

HR 4366

Homeowners Insurance Protection Act of 2005

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Nov 17, 2005

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Nov 17, 2005)

Official Text: <https://www.congress.gov/bill/109th-congress/house-bill/4366>

Sponsor

Name: Rep. Brown-Waite, Ginny [R-FL-5]

Party: Republican • **State:** FL • **Chamber:** House

Cosponsors (31 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Shaw, E. Clay, Jr. [R-FL-22]	R · FL		Nov 17, 2005
Rep. Ros-Lehtinen, Ileana [R-FL-18]	R · FL		Dec 6, 2005
Rep. Feeney, Tom [R-FL-24]	R · FL		Feb 8, 2006
Rep. Harris, Katherine [R-FL-13]	R · FL		Feb 8, 2006
Rep. Israel, Steve [D-NY-2]	D · NY		Feb 8, 2006
Rep. Knollenberg, Joe [R-MI-9]	R · MI		Feb 8, 2006
Rep. McCarthy, Carolyn [D-NY-4]	D · NY		Feb 8, 2006
Rep. Bilirakis, Michael [R-FL-9]	R · FL		Feb 14, 2006
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Mar 1, 2006
Rep. Miller, Jeff [R-FL-1]	R · FL		Mar 1, 2006
Rep. Farr, Sam [D-CA-17]	D · CA		Mar 2, 2006
Rep. Young, C. W. Bill [R-FL-10]	R · FL		Mar 8, 2006
Rep. Diaz-Balart, Mario [R-FL-25]	R · FL		Mar 9, 2006
Rep. Diaz-Balart, Lincoln [R-FL-21]	R · FL		Apr 27, 2006
Rep. Davis, Jim [D-FL-11]	D · FL		May 18, 2006
Rep. Kirk, Mark Steven [R-IL-10]	R · IL		Jun 14, 2006
Rep. Case, Ed [D-HI-2]	D · HI		Jun 15, 2006
Rep. Weldon, Dave [R-FL-15]	R · FL		Jun 26, 2006
Rep. Manzullo, Donald A. [R-IL-16]	R · IL		Jul 18, 2006
Rep. Bean, Melissa L. [D-IL-8]	D · IL		Jul 20, 2006
Rep. LaHood, Ray [R-IL-18]	R · IL		Jul 24, 2006
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		Jul 24, 2006
Rep. Meek, Kendrick B. [D-FL-17]	D · FL		Jul 26, 2006
Rep. Gerlach, Jim [R-PA-6]	R · PA		Jul 28, 2006
Rep. Boyd, Allen [D-FL-2]	D · FL		Sep 7, 2006
Rep. Doyle, Michael F. [D-PA-14]	D · PA		Sep 7, 2006
Rep. Gordon, Bart [D-TN-6]	D · TN		Sep 7, 2006
Rep. Weldon, Curt [R-PA-7]	R · PA		Sep 7, 2006
Rep. Calvert, Ken [R-CA-44]	R · CA		Sep 25, 2006
Rep. Foley, Mark [R-FL-16]	R · FL		Sep 25, 2006
Rep. Weller, Jerry [R-IL-11]	R · IL		Dec 7, 2006

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Nov 17, 2005

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
109 S 3117	Related bill	May 26, 2006: Sponsor introductory remarks on measure. (CR S5332-5333)

Summary (as of Nov 17, 2005)

Homeowners Insurance Protection Act of 2005 - Instructs the Secretary of the Treasury to establish the National Commission on Catastrophe Preparation and Protection to advise the Secretary regarding estimated loss costs associated with contracts for reinsurance coverage.

Authorizes the Secretary to make homeowners protection coverage available through contracts for reinsurance coverage. Restricts purchase of such coverage to eligible state programs. Prescribes criteria for state eligibility.

Requires each contract for reinsurance coverage to provide insurance coverage against residential property losses to homes, including condominium and cooperative ownership, and the contents of apartment buildings. Cites covered perils.

Prescribes a minimum level of retained losses and maximum federal liability.

Establishes the Consumer Hurricane, Earthquake, Loss Protection (HELP) Fund to: (1) make payments to covered purchasers under contracts for reinsurance coverage for eligible losses; and (2) pay for Commission operating costs and reinsurance program administrative expenses.

Directs the Comptroller General to study the national flood insurance program and hurricane-related flooding.

Actions Timeline

- **Nov 17, 2005:** Introduced in House
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