

## [A Flood of Hurt](#)

While listening to a speaker at the [First Party Claims Conference in Rhode Island](#) last October I vowed to bone up on flood insurance. I'd been marginally involved with state regulators at the NAIC in examining efforts to reform the National Flood Insurance program (NFIP). UP had been starting to educate consumers about pending changes enacted by Congress through Biggert-Waters 12, but as I listened to the speaker throwing around terms like "Pre-FIRM and Post-FIRM", and explaining the special rules that apply to NFIP claims - I realized that UP needed to focus and beef up our offerings on this topic. NFIP policies are a world unto themselves. Not just the \$250k limit, the basement exclusion and the absence of ALE coverage - but the highly technical exclusions, strictly enforced deadlines, formal, detailed and final sworn proofs of loss, limited legal remedies...a lot to grasp.

Then a few weeks later, Sandy hit and the crash course began. In the months that have followed, with lots of help, (thank you **Dennis Abbott, Les Knox, Chip Merlin, Michael Miller, Clay Morrison, Dick Tutwiler** and National Flood Insurance Summit presenters), I've come out the other side knowing more than the average bear about a topic that is now front and center in Colorado and New Mexico. See: [Ariel Video of Devastation by Colorado Floods](#)

Here's me on NPR last week: [Flood-Damaged Homes:Who Pays?](#)

Next week I'll be in New Jersey for two Sandy recovery events: I'll be teaching a UP Roadmap to Recovery™ workshop for homeowners, and I'll join **Harry Cummins** and a New Jersey Division of Insurance staffer on a speaker panel educating legal services lawyers on helping clients perfect their NFIP claims before the anniversary of the disaster.

Here are two excellent Sandy claim checklists prepared by Touro Law Center's Disaster Clinic Professor **Ben Rajotte**: [Touro Law Insurance Checklists](#)

For those following the tortured path of Biggert-Waters 12, check out grass roots activist **George Kasimos'** [recent video plea](#).



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