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Hurricane season: Insurers say now is the time to get prepared

By: David A Sampson

Today, June 1, marks the start of hurricane season. As a nation, we're more prepared for hurricanes than ever before, but there's still work to be done in terms of storm readiness — by residents and policymakers alike — to further our ability to protect lives and property.

This year marks the five-year anniversary of Hurricane Sandy and the 25-year anniversary of Hurricane Andrew, two devastating storms that each carved a path of destruction that will never be forgotten. In the years since those and other monstrous storms like Katrina made landfall, advanced technologies such as upgraded satellites and sensor-equipped drones are making it easier to predict where a hurricane will hit.

Pre- and post-storm communications also are improving. Social media and mobile apps are being widely used to disseminate storm tips, provide alerts on weather conditions, and deliver emergency instructions. Stronger building codes also are being enacted at the state and local levels that help reduce deaths, injuries, and property damage.

Many of today's coastal residents understand the importance of preparing for storms, but more education and awareness is still needed. It's common for experienced coastal residents to develop a certain amount of hurricane amnesia, and the many new residents migrating to coastal areas often are unfamiliar with the steps they should take to protect their families and property.

Residents should take time now to review and update their emergency plans and talk with their insurance agents and companies to assess whether they have adequate home, auto, and other property coverage. Flood coverage, for example, needs to be purchased as an additional policy, and there is typically a 30-day waiting period between the date of purchase and when it takes effect.

Federal lawmakers have an urgent role in storm preparedness too. Flood insurance is critically important for coastal residents to manage the flooding risks associated with hurricanes, however, the National Flood Insurance Program has lacked the long-term stability that homeowners, communities, and the real estate market needs. The program will expire at the end of September if Congress doesn't vote to extend it.

If the NFIP is allowed to lapse even temporarily, as has happened in the past, homebuyers could lose the ability to purchase flood insurance. Consumers need greater stability and reliability when it comes to flood insurance coverage. Long-term reauthorization of the NFIP and improvements to the flood insurance system are long overdue. An evolving flood marketplace with private and public providers offering more choices could help get families and businesses back on their feet sooner after a disaster.

Residents and policymakers need to prepare now — before disaster strikes. With today's technological advancements, and many financial protection options in the marketplace, we cannot let complacency put us in harm's way.

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