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For Immediate Release  
December 3, 2019  
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## **NCOIL URGES PASSAGE OF LONG-TERM NFIP REAUTHORIZATION LEGISLATION**

*Short-Term Reauthorizations Disruptive to the Market and Cause Ambiguity for Policyholders*

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Manasquan, NJ – NCOIL’s President Dan “Blade” Morrish (Sen. LA) blasted Congress’ “tepid” action on flood insurance, stating that Congress need to do more.

On Thursday, November 21<sup>st</sup>, Congress granted an extension to the National Flood Insurance Program (NFIP) as part of a continuing resolution; The extension is for just 30 days. The resolution, now headed to the President’s desk for signature, marks the fourteenth short-term extension to the NFIP since June 2017. NCOIL urges Congress to develop and pass long-term NFIP reauthorization legislation.

“While we do recognize that the program has avoided a lapse, we are beyond disappointed that Congress cannot make a long-term commitment to this program before it expires in a mere three weeks. It is impossible for states to plan accordingly and protect consumers. Never-ending short-term extensions is no way to maintain a stable market for flood insurance,” said LA Sen. Blade Morrish, NCOIL President.

The extension until December 20<sup>th</sup> gives Congress more time to decide which of the multiple bipartisan bills it wants to pass that would reform and authorize a long-term extension of the program. “It is time for Congress to step up, to stop the tepid approach of the short-term extension, and protect our nation’s at-risk homeowners,” concluded Morrish.

“While NCOIL urges the President to sign this extension, we also urge Congress to pass legislation that would stabilize the NFIP, create availability of affordable flood coverage, and support growth of the private flood insurance market. Short-term extensions just leave policyholders on the brink again and again. NCOIL will continue to raise this issue until it is passed by both houses of Congress and signed by the President,” said Commissioner Tom Considine, NCOIL CEO.

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