

Comments by Pat Borowski

NAIC – Special Task Force on Natural Catastrophe

**A. PIA comments on Nat-Cat**

a. PIA is truly committed to full recovery of S/E

- A. PIA has provided credential on the issue.
- B. Flood needs to remain under the Federal control and we need to encourage more state and local engagement.
- C. PIA supports NAIC's positions for better building structures codes and the obligations of state and local governments on this issue.

PIA wishes to expand on building code obligations (Note C). We wish to expand on government commitment to improved mitigation that helps lessen the severity results of floods and assist with quicker and a more successful recovery.

Recovery Recommendations:

- a. Land Set Backs – (ask Pat) Land Recommendations
- b. Levy and other infrastructure improvements
- c. Fed/State/Local levy projects
  - a. Federal funding stopped in 1981

Public works projects tested against this FEMA flood based plan offering coverage not otherwise available and creating/implementing a “carrot” to encourage a strict approach.

Set up guidelines for communities to qualify as an available market for federal flood insurance to be sold, opening economic development, and retaining community standards to ensure the communities will be up the required standard to participate in the NFIP program.

- a. these are the primary investments needed to stabilize the current economy as well as establish system requirements.

**These may not be options for government. They are required investment if government wants to move forward.**