

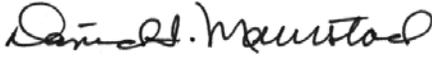


FEMA

W-04089

November 15, 2004

MEMORANDUM FOR: Write Your Own Principal Coordinators and the
NFIP Servicing Agent

FROM: David I. Maurstad 
Acting Director
Mitigation Division
Emergency Preparedness
and Response Directorate

SUBJECT: Claims Settlements

I want to again express to you my appreciation for your tireless efforts to respond to the needs of the many victims of the unprecedented series of storms that battered the State of Florida as well as many other states along the Eastern Seaboard. It is at times like this that the National Flood Insurance Program has the opportunity to deliver on the promises we make in insurance contracts.

Because of the enormity of the damage and the widespread nature of the storms, it has been a challenge to contact many of the victims expeditiously. I am again requesting that you place a high priority on being sure that claimants are not frustrated with the lack of communication with their adjusters. Now that the settlement process has begun, I know you will ensure the disposition of claims in an equitable and timely fashion. It is important during this time that policyholders be able to understand the process and discuss their questions and concerns with the insurance professionals on whom they depend to help them on the road to recovery.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Claims, Legal, Marketing