



# NATIONAL FLOOD INSURANCE PROGRAM

## Bureau and Statistical Agent

FEMA

W-04021

**MEMORANDUM TO:** Write Your Own (WYO) Company Principal Coordinators and NFIP Servicing Agent

**FROM:** WYO Clearinghouse

**DATE:** May 10, 2004

**SUBJECT:** Press Release—NFIP Findings of Initial Reviews of Hurricane Isabel Claims

Attached is a copy of a recent DHS/FEMA press release about the NFIP's findings to date of its initial reviews of Hurricane Isabel claims. Please distribute the press release within your organization as appropriate.

Attachment

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, WYO Standards Committee, Government Technical Monitor

Suggested Routing: Claims, Accounting, Data Processing, Marketing, Underwriting



**FEMA**

# Press Release

May 6, 2004

No.: 04-071

Contact: James McIntyre

Phone: (202) 646-4600

## **NATIONAL FLOOD INSURANCE PROGRAM RELEASES FINDINGS OF INITIAL REVIEWS OF HURRICANE ISABEL CLAIMS**

### ***Program Has Received 948 Requests as Part of Claims Review Effort***

**WASHINGTON** – The National Flood Insurance Program has completed reviews of the first group of claims review requests received from policyholders who suffered Hurricane Isabel-related damage. As part of the ongoing review, the National Flood Insurance Program's general adjusters have reviewed 273 claims of the 948 requests received to date, with 33 of these claims identified for additional insurance payments.

Policyholders from Maryland, North Carolina, and Virginia who suffered losses during Hurricane Isabel are able to request a review of their claims to ensure that settlements were equitable. The National Flood Insurance Program established a toll-free number, 1-800-427-4661, for policyholders to request a claim review. In addition, the National Flood Insurance Program held outreach sessions in communities severely impacted by the hurricane. All policyholders filing claims as a result of Hurricane Isabel who did not receive the full value of their policy received, or will receive, a letter with instructions on requesting a review by mail.

A summary of the review effort to date indicated:

- 948 policyholders in the affected states requested a review of their flood insurance claims for Hurricane Isabel-related damages.
- The National Flood Insurance Program's general adjusters have completed 273 claims reviews to date.
  - Of these, adjusters determined that an adjustment to the claim total may be allowed in 33 claims and were referred to the respective insurance company for supplemental funding.
  - \$450,829 has been approved in new funding for Hurricane Isabel policy settlements.
  - 240 claims were determined to have no additional items eligible for payment based on the terms and conditions of the individual insurance policies and that no further reimbursement is due.

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## NFIP Outreach Summary

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- 675 claims reviews are still pending completion, including 35 claims where a re-inspection was requested

“All policyholders requesting a review will receive a thorough look at their claim,” said William Lokey, the National Flood Insurance Program Community Outreach Team coordinator. “Our intent in the review process is to ensure each policyholder receives the full compensation to which they are eligible under the terms of their National Flood Insurance Program policy.”

In addition, the program initiated an extensive community outreach effort in the tri-state area that provided policyholders the opportunity to meet one-on-one with National Flood Insurance Program representatives. The sessions included representatives from other agencies who answered any questions regarding specific programs and recorded information on specific cases for follow-up review or that may require future contact.

Policyholders can still request a claim review by calling the toll-free number, **1-800-427-4661**, mailing in the request for review form that they received in the mail or downloaded from the FEMA website, or faxing the form to 1-800-457-4232.

Policyholders who call the toll-free number should have the following information available during the call: their policy information including the policy number; name of the insurance company, agent, adjuster, and contractor; and the contractor's estimate.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages the National Flood Insurance Program and the U.S. Fire Administration.

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