

Souvenirs de Madame Vigee Le Brun



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 22 pages. Original publisher: Washington, D. C. : U. S. G. P. O. , 2007 LC Number: KF31 . B39 2007f OCLC Number: (OCoLC)184922915 Subject: Flood insurance -- Law and legislation -- United States. Excerpt: . . . 15 The bill also would increase the maximum amount that FEMA could increase average premium rates within each risk category from 10 percent to 15 percent. CBO expects that FEMA would need to increase most rates by the maximum allowable percentage under the bill in order to pay claims and accumulate the required re-serves, even if those rates exceed the amount FEMA estimates would cover the full cost of providing flood insurance. Even so, as-suming that claims over the next several years occur at the level estimated by actuarial studies, a significant portion of the in-creased premium collections would be needed to pay flood claims and would not be available to accumulate in a reserve. Therefore, CBO estimates that it would be unlikely that FEMA would be able to collect enough premiums to meet the reserve fund target in the first few years after enactment. However, as successive rate in-creases are implemented, we estimate that the reserve fund would begin to accumulate reserves totaling about 8. 5 billion by 2017, which is over half the amount that would be required to be depos-ited under the bill by that time. (If losses due to floods are less than the actuarial average over the period, the balance would be greater. If losses exceed the average - for example, because of a cat-astrophic event - the balance would be smaller. Based on FEMA's actuarial review of the NFIP, CBO estimates that the expected annualized loss would be about 2. 4 billion for...



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