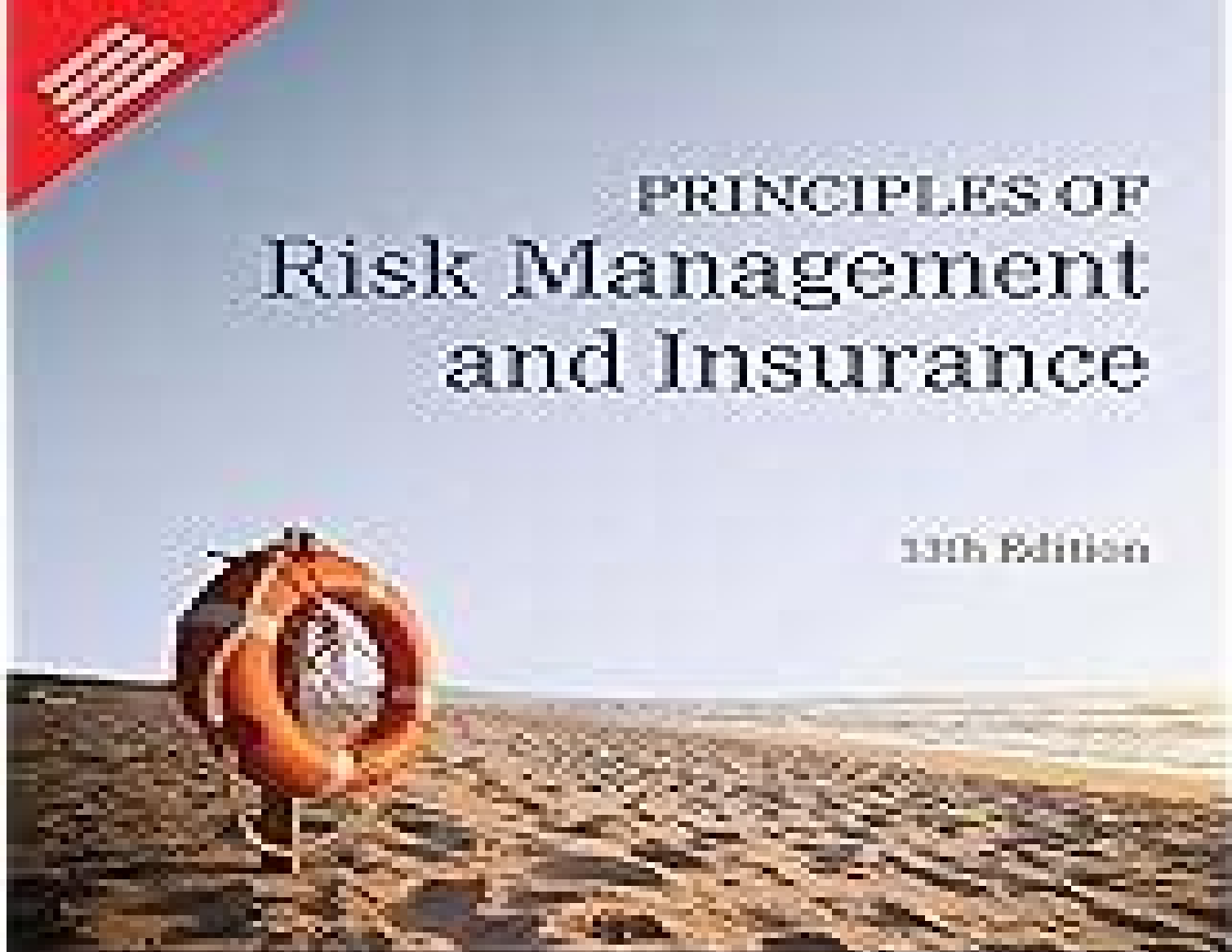


The background of the cover is a photograph of a beach. In the foreground, a wooden life preserver is stuck into the sand. The ocean is visible in the distance under a clear blue sky. A red triangular graphic is in the top-left corner.

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Technology Board, Committee on Community-Based Flood Insurance Options, 2015-10-08 River and coastal floods are among the nation's most costly natural disasters. One component in the nation's approach to managing flood risk is availability of flood insurance policies which are offered on an individual basis primarily through the National Flood Insurance Program (NFIP). Established in 1968, the NFIP is overseen by the Federal Emergency Management Agency (FEMA) and there are about 5.4 million individual policies in the NFIP. The program has experienced a mixture of successes and persistent challenges. Successes include a large number of policy holders, the insurance of approximately 1.3 trillion of property and the fact that the large majority of policy holders (80%) pay rates that are risk based. NFIP challenges include large program debt, relatively low rates of purchase in many flood-prone areas, a host of issues regarding affordability of premiums, ensuring that premiums collected cover payouts and administrative fees, and a large number of properties that experience severe repetitive flood losses. At the request of FEMA, A Community Based Flood Insurance Option identifies a range of key issues and questions that would merit consideration and further analysis as part of a community based flood insurance program. As the report describes, the community based option certainly offers potential benefits such as the prospect of providing coverage for all or nearly all at-risk residents and properties in flood-prone communities. At the same time, many current challenges facing the NFIP may not necessarily be resolved by a community based approach. This report discusses these and other prominent issues to be considered and further assessed.

Advanced Introduction to Insurance Law Robert H. Jerry, II, 2023-03-02
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Stempel on Insurance Contracts Jeffrey W. Stempel, 2005-12-30

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