



(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To ensure that Write Your Own companies can sell private flood insurance products that compete with National Flood Insurance Program products.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Mr. STEUBE introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To ensure that Write Your Own companies can sell private flood insurance products that compete with National Flood Insurance Program products.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

1 **SECTION 1. PROHIBITION ON NON-COMPETE REQUIRE-**  
2 **MENT FOR WRITE YOUR OWN COMPANIES**  
3 **UNDER THE NATIONAL FLOOD INSURANCE**  
4 **PROGRAM.**

5 Section 1345 of the National Flood Insurance Act of  
6 1968 (42 U.S.C. 4081) is amended by adding at the end  
7 the following:

8 “(f) **AUTHORITY TO PROVIDE OTHER FLOOD COV-**  
9 **ERAGE.**—

10 “(1) **WRITE YOUR OWN PROGRAM DEFINED.**—

11 In this subsection, the term ‘Write Your Own Pro-  
12 gram’ means the program under which the Federal  
13 Emergency Management Agency enters into a stand-  
14 ard arrangement with private property insurance  
15 companies to—

16 “(A) sell contracts for flood insurance cov-  
17 erage under this title under their own business  
18 lines of insurance; and

19 “(B) adjust and pay claims arising under  
20 the contracts described in subparagraph (A).

21 “(2) **PROHIBITION ON NON-COMPETE**  
22 **CLAUSE.**—The Administrator may not, as a condi-  
23 tion of participating in the Write Your Own Pro-  
24 gram or in otherwise participating in the utilization  
25 by the Administrator of the facilities and services of  
26 insurance companies, insurers, insurance agents and

1       brokers, and insurance adjustment organizations  
2       pursuant to the authority in this section, nor as a  
3       condition of eligibility to engage in any other activi-  
4       ties under the National Flood Insurance Program  
5       under this title, restrict any such company, insurer,  
6       agent, broker, or organization from offering and sell-  
7       ing private flood insurance (as that term is defined  
8       in section 102(b) of the Flood Disaster Protection  
9       Act of 1973 (42 U.S.C. 4012a(b))).

10       “(3) FINANCIAL ASSISTANCE/SUBSIDY AR-  
11       RANGEMENT.—After the date of enactment of this  
12       subsection, the Administrator may not include in  
13       any agreement entered into with any insurer for par-  
14       ticipation in the Write Your Own Program any pro-  
15       vision establishing a condition prohibited under  
16       paragraph (2).”.