

**AMENDMENT TO H.R. 5114, AS REPORTED
OFFERED BY MRS. MILLER OF MICHIGAN**

At the appropriate place in the bill, insert the following new section:

1 **SEC. ____ . STUDY ON PRIVATE INSURANCE MARKET, COM-**
2 **MUNITY PARTICIPATION IN THE NATIONAL**
3 **FLOOD INSURANCE PROGRAM, AND THE RE-**
4 **GIONALIZATION OF THE NATIONAL FLOOD**
5 **INSURANCE PROGRAM.**

6 (a) **STUDY.**—The Comptroller General shall conduct
7 a study on—

8 (1) ways that the private insurance market can
9 contribute to insuring against flood damage;

10 (2) the impact on the National Flood Insurance
11 Program if communities decide not to participate in
12 the Program; and

13 (3) the feasibility of regionalizing the National
14 Flood Insurance Program and ensuring that there is
15 no cross-subsidization between regions under such
16 Program.

17 (b) **REPORT.**—Not later than one year after the date
18 of the enactment of this Act, the Comptroller General shall

- 1 submit to Congress a report containing the results of the
- 2 study conducted under subsection (a).

