

[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Editor's Note: some of the information in this library may be superseded or outdated.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? \(pdf\)](#)

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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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 \(pdf\)](#)