

SEP 17 2014



FEMA

Amy Bach, Esquire  
Executive Director  
United Policyholders  
381 Bush Street, 8<sup>th</sup> Floor  
San Francisco, California 94104

Dear Ms. Bach:

Thank you for your letter on behalf of numerous Colorado residents whose property was insured by the National Flood Insurance Program ("NFIP") and damaged by the late summer flooding (September 10, 2013 – September 30, 2013). There were about 2,100 Colorado claims reported and more than \$65M has been paid to these policyholders to permanently repair or replace their property. More than 98% of these reported claims are now closed.

On November 14, 2013, FEMA extended the time requirement for policyholders to send their complete proof of loss to the NFIP Direct Servicing Agent or one of the Write Your Own Companies servicing NFIP flood policies ("NFIP Insurers"). That extension of 21 days allowed a total of 81 days for Colorado policyholders to send their completed and documented proof of loss that was signed and sworn to by the policyholder to their NFIP insurer. This 21 day extension was requested at the time to respond to other such extensions.

General extensions of the time requirement for policyholders to send a complete proof of loss, signed and sworn to by the policyholder with documentation to fully support the statement of the amount requested are made to allow those policyholders that have had difficulty putting their claim together additional time to do so. Such extensions are made proactively and not retroactively. Timely proofs of loss have been sent to the insurers, the claim paid, and the claim has been closed for months.

However, FEMA recognizes in limited circumstances a policyholder may need more time to prepare and submit their claim to their NFIP insurer. In such cases, the policyholder may request the insurer to seek an individual waiver of the proof of loss time requirement from FEMA. This request is made through the insurer once the claim has been presented to the insurer and is ready for payment. FEMA typically responds to such requests within 10 days, unless more information is required. Each request is handled on a case by case basis and if the delay has not prejudiced the Program and the efforts of the policyholder have been in good faith, the requests are typically approved.

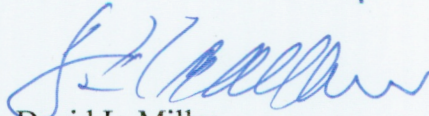


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Again thank you for your letter. I hope this information is helpful in resolving your concerns.

Sincerely,



David L. Miller  
Associate Administrator  
Federal Insurance and Mitigation Administration

DM: rt

cc: Senator Michael F. Bennet  
Senator Mark Udall  
Representative Jared Polis  
Representative Cory Gardner  
Governor John Hickenlooper