

## [Freedom of Information Act Request to DHS FEMA - WYOs and IAs](#)

On February 23, 2015, UP submitted a third Freedom of Information Act request to FEMA for information on the National Flood Insurance Program. In this request, UP sought information on the contracts between Write-Your-Own insurers and Independent Adjusters in order to determine how payments and compensation decisions are made and how penalties for overpayment of claims are assessed. This is the third of three FOIA requests that UP has submitted on behalf of flood insurance policyholders in order to gain more information about the internal structure of the NFIP.

[United Policyholders FOIA Request to DHS FEMA 2-23-15.pdf](#)