

Founded in 2017, rethought Insurance is a technology-centric Managing General Agent focused on US commercial flood risks. reThought offers commercial flood insurance on behalf of A.M. Best A-rated carriers, and has formed strategic relationships with insurers, reinsurers, and other capacity providers to help them profitably innovate in the commercial flood risk arena. reThought's game-changing technology helps solve vexing industry problems underwriting commercial flood risk, which requires advanced precision and a true understanding of the hazard. reThought has developed a state-of-the-art proprietary underwriting methodology and risk assessment technology which reflects the reality that with flood risk, inches matter.

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