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## National Council of Insurance Legislators (NCOIL)

### Resolution Recognizing September 1<sup>st</sup> – 7<sup>th</sup> 2019 as "Natural Disaster Resiliency Week"

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*\*Sponsored by Sen. Dan "Blade" Morrish (LA)*

*\*Adopted by the Special Committee on Natural Disaster Recovery on March 15, 2019 and the Executive Committee on March 17, 2019*

**WHEREAS**, Hazard mitigation is the effort to reduce loss of life and property by lessening the impact of disasters and is most effective when implemented under a comprehensive, long-term mitigation plan; and

**WHEREAS**, the Pre-Disaster Mitigation Grant Program, administered by the Federal Emergency Management Agency (FEMA), is designed to assist States and local communities in implementing a sustained pre-disaster natural hazard mitigation program; and

**WHEREAS**, Federal legislation recently signed into law, the Disaster Recovery Reform Act, makes available new dollars for states and communities to undertake pre-disaster mitigation measures and creates new incentives for states to build resiliently; and

**WHEREAS**, Since 1908, natural disasters have cost the country more than \$1 trillion dollars; and

**WHEREAS**, Disasters affect the local and state economies in lost payrolls, lost sales and income tax, and increased disaster recovery times; and

**WHEREAS**, According to a FEMA commissioned study conducted by the National Institute of Building Sciences, every \$1 spent on hazard mitigation provides the nation with \$6 in future benefits; and

**WHEREAS**, Twenty-five percent of small businesses that are impacted by a natural disaster never reopen their doors; and

**WHEREAS**, September is National Preparedness Month in recognition of the need for all Americans to prepare and plan for recovery after a disaster; and

**WHEREAS**, Mitigation planning is a key process used to break the cycle of disaster damage, reconstruction, and repeated damage; and

**WHEREAS**, Effective pre-disaster mitigation reduces the demand for relief services on volunteer organizations such as disaster rescue and recovery teams, along with food banks and homeless shelters who serve our communities by changing their operations to provide additional services to those affected by disaster; and

**WHEREAS**, NCOIL honors the brave men and women who, as first responders, selflessly provide aid in a disaster; and

**WHEREAS**, NCOIL encourages communities throughout the country to build resiliently and develop long-range mitigation strategies for protecting people and property from future hazard events; and

**NOW, THEREFORE, BE IT RESOLVED**, that NCOIL urges each state to declare the week of September 1 – 7, 2019 as “Natural Disaster Resiliency Week” to raise public awareness about the continuing need to plan for future disasters by instituting a pre-disaster mitigation strategy; and

**WHEREAS, BE IT FINALLY RESOLVED**, that a copy of this Resolution be distributed to FEMA; the National Association of Insurance Commissioners (NAIC); the Speaker of the House and Senate President of each state legislature; and to the Chair of all state committees that have jurisdiction over insurance matters.