

National Centers for Environmental Information
National Oceanic and Atmospheric Administration
1401 Constitution Ave. NW
Washington, DC. 20230

June 7, 2025

Re: Retirement of Billion-Dollar Weather and Climate Disasters Database

Dear Director Arndt,

On behalf of Public Citizen and the 40 undersigned organizations, we write to express deep concern over the recent decision by the National Oceanic and Atmospheric Administration (NOAA) to retire the Billion-Dollar Weather and Climate Disasters database. This resource has served as a vital tool for scientists, policymakers, insurers, emergency managers, and the public for over four decades. The loss of this tool would aggravate recent threats to public climate data, which threaten to drive up insurance costs for consumers already struggling to afford rising premiums.

The decision to cut this tool comes at a time when we still have [yet to fully account](#) for the damages from the devastating fires in Los Angeles, let alone the increasingly severe floods sweeping across the South and Midwest. These events would have undoubtedly qualified as [billion-dollar disasters](#) and the database would have provided helpful information on their effects and risk. However, the retirement of the database means that now these risks will remain untracked. While there is no way to truly hide the financial costs of climate change from people already paying through their premiums, consistent national sources of data are essential to track, respond and prepare for these disasters. As climate disasters intensify, homeowners, policymakers and the private sector, including insurers and reinsurers, need accurate climate data to protect homes and communities from climate-driven disasters.

Without accurate, real-time climate and weather services, like the live tracking of hurricanes, heatwaves, and floods, municipalities, homeowners, farmers, and emergency responders will be left without critical warning systems as climate threats intensify. These services are essential for raising the alarm in high-risk areas, from wildfires to storms, enabling faster response times and ultimately saving lives and property. NOAA provides the foundational data [infrastructure](#)—the ships, satellites and weather buoys—that powers these systems. This is an unparalleled public resource that private weather providers and the insurance industry do not possess and are unlikely to reproduce for public use.

Limiting access to public data reduces the time homeowners have to prepare, potentially leading to greater [property damage](#) due to less time for mitigation efforts. For insurers, the lack of reliable data increases uncertainty around climate risks and uncertainty has been shown to

prompt more [cautious pricing](#). Together, the lack of public data will drive up insurance premiums for consumers and amplify financial risks within the insurance and reinsurance industry.

In the near term, the tracking system provided by NOAA is irreplaceable. Without consistent access to reliable data through NOAA, insurance and reinsurance companies are likely to react by raising premiums and withdrawing from certain areas even earlier than they already are, forcing homeowners and housing developers to pay the price. In the long run, the knock-on effect of reducing public climate data is that insurers will eventually invest more in private data systems, keeping the public in the dark about climate risk and driving up costs that are ultimately passed on to consumers. The absence of a public, authoritative data source like NOAA's database only deepens this information gap at a time when clear, accessible data is more critical than ever for mitigation and adaptation in the face of climate risk.

With more areas becoming vulnerable to climate disasters as global temperatures climb, tracking and collecting data on climate disasters is essential to support resilience and adaptation planning by the public and private sector. NOAA plays a central role in aiding municipalities and homeowners disaster preparedness. As historical predictions become less reliable, the public needs greater access to climate and weather data—not less—to effectively prepare for the reality of increasing climate disasters.

Public Citizen, along with a coalition of public interest, environmental justice, and consumer advocacy organizations, urges NOAA to maintain its database of billion-dollar weather and climate disasters. We encourage NOAA to expand its ability to provide public data on climate risk for the public.

Thank you,

Public Citizen

350Hawaii

Americans for Financial Reform Education Fund

Center for Economic Justice

Climate Action Campaign

Climate First!, Inc.

Clean Water Action

Consumer Federation of America

Consumer Reports

Consumer Watchdog

Connecticut Citizen Action Group

Earthjustice

Endangered Species Coalition

Environmental Defense Fund

Fair Housing Center of Central Indiana
Friends of the Earth US
Green America
Imperial College London
League of Conservation Voters
Louisiana Just Recovery Network
National Consumer Law Center
National Fair Housing Alliance
National Resource Defense Council
Ocean Defense Initiative
Oil and Gas Action Network
Partnership for Policy Integrity
Public Accountability Initiative
Revolving Door Project
Rise Economy
Scientist Rebellion Turtle Island
Seeding Sovereignty
Sierra Club
Stand.earth
The Center for NYC Neighborhoods, Inc.
The Center for Social Sustainable Systems
The People's Justice Council
Third Act
Third Act NYC
Third Act Sacramento
Union of Concerned Scientists
United Policyholders