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FOREWORD:

MISSISSIPPI'S REMARKABLE RESPONSE TO HURRICANE KATRINA

*The Honorable Trent Lott**

In the wake of Hurricane Katrina, the worst natural disaster in American history, Mississippians are leading the way in disaster response, insurance, and rebuilding. Mississippians have shown the world our tremendous strength of character, thus presenting our state in a very positive light. What's more, we're helping to shape a better disaster response for the future—one that will better prepare our entire nation.

Mississippians responded to our friends and neighbors in need. Churches, businesses, and regular folks from throughout our state helped their fellow South Mississippians with the same responsiveness and kindness they would pay a family member. Whether from North Mississippi, the Pine Belt, the Golden Triangle, or the Delta, we were there for each other, helping victims during those dark days following the storm and in the many difficult months that followed.

I've said it many times: I believe Mississippi has the best local and state leaders we've ever had. Our governor, state officials, county leaders, municipal officials, and civic leaders displayed courage, confidence, and compassion during and after this storm. As Mississippi's Senator, I've never been prouder of our citizens. Our local initiatives helped offset all the bureaucratic bickering and red tape which, unfortunately, overwhelmed much of the federal response through FEMA.

Despite the lingering and immense challenges, Mississippi continues to set the pace for rebuilding. After we cried and hugged each other, we went to work very quickly. In Washington, D.C., the state's delegation led passage of landmark legislation like the "GO Zone" tax package, which now provides incentives for businesses to rebuild and for new investors to create jobs throughout the storm-stricken region.

We initiated new programs to help those who lost their homes. Through the Katrina homeowner grant and Katrina Cottage programs, we're helping people obtain the resources they need to rebuild and get back into a real house.

In the Senate, I'm continuing my push to reform FEMA. If Katrina showed us anything, it's that we cannot depend solely on government during a disaster. FEMA's bureaucracy was a disaster in itself. FEMA bureaucrats too often passed the buck and said "no" instead of finding ways to say

* United States Senator - Mississippi

“yes.” We’re trying to reform FEMA and create a federal mechanism that’s faster, flexible, and more responsive to individual needs.

To improve America’s disaster response and our ability to rebuild after this storm and the next major disaster, we must address the insurance issue. As you know, I was extremely disappointed with the insurance industry’s response to this unprecedented storm. I talked with the CEO of one major insurance company shortly after the storm and tried to explain the magnitude of this particular hurricane to him. As a long-time Gulf Coast resident who has been through Hurricane Camille and many other storms, I told him this was going to be a much different aftermath than anything before. I told him his company must be prepared to go well beyond any previous storm response in order to adequately help its policyholders.

Much like FEMA, unfortunately, his company’s response (and that of others) wasn’t beyond bureaucratic convention. We saw a typical approach to what was—by anyone’s standards—a very atypical storm. Here, too, insurance companies said “no” when they should have been trying to find ways to help those in need.

I sued my insurance company, as did many others who lost their homes and were denied wind damage claims. The results of this action: One company has agreed to settle its claims, and I hope others will follow.

Beyond the legal battles over the industry’s response, Mississippians understand that we must take a serious, broad look at the insurance issue and make changes before another disaster of Katrina proportions strikes our nation. That’s why I introduced a bill this month to make insurance companies subject to the same anti-trust laws which govern other industries—to avoid collusion that could hurt consumers.

For the same reason, I’ve asked the inspector general of the Department of Homeland Security to look at possible abuses of the National Flood Insurance Program. We want to see whether companies misused the taxpayer-backed program by charging taxpayers with claims that the insurers should have paid themselves. We’re also taking a look at the entire catastrophic insurance market, to see whether we need a national insurance program that goes beyond flooding. In addition, I’m introducing legislation to compel insurers to better explain their policies’ coverage to consumers.

I’m proud of Mississippi’s call to arms in Katrina’s aftermath. We have set an example for how a state can robustly rebound from the worst nature can throw its way. We’re now working proactively to improve disaster response and the rebuilding process, as well as the all-important insurance industry. Thanks in great part to Mississippians, America will be better prepared when the next disaster comes our way.