



Earthquake Insurance and Disaster Assistance: The Effect of Catastrophe Obligation Guarantees on Federal Disaster-Assistance Expenditures in California (Rand Technical Report)

Tom LaTourrette, James N. Dertouzos, Christina Steiner, Noreen Clancy

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The Catastrophe Obligation Guarantee Act, introduced in Congress in 2009, would authorize the federal government to provide committed loan guarantees to qualified state catastrophe-insurance programs. Proponents argue that lower-cost catastrophe insurance could reduce federal disaster-assistance expenditures. This report estimates the law's potential effects in California.

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