



FEMA

W-11115

November 7, 2011

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent, and Selected Adjusting Firms

A handwritten signature in black ink, appearing to read "James A. Sadler".

FROM: James A. Sadler, CPCU, AIC  
Director of Claims  
National Flood Insurance Program

SUBJECT: Expanded Claims Reinspection Process

On Wednesday, November 2, 2011, Denny Kuhns, Risk Insurance Division Director; Mike Bolch, the Federal Coordinating Officer (FCO); and I met with officials from the Governor's Office of Hurricane Recovery and the North Carolina Department of Insurance to discuss the handling of NFIP North Carolina Hurricane Irene claims. The group agreed that an expanded claims reinspection process along with the continuation of the Raleigh, North Carolina, Joint Field Office (JFO) toll-free Claims Hotline would accomplish our collective goals. To make this Hotline meaningful, a 72-hour response was imposed. A copy of the press release following that meeting is attached.

The NFIP Bureau and Statistical Agent's General Adjusters are handling the expanded reinspections and the JFO Insurance Specialist staff will take the calls and handle some directly. Others will immediately be sent to FEMA's Claims and Appeals Branch for handling and some of these calls may require the insurer's intervention.

Again, to make this additional response meaningful, policyholders must receive a response within 72 hours of their call. It would be wonderful if all issues could be resolved within the 72 hours, but if that is not possible, the policyholder should be called within the 72 hours detailing the solution or explaining any delay with a projected time for resolution provided. If the issue(s) has been resolved prior to contacting the North Carolina Claims Hotline, please provide a summary of action and its resolution to [Russell.Tinsley@dhs.gov](mailto:Russell.Tinsley@dhs.gov).

Your cooperation is essential to the success of this solution and I thank you in advance for this cooperation. Russ Tinsley is managing this process at Headquarters. Any questions can be sent to Russ at his email address: [Russell.Tinsley@dhs.gov](mailto:Russell.Tinsley@dhs.gov).

Expanded Claims Reinspection Process  
November 7, 2011  
Page | 2

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting



North Carolina Department of  
Crime Control & Public Safety

FEMA Joint Information Center  
Raleigh, North Carolina



**FEMA**

# News Release

November 2, 2011  
NC-4019-NR-089  
FEMA Media Contact: 919-773-8288  
State Media Contact: 919-779-8043

## **NATIONAL FLOOD INSURANCE PROGRAM TO REINSPECT SOME CLAIMS FROM IRENE**

**RALEIGH, N.C.** – At the request of Gov. Beverly Perdue and Insurance Commissioner Wayne Goodwin, the National Flood Insurance Program will reinspect some flood insurance claims resulting from Hurricane Irene in North Carolina. The inspections will begin immediately.

In addition, the Federal Emergency Management Agency (FEMA) is asking policyholders who have questions or concerns about their claims to call a special toll-free flood insurance hotline: **855-336-2002**. Specialists will take information; policyholders can expect a response from their insurance company within 72 hours.

“Helping the families, businesses, and farmers who suffered damage from Hurricane Irene is critically important,” Gov. Perdue said. “We appreciate our Federal partners responding to our requests and the needs of our communities. We will continue to push for every possible bit of assistance from the Federal government.”

After a disaster, the flood insurance program routinely sends general adjusters to reexamine a random sampling of claims as a quality-control measure. This effort will be expanded in North Carolina for Hurricane Irene flood claims.

The flood insurance claims hotline, which has been operating for several weeks, is staffed by specialists who answer questions and help policyholders resolve issues with their insurance companies. To expedite the process, when policyholders call they should have the name of their insurance company, their name as it appears on the policy, the policy number, and, if possible, the name of the adjuster. The hotline operates 8 a.m. to 7 p.m. Monday through Saturday.

Last Friday, Bob Etheridge, the Governor’s Advisor for Hurricane Irene Recovery, and Goodwin requested help from FEMA’s flood insurance claims program director. In a letter to FEMA, Etheridge and Goodwin asked that claims adjusters reevaluate the initial inspections and follow up on inspections that were scheduled but not completed.

“It is important for these claims to be evaluated properly and paid as quickly as possible so that these survivors can continue to rebuild their lives,” the letter said.

(MORE)

## **NFIP BEGINS REINSPECTION – Page 2**

This morning, Jim Sadler, director of claims for FEMA's flood insurance program, and Denny Kuhns, FEMA's division director of risk insurance, met in Raleigh with Etheridge, Goodwin, Mark Edwards, assistant insurance commissioner, Mike Bolch, federal coordinating officer for FEMA, and Doug Hoell, state emergency management director. The announcement of the reinspections and the hotline was made after the meeting.

In two months, more than 9,000 flood claims have been filed with insurance companies and more than \$56 million already has been paid on claims, including \$8 million in advanced payments.

**The reinspections will involve only flood insurance claims, not other programs involved in the Federal recovery effort.**

*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY, call 800-462-7585.*

*FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

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