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**NCOIL URGES CONGRESS TO PASS NFIP REAUTHORIZATION LEGISLATION**  
*Congressional Action Must be Taken Before Current NFIP Reauthorization Expires on Sept. 30*

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is calling for a timely reauthorization of the National Flood Insurance Program (NFIP) ahead of its expiration on September 30th. The NFIP is a program that makes federally-backed flood insurance available in those states and communities that agree to adopt and enforce flood-plain management ordinances to reduce future flood damage. The program provides flood insurance to property owners, renters and businesses, and having this coverage helps them recover faster when floodwaters recede.

“Congress must act swiftly to prevent any lapse in the NFIP, particularly as we enter the height of hurricane season,” said Asw. Pamela Hunter (NY), NCOIL President. “A long-term reauthorization is overdue, but in the meantime, we cannot risk leaving families, businesses, and communities vulnerable. The NFIP provides critical stability for policyholders and insurers alike, and it is essential that Congress comes together to deliver lasting reforms and ensure continued protection for those who need it most.”

NCOIL CEO Will Melofchik said, “Congress needs to put an end to the cycle of short-term extensions and deliver a long-term NFIP reauthorization so policyholders have certainty that their coverage won’t be disrupted. With severe storms and flooding becoming more frequent, families and businesses can’t afford to face unnecessary gaps in protection. A stable, long-term program is essential to helping communities recover and rebuild after disaster strikes.”

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*NCOIL is a national legislative organization with the nation’s 50 states as members, represented principally by legislators serving on their states’ insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act over 80 years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.*



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