



May 2, 2025

The Honorable Howard W. Lutnick
Secretary of Commerce
U.S. Department of Commerce
1401 Constitution Avenue NW
Washington, DC 20230

The Honorable Brett Guthrie
Chair
House Committee on Energy and
Commerce
2322 Rayburn House Office Building
Washington, DC 20515

The Honorable Ted Cruz
Chair
Senate Committee on Commerce,
Science, and Transportation
512 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Frank Pallone, Jr.
Ranking Member
House Committee on Energy and
Commerce
2322 Rayburn House Office Building
Washington, DC 20515

The Honorable Maria Cantwell
Ranking Member
Senate Committee on Commerce,
Science, and Transportation
254 Russell Senate Office Building
Washington, DC 20510

Dear Secretary Lutnick, Chairs Guthrie and Cruz, and Ranking Members Pallone and Cantwell:

On behalf of state insurance regulators and the National Association of Insurance Commissioners (NAIC)¹, we write to underscore the importance of maintaining uninterrupted public access to traditionally published National Oceanic and Atmospheric Administration's (NOAA) data. We also encourage preserving funding and essential NOAA contracts to facilitate continued access to these resources. As the primary regulators of insurance, we are responsible for protecting policyholders and

¹ As part of our state-based system of insurance regulation in the United States, the National Association of Insurance Commissioners (NAIC) provides expertise, data, and analysis for insurance commissioners to effectively regulate the industry and protect consumers. The U.S. standard-setting organization is governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer reviews, and coordinate regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. For more information, visit www.naic.org.



overseeing the solvency of insurers. Publicly accessible NOAA data is an important tool that insurers and catastrophe modelers use to accurately assess and price risk.

After a recent disruption in public access to NOAA data, several state insurance departments heard from insurers and catastrophe modeling firms that expressed concerns. These stakeholders emphasized that consistent and reliable access to NOAA data is important to their operations. The insurance industry relies on a wide range of NOAA and National Weather Service resources – from satellite imagery and observation stations to short-term forecasts and long-term models – to assess, price, and manage risk. NOAA resources are crucial across the property, marine, aviation and agricultural lines of business. The insurance industry's reliance on NOAA data underscores the importance of preventing future disruptions that could adversely affect market stability and harm consumers.

Insurers and catastrophe modelers are not alone in using NOAA data. We as insurance regulators are in the process of implementing a Natural Catastrophe Risk Dashboard². The dashboard relies on NOAA data for key risk indicators to gauge the impact of natural catastrophes to the U.S. insurance industry. Examples of data employed include the frequency and severity of all natural disasters by year and by peril. The dashboard will serve as a key regulatory tool in monitoring U.S. insurance industry exposures as well as affordability and availability concerns.

For the above reasons, we respectfully encourage the Department of Commerce and the overseeing committees of jurisdiction to ensure NOAA data remains publicly accessible and funded without interruption.

Thank you for your attention to these concerns. We welcome a continued conversation and remain a resource.

Sincerely,

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² Nat'l Ass'n of Ins. Comm'rs, *Catastrophe Resource Center*, <https://content.naic.org/catastrophe-resource.htm>



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North Dakota Insurance Department

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