



National Association of
Professional Surplus Lines
Offices, Ltd.

4131 N. Mulberry Dr., Ste. 200
Kansas City, MO 64116
816.741.3910
F 816.741.5409

May 20, 2014

Congressman Ross:

On behalf of its membership, the National Association of Professional Surplus Lines Offices (NAPSLO) is pleased to support H.R. 4558, the *Flood Insurance Market Parity and Modernization Act of 2014*. NAPSLO appreciates your leadership and continued efforts to ensure that consumers have access to private flood insurance options, should they choose.

NAPSLO is the national trade association representing the surplus lines industry and the wholesale insurance distribution system. NAPSLO's membership consists of approximately 400 brokerage member firms, 100 company member firms and 200 associate member firms, all of whom operate over 1,500 offices representing approximately 15,000 to 20,000 individual brokers, insurance company professionals, underwriters and other insurance professionals in the 50 states and the District of Columbia.

The *Flood Insurance Market Parity and Modernization Act of 2014* amends the definition of private flood insurance to ensure surplus lines insurers are eligible to offer private market solutions and alternatives to consumers in need of unique and complex flood risks. Although nonadmitted insurance companies are currently allowed to provide private flood insurance, the definition of private flood insurance should be revised to clarify that nonadmitted insurance companies may be eligible to provide insurance in the insured's home state, in accordance with the Nonadmitted and Reinsurance Reform Act of 2010, and ensure policyholders access to the nonadmitted market alternatives.

NAPSLO again thanks and congratulates you on the introduction of common-sense legislation which recognizes the nature of our industry.

Sincerely,

A handwritten signature in blue ink that reads "Brady R. Kelley".

Brady R. Kelley
Executive Director

A handwritten signature in blue ink that reads "Keri A. Kish".

Keri A. Kish
Director of Government Relations