What if while Katrina was pounding New Orleans, California had been hit by an earthquake?

ACTUALLY, THERE WERE THREE EARTHQUAKES THAT DAY.

Fortunately, each was under a 3.4. If even one had been severe, August 30th would have been a far worse day than it already was. America isn't as prepared and protected as it should be for even one large catastrophe. But we could be—by taking these steps:

I. STRENGTHEN FIRST RESPONDERS. We need to build additional capacity into local police and fire departments so that the situation can be stabilized, human suffering minimized, and further property damage prevented.

2. BETTER UNDERSTAND THE GROWING RISKS. More people are moving into areas that are at higher risk for natural disasters. And many who do, choose not to buy the additional protection they may need. Add the two together, and it's a catastrophe waiting to happen.

3. BUILD SMARTER AND STRONGER. In some parts of the

country, building codes aren't strong enough to make buildings withstand the catastrophes that are likely to occur.

4. CREATE CATASTROPHE FUNDS. The public and private sectors must work together to create a financial backstop program at the state and federal level that can provide consumers more protection at lower cost. Funds would accumulate in advance of catastrophes so we are better prepared. Consumers and insurance companies cannot solve this crisis alone.

The worst thing we can do is nothing. Find out more and become part of the solution *right now* at **www.protectingamerica.org**.

America deserves to be better protected. THAT'S ALLSTATE'S STAND

