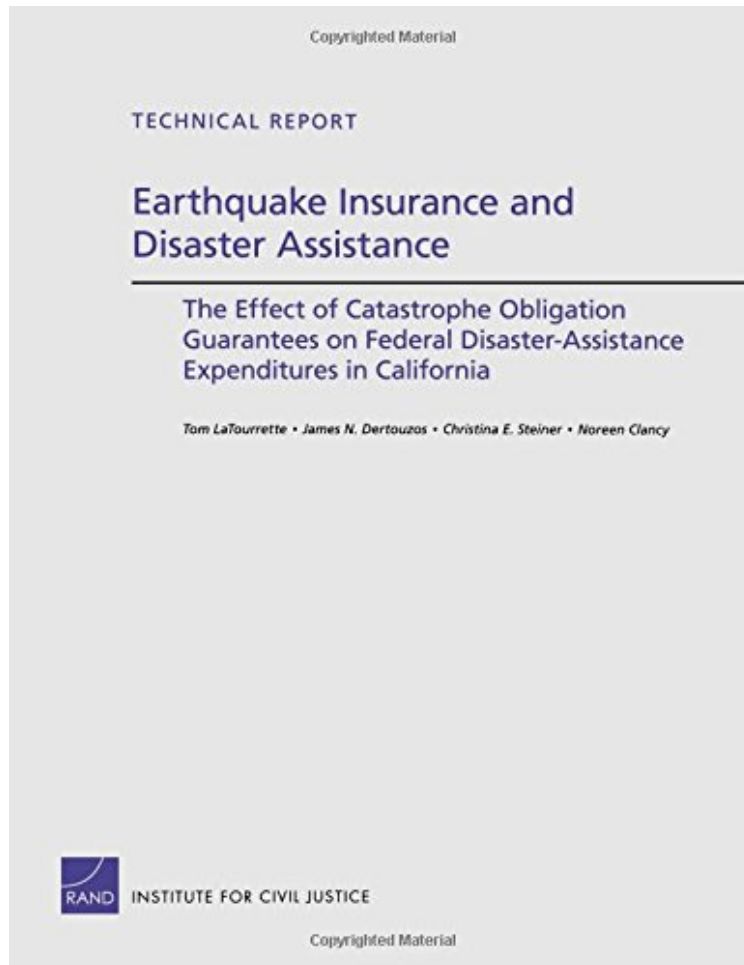


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Earthquake Insurance and Disaster Assistance: The Effect of Catastrophe Obligation Guarantees on Federal Disaster-Assistance Expenditures in California (Rand Technical Report)

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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.

From the Inside Flap Proponents of the Catastrophe Obligation Guarantee Act argue that lower-cost catastrophe insurance could reduce federal disaster-assistance expenditures. This report estimates the law's potential effects in California. About the Author Tom LaTourette (Ph.D., California Institute of Technology) is an associate physical scientist at RAND. James Dertouzos (PhD, Economics, Stanford University) is a Senior Economist at RAND. Research interests include economics of mass media regulation, labor economics, manpower, and welfare reform.