

# Affordability of National Flood Insurance Program Premiums: Report 1

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## Affordability of National Flood Insurance Program Premiums -- Report 1

NATIONAL RESEARCH COUNCIL  
OF THE NATIONAL ACADEMIES

NOT FOR PUBLIC RELEASE BEFORE  
Thursday, March 26, 2015  
At 11:00 a.m. EDT

THIS PREPUBLICATION VERSION has been provided to facilitate timely access to the committee's findings. Although the substance of the report is final, editorial changes may be made throughout the text prior to publication. The final report will be available through the National Academies Press in the Spring of 2015.

The National Flood Insurance Program (NFIP) is housed within the Federal Emergency Management Agency (FEMA) and offers insurance policies that are marketed and sold through private insurers, but with the risks borne by the U.S. federal government. NFIPs primary goals are to ensure affordable insurance premiums, secure widespread community participation in the program, and earn premium and fee income that covers claims paid and program expenses over time. In July 2012, the U.S. Congress passed the Biggert-Waters Flood Insurance Reform and Modernization Act (Biggert-Waters 2012), designed to move toward an insurance program with NFIP risk-based premiums that better reflected expected losses from floods at insured properties. This eliminated policies priced at what the NFIP called pre-FIRM subsidized and grandfathered. As Biggert-Waters 2012 went into effect, constituents from multiple communities expressed concerns about the elimination of lower rate classes, arguing that it created a financial burden on policy holders. In response to these concerns Congress passed The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA 2014). The 2014 legislation changed the process by which pre-FIRM subsidized premiums for primary residences would be removed and reinstated grandfathering. As part of that legislation, FEMA must report back to Congress with a draft affordability framework. Affordability of National Flood

Insurance Program Premiums: Report 1 is the first part of a two-part study to provide input as FEMA prepares their draft affordability framework. This report discusses the underlying definitions and methods for an affordability framework and the affordability concept and applications. Affordability of National Flood Insurance Program Premiums gives an overview of the demand for insurance and the history of the NFIP premium setting. The report then describes alternatives for determining when the premium increases resulting from Biggert-Waters 2012 would make flood insurance unaffordable.

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Affordability of National Flood Insurance Program Premiums: Report 1 Homeowners Flood Insurance Affordability Act 2014 Report 1. Report 2. 3. 2. History of the NFIP. 3. NFIP pricing and prac@ces. 4. Demand

Affordability of National Flood Insurance Program Premiums: Report 2

Affordability of National Flood Insurance Program Premiums”Report 1. Report In Brief. Publisher: Washington, DC: National Academy of

Affordability of National Flood Insurance Program Premiums: Report 1 Affordability of National Flood Insurance Program Premiums: Report 1 is the first part of a two-part study to provide input as FEMA prepares their draft

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of Sciences. Affordability of National Flood Insurance Program Premiums Drawing on lessons learned from a proof-of-concept analysis, this report proposes that the Federal Emergency Management Agency develop a

Affordability of National Flood Insurance Program Premiums National Academies of Sciences, Engineering, and Medicine. 2016. Affordability of National Flood Insurance Program Premiums: Report 2. Washington, DC:

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Affordability of National Flood Insurance Program Premiums Jan 1, 2015 Committee on the Affordability of National Flood Insurance Program Premiums, Water Science and Technology Board Division on Earth and Life

Affordability of National Flood Insurance Program Premiums: Report 2 3 National Flood Insurance Pricing, Policies, and Premiums Affordability of National Flood Insurance Program Premiums: Report 2 (2016). Chapter: The summary of Report 1 is included as Appendix A. This report

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Appendix D-- Invited Guest Speakers at Committee Meetings Affordability of National Flood Insurance Program Premiums: Report 1 is the first part of a two-part study to provide input as FEMA prepares their draft

1 Introduction - The National Academies Press Affordability of National Flood Insurance Program Premiums: Report 1 (2015) premiums low, nearly 20 percent of the 5.5 million National Flood Insurance

1 Introduction - The National Academies Press National Academies of Sciences, Engineering, and Medicine. 2016. Affordability of National Flood Insurance Program Premiums: Report 2. Washington, DC:

Affordability of National Flood Insurance Program Premiums of Costs and Benefits of Reforms to the National Flood Insurance Program -- Phase 1 - 01/30/14 List of Terms Affordability of National Flood Insurance Program Report 1 divided into 8 chapters. Chapter 1

“ Introduction. Chapters 2-5 “ Background on NFIP history insurance pricing principles, and NFIP premium pricing

List of Acronyms Affordability of National Flood Insurance Program THE NATIONAL ACADEMIES National Research Council Division on Earth and Life Studies Water Science and Technology Board and. Division on Engineering

Affordability of National Flood Insurance Program Premiums Drawing on lessons learned from a proof-of-concept analysis, this report proposes that the Federal Emergency Management Agency develop a microsimulation

Affordability of National Flood Insurance Program Premiums: Report 1 Affordability of National Flood Insurance Program Premiums: Report 1 is the first part of a two-part study to provide input as FEMA prepares their draft

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Affordable Flood Insurance Premiums - National Academy of Sciences Affordability of National Flood Insurance Program Premiums: Report 2 (2016) .. We list these in Appendix D of Report 1 the latter two meetings were mostly

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