April 3, 2017

The Honorable Richard Shelby  
Chairman  
Appropriations Subcommittee for Commerce, Justice, Science and Related Agencies  
Senate  
Washington, D.C. 20510

The Honorable Jeanne Shaheen  
Ranking Member  
Appropriations Subcommittee for Commerce, Justice, Science and Related Agencies  
Senate  
Washington, D.C. 20510

Dear Chairman Shelby and Ranking Member Shaheen:

The Senate Appropriations Subcommittee for Commerce, Justice, Science and Related Agencies has scheduled a hearing on “National Water Hazards and Vulnerabilities: Improved Forecasting for Response and Mitigation.” On behalf of the Property Casualty Insurers Association of America (PCI), I am writing in support of targeted appropriations that will better prepare the nation for when, not if, the next natural catastrophe occurs. PCI represents over 1,000 property casualty insurance companies comprising the broadest cross-section of insurers of any national trade association. PCI members write over $202 billion in annual premium, equaling 35 percent of the nation’s property casualty insurance.

The United States is experiencing a long-term increase in the frequency and severity of weather-related events. Many of these events occur with little or no advance warning to the public, placing both lives and property at risk.

Improving weather prediction capabilities will help increase disaster preparedness and mitigate disaster losses. NOAA and USGS scientists must have the most technologically advanced anemometers and radar equipment at their disposal to effectively assess hurricanes, tornadoes, and hail storms in real time to protect citizens and property. Accurate wind speed measurements are essential to determining the extent to which local populations should be evacuated prior to a significant hurricane event making landfall. NOAA’s National Severe Storms Laboratory (NSSL) in Norman, OK is conducting important research into the prediction and detection of hail storms. According to the Insurance Council of Texas, a series of hailstorms in April 2016 in the San Antonio area caused more than $2 billion in property damage making it the costliest month for hail damage in Texas history. NSSL’s ongoing research on earlier forecasting of hail storms will promote public safety and give property owners more time to protect their property in advance of a storm. Investments in radar and other scientific equipment to predict hailstorms earlier will give citizens more time to seek shelter, place vehicles in covered garages, and put livestock in barns in advance of a hailstorm.
Preparation, prevention, and reduction in the severity of natural disasters must remain a priority for federal, state and local government as well as for private industry. Targeted appropriations will be invaluable to the effective response of the federal government to natural catastrophes. PCI looks forward to working with you and the Committee to ensure the United States is prepared to the greatest extent possible for the next natural disaster.

Sincerely,

Nathaniel Wienecke