TESTIMONY OF ALAN KERSTEIN

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Rising home insurance premiums are ultimately driven by climate change. This is a climate impact affecting people nationwide (and worldwide) in the here and now vs. the easily ignored hypothetical future. This could be a political/societal lever to spur more vigorous action.

Even in the unlikely best-case scenario, progress on decarbonization and carbon capture is inherently constrained and cannot proceed fast enough to avoid huge global harms. Geoengineering to actively cool the Earth is a crucial adjunct that must be deployed expeditiously to forestall irreversible geophysical tipping points and their drastic consequences.

As stated, this message will have no substantive impact. A more effective message is: home insurance cancellations and premium hikes are harbingers of increasingly severe future climate harms. Current climate policies must be supplemented by active cooling to achieve the best possible (i.e., least bad) outcomes in this regard.

Here's an action plan to accelerate progress on active cooling:

Put a proposition on an upcoming election ballot for a California bond issue to fund research on, evaluation of, and initial preparations for deployment of one or more active cooling technologies under the aegis of state authorities that presently manage current state-supported climate-related research and implementation of policy measures.

The funding level could be, say, $50M/yr for 10 years, enough to move the needle while not being off-putting to voters.

National coordination so that multiple states put similar propositions on the ballot during the same election could be pursued in order to augment the total funds available and to elevate active cooling to the national agenda. These propositions could authorize coordination among state efforts.

Connecting the proposition(s) to the home insurance issue enhances the political viability of this approach.

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