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## ILF ANNOUNCES HEARING ON NATIONAL FLOOD

## INSURANCE PROGRAM (NFIP)

**Albany, New York, January 15, 2003 --** The Board of Directors of the Insurance Legislators Foundation (ILF), a research and educational arm of the National Conference of Insurance Legislators (NCOIL), will hold a hearing to identify ways in which state legislators can encourage local governments, businesses, and homeowners to participate in the National Flood Insurance Program (NFIP), announced Vermont State Rep. Kathleen Keenan, president of the ILF and NCOIL.

According to a notice of hearing released today, the ILF will hold the hearing at the Hyatt Regency Savannah in Savannah, Georgia, on Thursday, February 20, from 3:00 to 5:00 p.m.  The hearing will be held in conjunction with the NCOIL Spring Meeting, scheduled for February 20 through 23.

            The ILF hearing follows the 2002 publication of *Rising Waters, Mounting Challenge: Flood Prevention, Protection, and Assistance*, published pursuant to an agreement with the Flood Insurance Mitigation Administration (FIMA) of the Federal Emergency Management Agency (FEMA).  The study is available at www.ncoil.org.

FEMA administers the NFIP, which makes federally backed flood insurance available in communities that adopt and enforce floodplain management ordinances aimed at reducing flood losses.  More than 4.2 million flood insurance policies, amounting to more than $525 billion in coverage, are in force today nationwide.  Over 19,000 communities across the country participate.

However, according to the notice of hearing, the fact remains that many individuals, businesses, and governmental agencies, as well as health care, educational, and transportation facilities and structures have inadequate flood insurance coverage or no coverage at all.

Rep. Keenan said the ILF recognizes that state legislators can help develop strategies to promote sound land use management and building practices to prevent flood damage and protect constituents, as well as to assist state and local governments and victims in flood disasters.  She said the ILF would welcome comments on:

        ways in which states can support disaster resistant communities and foster education of insurance agents, adjusters, and real estate professionals on the NFIP

        the mandatory purchase provisions of the *National Flood Insurance Reform Act*   
of 1994 and its effects onthe investments of state-regulated banks against the risk   
 of flooding

        ways in which local officials and community leaders can better serve their constituents by participating in the program

Those wishing to testify at the hearing must submit a Spring Meeting registration form and a Request-to-Testify form to NCOIL by mail: 139 Lancaster Street, Albany, NY 12210-1903, or by fax: (518) 432-5651.  The Notice of Hearing and the Request-to-Testify forms are are available on the NCOIL Web site at [www.ncoil.org](http://www.ncoil.org/), or by calling the NCOIL National Office at (518) 449-3210.  Persons testifying must submit an electronic copy of their written testimony, attention Candace Frick, by February 10, and must bring 75 copies with them on the day of the hearing.  The ILF will accept written testimony from persons unable to testify at the hearing until March 31.

Interested parties may address questions to Candace Frick at NCOIL by phone: (518) 449-3210, or by e-mail: cfrick@ncoil.org.