

1 State of Arkansas  
2 81st General Assembly  
3 Regular Session, 1997

H.R. 1013

4 By: Representatives Young, Allison, Ammons, Angel, Beatty, Bennett, Broadway, Brown, Bush, Capps, Choate, Cook, Critcher,  
5 Cunningham, Curran, Davis, Dawson, DeLay, Dietz, Ferguson, Ferrell, French, George, Goodwin, Hale, Hall, Dianne Hudson, Jeffress,  
6 Johnson, Jones, Keltner, Lancaster, Lavery, Maddox, Madison, Magnus, Malone, McGee, McGinnis, McJunkin, McKissack, Miller,  
7 Mullenix, Newman, Northcutt, Pappas, Purdom, Schexnayder, Sheppard, Simmons, Simon, Judy Smith, Terry Smith, Stalnaker,  
8 Teague, Thomas, Trammell, Vess, Wallis, Wilkins, Wilkinson, Willems, Wooldridge, and Wren

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## HOUSE RESOLUTION

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*REQUESTING THE UNITED STATES CONGRESS TO CREATE A POOLING*

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*MECHANISM FOR INSURING AGAINST NATURAL DISASTER RISK*

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### Subtitle

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*REQUESTING THE UNITED STATES CONGRESS TO*

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*CREATE A POOLING MECHANISM FOR INSURING*

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*AGAINST NATURAL DISASTER RISK*

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*WHEREAS, catastrophic natural disasters are occurring with greater frequency, a trend that is likely to continue for several*

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*decades, according to prominent scientists; and,*

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*WHEREAS, portions of Arkansas lie in the area of the New Madrid fault and are susceptible to earthquake damage; and,*

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*WHEREAS, the federal government has responded to disasters by appropriating relief funds which provide only short-term assistance*

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*to victims, but long-term burdens to taxpayers; and,*

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*WHEREAS, the increasing reliance on federal disaster relief has overshadowed the need to perform more comprehensive disaster*

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*planning and rely on private insurance for protection against disaster risks; and,*

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*WHEREAS, many Arkansans are not able to obtain adequate insurance coverage for the risk of natural disaster, particularly*

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*earthquake damage.*

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*NOW THEREFORE,*

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*BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF THE EIGHTY-FIRST GENERAL ASSEMBLY OF*

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*THE STATE OF ARKANSAS:*

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*That the House of Representatives hereby requests the United States Congress to pass legislation, in the 105th Congress, which would*

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*enable those who live in areas of high risk from natural disasters to assume more responsibility for their actions by insuring against such risks.*

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*We believe Congress should create a pooling mechanism for the spreading of disaster risk, in order to encourage the continued availability and*

1 *affordability of private insurance.*

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3 *BE IT FURTHER RESOLVED, upon approval of this Resolution, a copy hereof shall be transmitted by the Chief Clerk of the*  
4 *House of Representatives, to the President of the Senate and Speaker of the House of the United States Congress.*

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