

Could a new public-private  
partnership make offering flood  
insurance a profitable line for  
private insurers?

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# Assigned session questions

- How could a public-private partnership for flood insurance work in the United States?
- What would be needed for a smooth transition from an NFIP-dominated flood insurance market to one that included private insurance in a more balanced way?

# How could a public-private partnership for flood insurance work in the United States?

- 10 years of History (1968- 1978)
- Motivation: “Resiliency” through take up rate
  - Reasonable premiums
  - Risk Sharing

# The Partnership Dissolves



- What would be needed for a smooth transition from an NFIP-dominated flood insurance market to one that included private insurance in a more balanced way?
  - Learn from past
    - Causes of dissolution of the original partnership?
    - NFIP - resiliency through insurance or public version of private insurance?
    - Federal treasury ready for making partnership work?