

HOUSE RESOLUTION NO. 140

Rep. Brenda Carter offered the following resolution:

1 A resolution to declare September 2023 as Life Insurance
2 Awareness Month in the state of Michigan.

3 Whereas, Many Americans recognize that it is important to
4 protect their loved ones with life insurance; and

5 Whereas, Life insurance benefits and claims totaled \$797.7
6 billion in 2022 alone, providing a tremendous source of financial
7 relief and security to families that experience the loss of a loved
8 one; and

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

1 Whereas, The unfortunate reality is that 106 million American
2 adults are without life insurance or are underinsured and most with
3 coverage have less than most experts recommend; and

4 Whereas, During times like these when so many families
5 continue to struggle, life insurance coverage is more important
6 than ever because people have fewer financial resources to fall
7 back on than in years past, increasing their financial
8 vulnerability; and

9 Whereas, The nonprofit Life Happens and a coalition
10 representing hundreds of leading life insurance companies and
11 organizations have designated September 2023 as "Life Insurance
12 Awareness Month," whose goal is to get consumers thinking about
13 their need for life insurance protection, to encourage them to seek
14 advice from a qualified insurance professional and to take the
15 actions necessary to achieve a financially secure future for their
16 loved ones; now, therefore, be it

17 Resolved by the House of Representatives, That the members of
18 this legislative body declare September 2023 as Life Insurance
19 Awareness Month in the state of Michigan. We urge everyone in the
20 state to learn more about life insurance and its benefits.