



## STATE OF CONNECTICUT

Governor's Bill No. 6374  
AAC Coordinated Long-Term Disaster Relief and Recovery

Public Safety and Security Committee  
Thursday, February 21, 2013  
10:00 AM in Room 1E of the LOB

Senator Hartley, Representative Dargan and distinguished members of the Public Safety and Security Committee, thank you for the opportunity to testify in support of Governor's Bill 6374, An Act Concerning Long-Term Disaster Relief and Recovery. We are George Bradner of the Connecticut Insurance Department and Mike Lettieri of the Department of Economic and Community Development. We are co-chairmen of the state's Long-Term Recovery Task Force, an arm of the Disaster Recovery Framework. Our task force is charged with identifying and coordinating resources to help Connecticut's communities become more resilient and recover more quickly from catastrophes.

The Governor has identified this mission as essential in moving the state toward greater resiliency. A key component is collaboration among state and federal agencies, local government, the business community and non-profit partners. Our task force is an example of this approach as our members represent all those sectors.

While one function of our task force is to help communities identify their risks and adopt mitigation strategies to minimize damage, we all realize that some catastrophic damage can and will occur. The last two years have been a testament to that, beginning with the record winter of 2010-2011, Storm Irene, the October nor'easter, Superstorm Sandy and most recently the early February blizzard. The sooner our citizens and businesses can put their lives and livelihoods back together the sooner the state can return to normal. It's good for our quality of life and great for our economy. The Governor clearly understands this and his proposal to create the CT Care Fund will go a long way in providing much-needed assistance for recovery in cases not covered by insurance or federal aid.

We believe this fund is a critical step in resiliency and has many benefits. Not all catastrophic events qualify for presidential emergency declarations. In recent years, we have seen flooding in Naugatuck and a tornado in Bridgeport. They were disruptive, destructive and costly to those locally affected but not considered a federal disaster, hence federal funds were not made

available. In the future, this fund could provide a way to assist in the recovery effort of those individuals that are affected and it will allow for individuals and others who want to assist through donations by allowing them to contribute towards specific events.

Insurance money can be a substantial and important resource for recovery. As a point of context, the insurance industry paid more than \$230 million for over 60,000 claims in Connecticut as a result of Irene in 2011. The industry has already paid nearly \$300 million for Superstorm Sandy damages in the state. Total individual FEMA assistance for both Irene and Sandy is around \$21 million to date for Connecticut residents. Yet despite these resources, there are people who still fall through the cracks. For those individuals who have no insurance, are underinsured or have uninsurable damage and do not qualify for FEMA aid, the Governor's fund could make a real difference in their lives.

We also think it is important to note that all the money donated to the fund will stay in Connecticut to help our residents.

We are hopeful that you will support this proposal and in doing so give our state one more important tool for recovery and resiliency. Thank you again for the opportunity to testify in favor of this proposal.