

Inside Insurance: Failure to Communicate?

By David Colmans

Another season of bad weather is just around the corner and the Southeast is in for severe thunderstorms, damaging hail, flooding and potentially damaging winds.

Some folks call this annual June through November occurrence hurricane season, but that's where the communication breakdown begins. At least there's an illusion of communications.

While Georgia has a small Atlantic coastline stretching from Savannah to Kings Bay, it's been years since a major hurricane hit the state.

Georgia and states like Tennessee usually experience tropical storms that follow Gulf hurricanes, and they are responsible for millions of dollars in damage as a result of hail, floods, intense thunderstorms, tornados and damaging straight-line winds.

County emergency management agency directors, first responders and insurance companies continue to remind us that we must be prepared, but experience teaches that we tend to tune out after the word hurricane.

Keep in mind that Midwest was devastated by this exact type of weather that resulted from the tropical disturbance left by Hurricane Ike that battered the Texas coast last year.

Albany and Macon among other cities were flooded several years ago following a Gulf hurricane that became a soaking rainstorm over Georgia.

Remember how many farm animals were lost in South Carolina and how many homes flooded after an Atlantic hurricane?

There are still thousands in Georgia, Tennessee and the Carolinas that do not have weather alert radios, but depend on broadcast radio or TV for weather information, except often these same people are asleep in the middle of the night when the severe weather hits.

Even as Hurricane Katrina churned towards New Orleans, and as Ike aimed for the Texas coast, the weather warnings were ignored by the general population and even some government officials.

We clearly have a failure to communicate when it comes to the willingness of many in the public sector to believe what they are told regarding approaching severe weather.

The importance of early evacuation was driven home after storms such as Ike, Katrina, Floyd and others, but still we take the "It won't happen to me" approach and let time slip by.

When the tornado hit Atlanta last year, just a slight directional change could have resulted in thousands of injuries or many deaths as two major basketball events were underway in the city.

National Weather Service and National Hurricane Center personnel were visibly angered over the lack of early response to Katrina and Ike as well as other storms.

This year storm predictions indicate a "normal" season or even milder than originally thought, but that does not lessen the need to be prepared. It's not just for the Boy Scouts. We must learn how to better prepare for every storm season.

For storm preparation information, go to www.giis.org/consumer, www.fema.gov or www.disastersafety.org.

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