

W-06008

January 31, 2006

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the

National Flood Insurance Program Servicing Agent

FROM: David I. Maurstad

Acting Federal Insurance Administrator

SUBJECT: Hurricane Mediation Programs in Louisiana, Alabama, and Mississippi

This is to update you on the results of our discussions with the Departments of Insurance in Louisiana, Alabama, and Mississippi regarding excluding flood insurance claims from their hurricane claims mediation programs.

The Louisiana Department of Insurance has modified the on-line version of their mediation brochure. It now includes a note in the "Am I eligible" section. The brochure may be accessed at the following link: http://www.ldi.state.la.us/wbats new/Humcane Mediation Program brochure.pdf

The Alabama Department of Insurance plans to post an amendment to Regulation No. 135 on their website in February. The amendment will change the definitions section, and will appear for two months, after which a public hearing will be held. The regulation will be finalized thereafter.

The Mississippi Insurance Department has posted on their website Hurricane Katrina Mediation Questions and Answers, which includes the following statement. "Commercial insurance claims, private passenger motor vehicle insurance, liability coverage contained in property insurance policies, or claims with the National Flood Insurance Program will not be eligible." It may be accessed at the following link:

http://www.doi.state.ms.us/katrina/mediationga.pdf

If you have questions regarding this issue, please contact Edward L. Connor, Chief, Risk Insurance Branch, by email (Edward.Connor@dhs.gov) or by telephone at 202-646-3429.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Claims, Legal, Marketing