

118TH CONGRESS  
1ST SESSION

# H. R. 274

To require a report by the Comptroller General of the United States on  
a national all-hazards disaster insurance program.

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IN THE HOUSE OF REPRESENTATIVES

JANUARY 11, 2023

Ms. JACKSON LEE introduced the following bill; which was referred to the  
Committee on Financial Services

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## A BILL

To require a report by the Comptroller General of the United  
States on a national all-hazards disaster insurance program.

1        *Be it enacted by the Senate and House of Representa-*  
2        *tives of the United States of America in Congress assembled,*

3        **SECTION 1. NATIONAL ALL-HAZARDS DISASTER INSUR-**  
4        **ANCE PROGRAM.**

5        Not later than 320 days after the date of enactment  
6        of this Act, the Comptroller General of the United States  
7        shall submit to Congress a report on—

8                (1) the feasibility and design of a national all-  
9        hazards disaster insurance program;

1           (2) the risk of property owners continuing to  
2 underinsure or have no insurance on homes and the  
3 implications of those actions on the financial sta-  
4 bility of the housing market;

5           (3) the challenge of developing actuarial tables  
6 to determine premiums and the setting options for  
7 premium payments for disaster declaration policies  
8 to be collected annual, quarterly, or monthly; and

9           (4) the challenges and feasibility of selling poli-  
10 cies at the same time a property casualty policy is  
11 purchased.

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