

Rep. Sheen offered the following resolution:

**House Resolution No. 195.**

A resolution proclaiming September 2007 as Life Insurance Awareness Month.

Whereas, Life insurance provides financial security for families in the event of death by helping surviving family members to meet immediate, ongoing, and future financial obligations and objectives; and

Whereas, Surveys consistently indicate that the vast majority of Americans believe that life insurance is an essential part of a sound financial plan; and

Whereas, The unfortunate reality today is that 44 percent of United States households say they lack adequate life insurance protection; and

Whereas, When someone who provides for other family members dies prematurely, insufficient life insurance coverage often results in financial hardship for surviving family members, forcing them to take such measures as working additional jobs or longer hours, borrowing money from family and friends, scaling back educational plans for children, spending down money from savings and investment accounts, and moving to less expensive housing; and

Whereas, Determining how much and what kind of insurance to buy is one of the most important financial decisions consumers will ever make. Individuals, families, and businesses can benefit greatly from the expert advice of a qualified life insurance professional; and

Whereas, The Life and Health Insurance Foundation for Education, the National Association of Insurance and Financial Advisors, and a coalition representing hundreds of leading life insurance companies and organizations have designated September 2007 as Life Insurance Awareness Month. The goal is to make consumers more aware of their life insurance needs, seek professional advice, and take the actions necessary to achieve the financial security of their loved ones; now, therefore, be it

Resolved by the House of Representatives, That the members of this legislative body declare September 2007 as Life Insurance Awareness Month, and urge our citizens to learn more about life insurance and its benefits.