

Reps. Shaughnessy, Barnett, Geiss, Haines, Heise, Horn, Knollenberg, LeBlanc, Liss, Nathan, Poleski, Talabi and Tyler offered the following resolution:

House Resolution No. 305.

A resolution to declare September 2012 as Life Insurance Awareness Month in the state of Michigan.

Whereas, The vast majority of Americans recognize that it is important to protect loved ones with life insurance, with a recent survey indicating that 86 percent agree that most people need coverage; and

Whereas, The life insurance industry pays roughly \$60 billion to beneficiaries each year, providing a tremendous source of financial relief and security to families that experience the loss of a loved one; and

Whereas, Despite the importance that people place on life insurance and the peace of mind that it brings to millions of American families, there are still too many Americans who lack adequate coverage; and

Whereas, The unfortunate reality today is that roughly 95 million adult Americans have no life insurance and ownership of both individual and employer-sponsored life insurance has declined in recent years; and

Whereas, During these challenging economic times as so many families continue to struggle, life insurance coverage is more important than ever because most families have fewer financial resources to fall back on than in years past, increasing their financial vulnerability; and

Whereas, The nonprofit Life and Health Insurance Foundation for Education (LIFE) and a coalition representing hundreds of leading life insurance companies and organizations have designated September 2012 as "Life Insurance Awareness Month," whose goal is to get consumers thinking about their need for life insurance protection, to encourage them to seek advice from a qualified insurance professional, and to take the actions necessary to achieve a financially secure future for their loved ones; now, therefore, be it

Resolved by the House of Representatives, That the members of this legislative body declare September 2012 as Life Insurance Awareness Month in the state of Michigan. We urge citizens to learn more about life insurance and its benefits.