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Shapiro Administration and Flood Insurance Premium Assistance Task Force Seek Public Input on Flood Insurance Access and Affordability in Pennsylvania

Created by Act 22, signed into law by Gov. Shapiro in November, the task force will study flood insurance issues and make recommendations to help improve affordability and expand access to flood insurance coverage for Pennsylvanians.

The comment period opens to Pennsylvanians on January 6 and closes on February 5

Harrisburg, PA – The **Pennsylvania Insurance Department (PID)** announced today that Insurance Commissioner Michael Humphreys, as Chair of the Flood Insurance Premium Assistance Task Force (the Task Force), is seeking public input on the accessibility and affordability of flood insurance throughout the Commonwealth. The comment period will close on February 5.

“After flooding disasters, PID hears devastating stories from residents who believed their homeowners insurance policy covers flood damage when, in fact, it does not. More Pennsylvania property owners are now required to purchase flood insurance, and many are struggling to meet that requirement,” said **Pennsylvania Insurance Commissioner Michael Humphreys**. “This public comment period is a valuable way to hear firsthand from Pennsylvanians on this topic. It provides an opportunity for Pennsylvanians to share with the Department valuable insight, lived experiences and suggestions on obtaining and paying for flood insurance, giving us the chance to make recommendations that are guided by the voice of Pennsylvania. Governor Shapiro has made it clear that he expects our Task Force to ‘get stuff done’ by way of making actionable recommendations for Administration partners and in suggesting potential legislation to the General Assembly to support Pennsylvanians. This Task Force report will be a springboard to action to better protect Pennsylvanians from flood risk and repair.”

After deadly flooding impacted Pennsylvanian communities in several counties in 2023, the Shapiro Administration was [on the ground](#) immediately to provide support and resources to help the communities recover from the damage. After leading a coordinated recovery response, Governor Shapiro [signed](#) HB 735 into law as [Act 22](#) in November 2023 after it passed both the House and Senate with bipartisan support. The Task Force will review and analyze existing statutes, procedures, practices, processes,

and rules relating to the administration of flood insurance in Pennsylvania, and recommend potential programs that provide premium discounts, programs that incentivize local governments to support flood mitigation efforts, and how to increase the number of people who purchase flood insurance through the national flood insurance program or the private flood insurance marketplace.

A notice, scheduled to be published in the January 6 issue of the [Pennsylvania Bulletin](#), announces and outlines the public comment period on flood insurance. Comments from individuals and organizations are welcomed.

Public comment on flood insurance may be emailed to ra-in-policyoffice@pa.gov, or comments may be mailed to PID's Director of Policy and Planning, Office of the Insurance Commissioner, 1326 Strawberry Square, Harrisburg, PA 17120. Comments are requested by February 5, and will be forwarded to the Task Force for consideration.

PID also reminds Pennsylvanians that a standard homeowner or renters' policy does not cover damages resulting from a flood. Flood insurance has traditionally only been available to homeowners or renters through the National Flood Insurance Program (NFIP), but today there are more options for consumers to consider. Flood insurance is available through private insurers, including surplus lines insurers, and can be purchased through licensed property and casualty insurance agents in Pennsylvania to cover almost any building and its contents, including rental property and condominiums. Tenants can buy protection for their belongings as well.

Pennsylvanians impacted by flooding should visit PID's [website](#) for resources that can help guide property owners through filing insurance claims, and tips to avoid repair scams. More information on the NFIP and private flood insurance is available on the Insurance Department's one-stop [Flood Insurance](#) page, and more information on guidance following a severe weather event can be found on the [Disaster Recovery](#) resource page.

Consumers with questions or wishing to file a complaint can contact PID's [Consumer Services Bureau](#) by visiting its webpage, or by calling 1-877-881-6388.

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