If San Francisco had the same size quake as in 1906, it could cost \$400 billion to rebuild.

CALIFORNIA'S ENTIRE STATE BUDGET LAST YEAR WAS \$164 BILLION.

The fact that it could cost every man, woman and child in California \$11,144 to rebuild San Francisco tells us this country needs to be better prepared. We can't wait. Here are some steps we can take to better prepare and protect America:

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

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

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

