



FEMA

August 24, 2018

Amy Bach, Esq.
Executive Director
United Policyholders Roadmap to Recovery

Dear Ms. Bach,

Thank you for your letter dated August 21, 2018. We share a common interest in supporting policyholder's efforts to recover from the severe flooding caused by Hurricanes Harvey and Irma. With NFIP insurers affected by Hurricanes Harvey and Irma showing a claims closure rate of over 99.6% and 99.5%, respectively, I think we are on the right track.

Thank you for bringing attention to the possible confusion surrounding the deadline for submitting a proof of loss in support of a flood insurance claim stemming from Hurricanes Harvey or Irma. Based on your feedback, FEMA is taking steps to reduce the confusion. FEMA plans to correct any written communications that may have muddled this message making it clear that the proof of loss deadline for Harvey and Irma flood losses is one year from the *date of loss*, rather than one year from *the date of filing the initial claim*.

FEMA is committed to providing our policyholders with clear guidance on the entire claims handling process by producing clear and concise written guidance, as well as providing policyholders with comprehensive support. For Hurricane Harvey, FEMA took unprecedented steps to ensure that policyholders know their rights and options under their flood insurance policy. These steps have proven to be successful, within the first six months of Harvey making landfall, policyholders across Texas and Louisiana, filed over 91,800 claims. The program had also closed over 89,800 claims and had paid out more than \$8.5B. In the last six months only 420 new claims have been filed. Clearly our customer-centric approach has transformed the way we service policyholders.

Additionally, FEMA recently conducted a series of claims open houses in the Houston-area designed to help policyholders finalize their claims and connect them with free claims assistances resources, such as the NFIP's policyholder-friendly appeals process, the Office of the Flood Insurance Advocate, and local legal aid organizations. FEMA will continue to inform policyholders about these resources and upcoming NFIP deadlines across multiple platforms, including open house events, partnerships with local community organizations, local media, social media, and direct mail. I hope United Policyholders will join us in that effort.

FEMA is committed to ensuring that policyholders have an opportunity to receive every dollar they are entitled to under their policy. We are prepared to pay more to policyholders who have covered losses under the policy, even after the proof of loss deadline. As always, we appreciate your partnership and dedication to our insured survivors.

Sincerely,

A handwritten signature in blue ink, appearing to read "David", with a stylized flourish extending from the end.

David I. Maurstad

Deputy Associate Administrator for Insurance and Mitigation