

HR 737

Homeowners' Defense Act of 2013

Congress: 113 (2013–2015, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 14, 2013

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

Latest Action: Referred to the House Committee on Financial Services. (Feb 14, 2013)

Official Text: <https://www.congress.gov/bill/113th-congress/house-bill/737>

Sponsor

Name: Rep. Wilson, Frederica S. [D-FL-24]

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

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Brown, Corrine [D-FL-5]	D · FL		Feb 14, 2013
Rep. Wasserman Schultz, Debbie [D-FL-23]	D · FL		May 22, 2013
Rep. Garcia, Joe [D-FL-26]	D · FL		Feb 25, 2014

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Feb 14, 2013

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
113 S 1461	Related bill	Aug 1, 2013: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Feb 14, 2013)

Homeowners' Defense Act of 2013 - Establishes the National Catastrophe Risk Consortium, as a non-federal, non-profit entity, to ensure the availability and affordability of homeowners' insurance coverage for catastrophic events.

Directs the Consortium to: (1) maintain an inventory of catastrophe risk obligations held by state reinsurance funds, state residual insurance market entities, and state-sponsored providers of natural catastrophe insurance; (2) issue, on a conduit basis, securities and other financial instruments linked to catastrophe risks insured or reinsured through Consortium members; (3) coordinate reinsurance contracts; (4) act as a centralized repository of state risk information accessible by certain private-market participants; and (5) establish a database to perform research and analysis that encourages standardization of the risk-linked securities market.

Shields the federal government and the Consortium from liability for Consortium actions.

Actions Timeline

- **Feb 14, 2013:** Introduced in House
- **Feb 14, 2013:** Referred to the House Committee on Financial Services.

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