

HR 4056

Disaster Insurance Risk Equality Act

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Emergency Management

Introduced: Oct 12, 2017

Current Status: Referred to the Subcommittee on Highways and Transit.

Latest Action: Referred to the Subcommittee on Highways and Transit. (Oct 13, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/4056>

Sponsor

Name: Rep. Kind, Ron [D-WI-3]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Oct 12, 2017
Transportation and Infrastructure Committee	House	Referred to	Oct 13, 2017
Transportation and Infrastructure Committee	House	Referred to	Oct 13, 2017
Ways and Means Committee	House	Referred To	Oct 12, 2017

Subjects & Policy Tags

Policy Area:

Emergency Management

Related Bills

No related bills are listed.

Disaster Insurance Risk Equality Act

This bill amends the Robert T. Stafford Disaster Relief and Emergency Assistance Act to establish the National Disaster Insurance Corporation, which shall establish and carry out an insurance program to provide coverage to states against certain losses and costs arising from disasters. The program must be funded solely by state premiums and payments and operated on an actuarially sound basis.

The corporation shall: (1) adjust and pay all claims for proved and approved losses and costs covered by insurance, and (2) establish and manage a reserve account for the operation of the insurance program.

The bill establishes a Disaster Insurance Advisory Commission to assist the corporation in establishing the terms and conditions of the insurance program and to review the annual state premium charges.

The bill conditions assistance on a state agreeing to reimburse the United States for disaster-related expenses, including temporary housing assistance, crisis counseling assistance and training, emergency public transportation, and fire suppression.

The President may lend or advance to a state assistance for damages caused by a major disaster if the President determines that such damages are so overwhelming and severe that the state is unable to accept immediate financial responsibility for them and that the state has the ability to repay any such loans or advances.

The Department of Transportation shall withhold 10% of the amount required to be apportioned to a state under federal-aid highway provisions if the state is not a participant in the corporation. Emergency relief for repair of highways may only be provided to a state that agrees to reimburse the United States for all expenses incurred in providing such assistance.

Actions Timeline

- **Oct 13, 2017:** Referred to the Subcommittee on Economic Development, Public Buildings and Emergency Management.
- **Oct 13, 2017:** Referred to the Subcommittee on Highways and Transit.
- **Oct 12, 2017:** Introduced in House
- **Oct 12, 2017:** Referred to the Committee on Transportation and Infrastructure, and in addition to the Committees on Financial Services, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

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