

National Flood Insurance Program

This report provides an overview of the National Flood Insurance Program (NFIP), which was created in 1968 in response to the rising cost of taxpayer-funded disaster relief for flood victims and the increasing amount of property damage caused by floods. It explains in detail how the program operates, including its costs, types of policies offered, participation, amounts of coverage available, and the NFIP's claims-paying capacity. Another section deals with how the program's claims system works. Eleven exhibits are included. They show total NFIP policies in force 1976-2004, total NFIP coverage by calendar year 1978-2004, NFIP policies in force and total coverage (exposure) 1991 to 2004, total NFIP premiums by calendar year 1978-2004, and other statistics.

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