

CASUALTY ISSUES

Alert No. 2019-C-4

June 5, 2019

U.S. Congress Passes Disaster Relief Bill with NFIP Extension, Crop Insurance Provision

The U.S. House of Representatives passed a [bill](#) on June 3 providing \$19.1 billion in appropriations aimed at helping communities to recover from recent natural disasters. Included in the legislation are provisions to extend the National Flood Insurance Program (NFIP) and to ensure crop insurance coverage for hemp beginning in 2020. The legislation, which was passed by the U.S. Senate on May 23, is now under consideration by President Trump.

The legislation extends the NFIP, which was previously due to expire on June 14, through September 30. This marks the 12th short-term extension of the program since Sept. 30, 2017. As with previous extensions of the NFIP, Congress did not address any proposals to make substantive changes to the NFIP. Instead, the legislation simply provides another stop-gap extension of the current program, allowing for more consideration regarding how the program should be structured in the longer term. Over the past year, neither chamber has taken significant action to substantively change the NFIP.

Also included in the legislation passed yesterday is a provision that would allow the coverage of hemp under the federal crop insurance program beginning in the 2020 reinsurance year. Previous legislation signed into law in December 2018 removed hemp as a controlled substance, thereby allowing hemp farmers to apply for crop insurance, but did not specify when hemp would become eligible for coverage.

If you have any questions regarding this *Academy Alert*, please contact Marc Rosenberg, senior casualty policy analyst (rosenberg@actuary.org; 202-785-7865).

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