

# Public Marketplace Overview

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- **State Residual Markets**

- In all States
- For high-risk individuals or businesses having difficulty to obtain private market insurance
- Auto, Property (Cat), Workers Compensation

- **Federal Insurance Programs**

- Directly provide or enable private sector provision of p&c coverage
- National Flood Insurance Program (NFIP)
- Overseas Private Investment Corporation (political risk coverage for business operations overseas)
- Terrorism Risk Insurance Act Program (TRIA)
- Federal Crop Insurance Corporation

- **Government-sponsored Enterprise (GSE)**

- Financial services corporation created by United States Congress
- Enhance flow of credit to targeted economic sectors
- Agriculture, Home Finance, Education
- Fannie Mae and Freddie Mac are best known GSEs