

Planning for catastrophes is *positive thinking*.



NOT DOING SO IS A DISASTER.

It takes time, money, and imagining the unimaginable. **But if we don't do it now, we'll regret it later.** Here are a few steps we can immediately take to better prepare and protect America:

1. STRENGTHEN FIRST RESPONDERS. We need to build additional capacity into local police and fire departments so situations 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.

It won't be easy, but you can take the first step. Go to www.protectingamerica.org and learn how to become part of the solution.

America deserves to be better protected.
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