

**Department of Legislative Services**  
Maryland General Assembly  
2004 Session

**FISCAL AND POLICY NOTE**

House Joint Resolution 10 (Delegates Minnick and Weir)  
Rules and Executive Nominations

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**National Flood Insurance Program - Tropical Storm/Hurricane Isabel**

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This joint resolution urges the U.S. Congress to review changes to the National Flood Insurance Program and consider changes that would improve the handling of claims and other aspects of the program, including delegating authority to the Maryland Insurance Administration to mediate claims, ensuring that properties are properly underwritten prior to the payment of premium, facilitating the use of a single adjuster when a claim is filed for both homeowners insurance and flood insurance, and covering property damages at replacement cost value.

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**Fiscal Summary**

**State Effect:** Compliance with this joint resolution would not directly affect State finances or operations.

**Local Effect:** None.

**Small Business Effect:** None.

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**Additional Information**

**Prior Introductions:** None.

**Cross File:** SJ 6 (Senator Stone, *et al.*) – Finance.

**Information Source(s):** Maryland Insurance Administration, Department of Legislative Services

**Fiscal Note History:** First Reader - March 8, 2004  
ncs/jr

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