On a recent calm day at Pilot’s Point Marina in Westbrook, Carter Gowrie spoke of Connecticut’s history of severe weather. Gowrie is a lifelong sailor and the founding partner of Gowrie Group, an insurance firm that specializes in marine and coastal risk.

“My first memory, as a young boy, was being caught in Hurricane Carol on Money Island off the coast of Branford back in 1954,” says Gowrie. “There was no warning. The wind started to blow. Then the clouds thickened, and the water started rising. We had to leave our house to go to a neighbor who was higher up.

“When we came back to our house when the storm was over, the furniture inside was soaked and the first floor was full of thick mud. Bailing with buckets and sweeping out the mud is a very clear memory of mine.

“They did not forecast storms well in those days,” notes Gowrie. “Hurricane tracking is quite accurate now; people have time to prepare.”

From 1936 through 1955 Connecticut
saw eight major hurricanes and floods. None of those storms were well forecast, and the resulting loss of property and life was devastating. The great hurricane of 1938 alone was responsible for more than 700 fatalities, many thousands of damaged homes throughout New England and nearly $6 billion in wind and surge damage.

MEMORIES OF GLORIA AND BOB
But in the last 50 five years, there have been just two hurricanes here in Connecticut, and neither Gloria (1985) nor Bob (1991) compared with the ferocity of the earlier storms. State residents were better prepared for the later hurricanes, securing their cars, homes and possessions in the days before the storms hit, so that the damage was deemed merely “moderate” by the national weather service.

When in March of this year, Connecticut was slammed with record-breaking rainfall over a 24-hour period, modern communication and disaster mitigation strategies helped to prevent even a single fatality in the state.

That is not to say that Connecticut residents can afford to be casual about future storms. Over the last 15 years, hurricane activity in the North Atlantic has increased in frequency and severity and despite preventative measures, the damage from storms like Katrina and Hugo are among the worst on record.

Ed Gumbrecht, a former insurance company executive with Aetna and Chubb Corp. and a current Madison shoreline resident, has seen many of the worst storms of the past decades up close. “I’ve seen mansions buried under tons of sand, and yachts deposited by wind and waves miles inland,” said Gumbrecht, who is now Carter Gowrie’s business partner and the company’s COO.

He recalls one vivid scene after Hurricane Andrew in 1991: “I was walking through rubble of what had been an upscale neighborhood when suddenly a couple emerged from what looked like a closet in the debris. They told me they had been waiting for help to arrive. During the hurricane, they had braced themselves in their shower while their windows blew out and the house collapsed around them. ‘The hurricane was in the house’ they told me, and then there was no house.”

Still, these experiences did not dissuade Gumbrecht from moving with his family to Connecticut’s shore. Nor have Carter Gowrie’s experiences with hurricanes kept him from living and
Like the majority of our clients, we understand the risks and plan for them so we can take advantage of the coastal lifestyle offered to Connecticut's residents.

The insurance industry is certainly paying attention to coastal demographics and the probable maximum losses that may be sustained in the event of a Connecticut hurricane. Insurance companies are purchasing re-insurance to protect themselves from the exposure, and the overall costs of insurance along the Connecticut coast have steadily increased.

As for insurance protection, Gowrie reinforces the fact that homeowner’s insurance and flood insurance are two distinct things. Wind damage is covered.
ered on a homeowner’s policy,” says Gowrie, but not flood damage. Coastal residents in flood zones must purchase separate flood insurance. “When another hurricane hits the Connecticut coast, some damage will be from wind and some from water. The homeowner needs to be protected for both,” adds Gowrie.

The insurance industry has also become more restrictive in offering policies to those living in proximity to Long Island Sound. Many companies will not insure homes within 1,500 feet of the coast and those who still do are often imposing large deductibles for damage as a result of a “named” storm. Other companies are attentive to a home’s elevation. And other industries are watching their exposure as well. Most mortgage companies will require both flood and homeowners insurance on properties in flood zones.

Gowrie Group, a distinct Connecticut-based business, has grown over the years largely because of its unique understanding of coastal risks and exposures. What started as a small insurance agency in 1970 that specialized in just boat insurance, is today ranked No. 1 in Connecticut by Insurance Journal magazine, is among the leading independent insurance agencies in the country, and offers insurance solutions in all categories, including home, business, marine and employee benefits.

Gowrie Group insures more than 15,000 yachts, more than 1,000 yacht clubs, more than 1,000 marinas and thousands of homes and businesses. Its 100-plus, Connecticut-based team of employees is recognized throughout the country for their expertise in coastal and marine insurance. “Our job,” says Gowrie, “is to advise clients on how they can best protect their assets.”

The forecasts and predictions for the 2010 storm season suggest higher-than-normal hurricane activity in the Atlantic. Whether that proves accurate or not, the potential for a major storm is always present.

Gowrie has created fact sheets on hurricane preparation which coastal residents, boat owners and business owners will find helpful. These fact sheets can be found at www.gowrie.com/insights or by e-mailing Gowrie Group at insurance@gowrie.com.

**Whitney Peterson is the vice president, marketing, for the Gowrie Group.**

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**Major hurricanes to hit the Connecticut coast in the 20th century**

<table>
<thead>
<tr>
<th>Date</th>
<th>Name</th>
<th>Maximum sustained wind</th>
<th>Estimated fatalities</th>
<th>Destruction, miscellaneous facts</th>
<th>Conn. storm surge, above mean tide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sept. 21, 1938</td>
<td>Great New England Hurricane</td>
<td>160 mph</td>
<td>500-700</td>
<td>•8,900 structures destroyed •15,000+ homes damaged •2,600+ boats destroyed •3,300 boats damaged</td>
<td>12-16 feet (hit near high tide)</td>
</tr>
<tr>
<td>Sept. 15, 1944</td>
<td>Great Atlantic Hurricane</td>
<td>140 mph</td>
<td>300-400</td>
<td>•Eye over Conn./R.I. border •Greatest impact at sea on WWII shipping (300+ deaths) •70-foot waves</td>
<td>4-6 feet</td>
</tr>
<tr>
<td>Aug. 31, 1954</td>
<td>Carol</td>
<td>100 mph</td>
<td>68</td>
<td>•4,000 homes destroyed •3,500 cars destroyed •3,000 boats destroyed</td>
<td>8-13 feet (hit near high tide)</td>
</tr>
<tr>
<td>Sept. 27, 1985</td>
<td>Gloria</td>
<td>145 mph</td>
<td>8</td>
<td>•669,000 in Conn. without power</td>
<td>4-7 feet (hit near low tide)</td>
</tr>
<tr>
<td>Aug. 19, 1991</td>
<td>Bob</td>
<td>115 mph</td>
<td>18</td>
<td>•7 inches of rain in Conn. •6 confirmed tornadoes •Two coastal Mass. towns have 61 of 72 shoreline homes destroyed</td>
<td>6-10 feet</td>
</tr>
</tbody>
</table>

*Source: NOAA, Wikipedia, Geocities*