

[Katrina Archive - Advocates](#)

KATRINA ARCHIVE

Editor's Note: some of the information in this library may be superseded or outdated. For more information visit the [Katrina \(Water Damage\) Library](#) homepage.

[Washington Post - Claim Delays](#)

A. General Claim Tips

- [Argue for insurers to advance 20% Overhead & Profit \(pdf\)](#)
- [Clock is Ticking on Storm Claims \(pdf\)](#)
- [General Claim Tips \(pdf\)](#)
- [Dwelling Claim Tips \(pdf\)](#)
- [Contents Claim Tips \(pdf\)](#)
- [Don't Get Shortchanged on Katrina Cover \(pdf\), Business Insurance Magazine, November 14, 2005](#)
- [Fine Print Exclusions, NPR Story, September 16, 2005](#)
- [Dickstein Guide \(pdf\)](#)
- [Insurance Tips for Survivors of Hurricane Katrina, Jeannine Chanes, Esq., 2005 \(pdf\)](#)
- [Negotiating, MarketWatch, 2005 \(pdf\)](#)
- [Getting Mortgage Lenders To Sign Off, Louisiana State Government](#)
- [Securing a Full Insurance Recovery After Natural Disasters \(pdf\), Anderson, Kill & Olick, P.C., September/October, 2004](#)
- [Arguing for Coverage - Americans for Insurance Reform, September, 2005](#)

Tips for Policyholders from the Louisiana Department of Insurance

- [After the hurricane hits: Answers to common questions about hurricane-related property damage \(pdf\)](#)
- [What Should I Do If My Property Is Flooded? \(pdf\)](#)

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- [Twelve Tips to Secure Insurance Coverage for the Katrina Disaster, Anderson, Kill & Olick, P.C. \(pdf\)](#)
- [Hurricane and Windstorm Deductibles, Insurance Information Institute](#)

B. Wind vs. Flood

- [Louisiana Hurricane Impact Atlas – 2005, Louisiana Geographic Information Center \(pdf\)](#)
- [Was it Wind or Water, The New York Times, September 21, 2005 \(pdf\)](#)
- [What Should I Do If My Property Is Flooded, Louisiana Department of Insurance \(pdf\)](#)
- [Experts Say Faulty Levees Caused Much of Flooding, Washington Post, September 20, 2005](#)
- [Flood Exclusions in Windstorm Policies, Dennis J. Wall, Esq. \(reprinted from ATLA with permission of author\) \(pdf\)](#)
- [Wind Versus Water: Why “Proximate Cause” Should Help Not Hurt \(pdf\)](#)
- [State Farm: We’re Paying Wind Damage Claims, www.claimsguides.com, April 7, 2006](#)
- [Miss. vs. State Farm re: Wind \(pdf\)](#)
- [Katrina Victims Say Agents Advised Against Flood Coverage \(pdf\)](#)

C. Unresolved Issues

- [Getting Mortgage Lenders To Sign Off, Louisiana State Government](#)
- [How Will Homeowners Insurance Litigation Play Out, FindLaw’s Legal Commentary, September 19, 2005 \(pdf\)](#)
- [Insurance for Katrina Damage, PBS, NewsHour with Jim Lehrer, September 27, 2005](#)
- [Why Katrina Won’t Flood Insurance Companies, www.slate.com, September 6, 2005](#)
- [Insurance Industry is Well Positioned to Keep Its Financial Commitments to Gulf Coast Residents, ATLA, September 27, 2005](#)
- [Follies Caused Floods, Knight Ridder Newspapers, November 6, 2005](#)
- [S. Fla., Insurers, Adjusters Backlogged With Damage Claims from Wilma, Insurance Journal, December 2, 2005](#)
- [Claim Abuse Report \(pdf\)](#) — United Policyholders is a part of the coalition that produced this document
- [Legislative Reform in Louisiana \(pdf\)](#)

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1. Valued Policy Laws

- [Evaluating Valued Policy Law After Katrina \(pdf\)](#)
- [Mierzwa & Proximate Causation—A Ray of Hope for Insurance Victims in LA and MS \(pdf\)](#)
 - a. Florida
 - [Insurance Companies, Not Taxpayers, Should Pave the Gulf Coast Road to Recovery](#)
 - [Hurricane Claims and Valued Policy Law \(pdf\)](#)
 - b. Louisiana
 - c. Mississippi

2. Issues raised in pending lawsuits

- [The Need for Caution, FindLaw Legal Commentary, September 19, 2005 \(pdf\)](#)
- [What Should I Do If My Property Is Flooded, Louisiana Department of Insurance \(pdf\)](#)
- [Recent Case re: NFIP/Leasehold Improvements, www.nationalunderwriter.com](#)
- [MS. AG suit to void water exclusions back in state court, www.insurancejournal.com, March 13, 2006](#)

3. Causation issues including levee breaches and other factors that combined with the hurricane forces

- [Rand Study Says Few Homeowners Buy Flood Insurance When It Is Not Required, www.rand.org, March 13, 2006](#)

D. Types of Policies at Issue

- [Rand Study Says Few Homeowners Buy Flood Insurance When It Is Not Required, www.rand.org, March 13, 2006](#)
- [Bad Faith/Flood Insurance \(pdf\)](#)

E. Specific Points of Law

- [Disaster and Business Interruption Coverages, Anderson, Kill & Olick, P.C. \(pdf\)](#)
- [Industry attorney's viewpoint: Unraveling Insurance Coverage for Hurricane Katrina:](#)
- [No Big Easy Task, cms.nationalunderwriter.com](#)
- [State Laws Preempted in Flood Cases \(pdf\)](#)