
The Administration Opposes H.R. 1264

"The Administration opposes House passage of H.R. 1264, which would expand the Federal Government's role to provide windstorm insurance that is already readily available in the private sector and through State insurance plans without Federal aid. . . At a time when the NFIP is already facing serious challenges, the Administration cannot support such an expansion."

[-Statement of Administration Policy on H.R. 1264, July 21, 2010](#)

"The Administration strongly opposes establishing insurance coverage for multiple perils. . . Property owners are served by the private market, which provides catastrophic windstorm coverage without the need for Federal aid. . . Wind coverage would greatly increase the NFIP's exposure to catastrophic risks at a time when the program has a growing debt and accrued interest of over \$19 billion."

[- Janet Napolitano, Secretary, Department of Homeland Security](#)

"Federal Government participation in the wind insurance market would displace private markets, and mandate an unfair cross-subsidy burden on taxpayers."

[- Craig Fugate, Administrator, Federal Emergency Management Agency](#)

Consumer Groups Oppose H.R. 1264

"The Consumer Federation of America urges you to oppose the Multiple Peril Insurance Act (H.R. 1264)... Calling for NFIP involvement in wind insurance is simply not a good idea given the significant problems that the NFIP is currently experiencing."

[- J. Robert Hunter, Consumer Federation of America](#)

Taxpayer Advocate Groups H.R. 1264

"I urge your opposition to the Multiple Peril Insurance Act (H.R. 1264), which would unnecessarily expand the National Flood Insurance Program (NFIP) to establish government-backed wind insurance. Such an expansion passes enormous costs onto taxpayers while dramatically undercutting the private insurance industry."

[- Grover Norquist, Americans for Tax Reform](#)

Environmental Groups Oppose H.R. 1264

"We urge you to oppose H.R. 1264 because adding wind insurance to the NFIP will damage the environment, give citizens a false sense of security, and cost taxpayers ultimately billions of dollars."

[- Joint-letter signed by 14 groups, including the League of Conservation Voters, Sierra Club, Audubon, and the National Wildlife Federation](#)

The U.S. Chamber of Commerce Opposes H.R. 1264

"The Chamber urges you to oppose H.R. 1264 because it would create a massive new federal program that would displace market forces for little to no benefit to the taxpayer or the insured."

[- R. Bruce Josten, U.S. Chamber of Commerce](#)

Insurance Trade Groups Oppose H.R. 1264

"H.R. 1264 would create a massive and unnecessary new federal program that would likely incur enormous deficits following a hurricane of any significance. Nationalizing wind coverage under the NFIP, as this bill proposes, will not resolve 'wind versus water' disputes following a hurricane, and would do little to facilitate the resolution of these claims."

[- Joint-letter signed by 5 property and casualty insurance and reinsurance industry trade groups.](#)