

INSURANCE COUNCIL OF TEXAS

service, information, and representation for the property and casualty insurance industry

Contact

Mark Hanna
(512) 326-7616

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Twenty Years Since Major Hurricane has Hit Texas

Nearly 20 years have passed since Hurricane Alicia struck Galveston killing 21 people and becoming the state's costliest hurricane. A lot has changed since then.

Hurricane Alicia formed suddenly south of Louisiana and drifted westward before making a right turn into Galveston Island on August 18, 1983, packing wind gusts up to 127 mph. Rainfall amounts in excess of ten inches fell in portions of Harris County and the storm ultimately produced 23 tornadoes.

Alicia continued toward downtown Houston with hurricane force winds knocking out windows of the city's skyscrapers and showering city streets with deadly shards of glass. Insured losses were listed at \$676 million.

Since then, four more hurricanes struck the Texas coast, but none were as costly or deadly as Alicia. Hurricane Bonnie in 1986 and Hurricanes Chantal and Jerry in 1989 had maximum winds just high enough to justify their hurricane status.

Hurricane Bret packed winds up to 125 mph when it struck Kenedy County in 1999, but the majority of damage was limited to flooded cotton crops.

Jack Crisci, chairman of the Insurance Council of Texas and assistant vice president of industry relations at USAA, says the Texas coast looks a lot different than it did 20 years ago.

"Today, about a half million more people live along the Texas coast since Hurricane Alicia struck," Crisci said. "Thousands of new homeowners along the coast have never experienced a hurricane nor been warned to flee inward toward the state to seek shelter. A hurricane presents a very destructive and life-threatening situation for those who choose to live on the gulf."

Crisci said families living along the Texas gulf coast should prepare now on what they should do in the event of a hurricane.

Preparing for a Hurricane

Evacuation

Map an evacuation route for your family to follow from home, schools and work to the nearest shelter or inland destination. Estimate the time needed to evacuate during peak traffic.

Keep your automobile filled with gasoline. Keep a three-day supply of canned goods and non-perishable foods that do not require cooking. Fill unbreakable containers with drinking water. Have an adequate supply of prescription medicine on hand. Take records and insurance documents with you in waterproof containers. For comfort, take

blankets, sleeping bags, pillows and lightweight folding chairs with you. Firearms, alcohol and pets are not permitted in shelters.

Designate someone outside the area to act as a contact point for communication between family members and friends.

Inventory Your Personal Property

Homeowners should always complete a personal property inventory. A detailed inventory of your belongings will help you obtain insurance settlements and/or tax deductions for losses. Store your inventory checklist and accompanying descriptions, photographs, videos and receipts, along with important insurance papers, in water proof containers. Keep duplicate copies away from home.

Check Homeowners Insurance Coverage

Make sure your policy protects you from loss by hurricane. Review your insurance now to avoid misunderstandings later. Contact your insurance agent if you have any questions.

Protecting Your Property

Move valuable possessions that you can't take with you to higher points in your house. Secure lawn furniture and other loose objects indoors. Lock all doors and windows, and install shutters or pre-cut boards to protect windows. You should purchase these materials now while they are available in stores.

Essential Items

Have fresh batteries for flashlights, cell phones and portable radios/TVs. Extra cash will come in handy if banks and ATMs are closed. A first aid kit should be nearby.

Staying Home

The best advice is don't stay at home. But if you must, fill your bathtub as a water supply. Stay indoors in an inside room, away from doors and windows. Should windows or doors cave in, do not attempt to protect your property until winds die down. Do not change your mind and attempt to leave when landfall is imminent or has already occurred.

Did You Know?

- Hurricane season begins Sunday, June 1 and runs through November. August and September are the peak months for Texas hurricanes.
- The Galveston hurricane in 1900 remains the nation's deadliest weather catastrophe with the reported loss of 6,000 lives.
- Hurricanes were not assigned names until 1954.
- Hurricane Carla in 1961 was the largest hurricane to hit Texas and held the highest sustained winds of 150 mph.
- An insurance policy protecting against windstorms cannot be purchased when a hurricane has entered the Gulf of Mexico and flood insurance policies take effect 30 days after purchase.

The Insurance Council of Texas is the largest insurance trade association in the state consisting of more than 400 property and casualty insurers writing business in Texas.