



STATE OF CALIFORNIA  
**Alfred E. Alquist Seismic Safety Commission**

**Resolution**  
**In Support of S.637,**  
**Part of a Comprehensive National Solution**  
**to the Threat of Earthquakes**

WHEREAS, throughout its history the United States of America and its people have experienced the personal tragedy and economic devastation of earthquakes, and;

WHEREAS, there is a 99.7% chance that, within the next 30 years, a significant (magnitude 6.7 or larger) earthquake will strike California, and;

WHEREAS, the terrible economic consequences of a significant earthquake, whether taxpayer-funded relief, recovery and rebuilding or dramatically higher insurance costs, burden the taxpayers of all our states, and;

WHEREAS, it is appropriate for the federal government to help prepare its citizens to protect themselves from the economic consequences of earthquakes, and;

WHEREAS, it is appropriate for the federal government to enable more Americans to take personal responsibility for protecting their families and their property and assets from earthquakes, and;

WHEREAS, it is appropriate for the federal government to help save lives and protect property by strengthening prevention, mitigation and response programs, and;

WHEREAS, it is appropriate for the federal government to promote the availability and wider use of private capital to provide liquidity and capacity to state earthquake-insurance programs, and;

WHEREAS, Congress has before it S.637, the Earthquake Insurance Affordability Act, which would significantly benefit California's earthquake-insurance consumers and support greater consumer choice in an entirely voluntary insurance marketplace;

**BE IT THEREFORE RESOLVED**, that the Alfred E. Alquist Seismic Safety Commission (California Seismic Safety Commission) is in strong support of S.637 which would authorize a limited federal debt-guarantee to maximize private-market financial solutions for state programs like the California Earthquake Authority, to help address the growing crises of availability and affordability of residential earthquake insurance throughout the nation. This measure strongly encourages personal and program responsibility, recognizes the crucial role of mitigation in loss prevention, and contributes to a comprehensive solution to the threat of earthquakes—in so doing, it benefits all Americans.

The foregoing resolution was adopted by The California Seismic Safety Commission on \_\_\_\_\_

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Mark Church, Chairman