

Braley Pushes FEMA to Expedite Flood Insurance Payments

Today, Rep. Bruce Braley (D-Iowa) urged Federal Emergency Management Agency (FEMA) Administrator David Paulison and FEMA Assistant Administrator for Mitigation David Maurstad to waive the Proof of Loss (POL) requirement for those impacted by the Midwest floods and tornadoes. Braley led a letter from 20 members of Congress, including the entire Iowa Congressional delegation.

Washington, DC - Today, Rep. Bruce Braley (D-Iowa) urged Federal Emergency Management Agency (FEMA) Administrator David Paulison and FEMA Assistant Administrator for Mitigation David Maurstad to waive the Proof of Loss (POL) requirement for those impacted by the Midwest floods and tornadoes. Braley led a letter from 20 members of Congress, including the entire Iowa Congressional delegation.

The National Flood Insurance Program, as well as some private flood insurance companies, requires individuals to file a Proof of Loss before they can receive any insurance payments. Braley's letter urges FEMA to waive the current POL requirement, which would decrease the amount of paperwork that individuals have to file after receiving a damage estimate, and thus receive their insurance payment more quickly.

"As Iowans continue working to recover from the floods and tornadoes, they need help quickly and without delay," Braley said. "My request would decrease redundant paperwork and unnecessary red tape, making it easier for insured individuals to quickly get the help they need to rebuild."

Currently, individuals must file a POL in order to receive their insurance payment. Filing a POL requires several steps, including an assessment typically made by an insurance adjuster, a completed estimate and report by the adjuster, additional professional estimates if the insurance company's estimate is believed to be incorrect, and finally filing a completed POL with the insurance company. Iowans currently have 120 days to complete this process.

In 2004, FEMA granted a Waiver of the POL due to flooding following Hurricanes Charley, Frances and Ivan. In 2005, a Waiver was granted following Hurricane Katrina.

A copy of Braley's letter is attached and below:

September 5, 2008

R. David Paulison

David I. Maurstad

Administrator

Assistant Administrator, Mitigation

Federal Emergency Management Agency

Federal Emergency Management Agency

500 C Street, NW

500 C Street, NW

Washington, DC 20472

Washington, DC 20472

Dear Administrator Paulison and Assistant Administrator Maurstad:

Thank you for the recent 60-day extension of the Proof of Loss (POL) filing deadline for claims for flood-insured buildings in the States of Iowa, Illinois, Indiana, Missouri, and Wisconsin damaged by flooding starting on June 6, 2008. While this extension is much-needed by our constituents who have suffered from the flooding, we are concerned that this additional 60 days will still not be enough time for many of our constituents to meet the POL filing requirements. It is our hope that we can do everything possible to assist our constituents in recovering their insured losses in the most expeditious manner possible. As such, we respectfully request a Waiver, rather than an extension, of the POL requirement.

As you know, a POL is not submitted by the impacted individual until after an estimate and report are completed, typically by an insurance adjustor. Due to the widespread losses as a result of the recent Midwest flooding, we feel there is no question that there will be a shortage of qualified adjusters available to these impacted families and individuals. The sheer magnitude of flooding in these Midwestern states will stretch thin the number of qualified adjusters. The adjuster availability problem will inevitably result in a delay in the inspection of the damaged property and the adjustment of the claims.

In addition, many of our impacted constituents have so much to deal with related to the floods, and meeting one more bureaucratic deadline is simply too easily overlooked as families try to rebuild their lives. These are families that have flood insurance, and did everything right in preparation of disasters like the recent flooding. A Waiver of POL requirements would enable insured families and individuals to receive their payments faster, and also provide additional time to file POLs for those who may disagree with the adjuster's estimate and need more time to submit their own repair estimate. We feel that a Waiver of the POL requirement will help show that the government is a partner during these tough times, and not a barrier.

As you recall, there is recent precedent for the granting of a Waiver of the POL requirement. In 2004, FEMA granted a

Waiver of POL requirements for those states impacted by Hurricanes Charley, Frances, and Ivan. In 2005, FEMA granted a Waiver of POL requirements due to Hurricane Katrina. Given the magnitude of the Midwest Floods of 2008, our constituents are facing many of the same challenges that were faced in these previous disasters, and we feel a Waiver of the POL requirement is just as necessary.

Again, we respectfully request that you waive the POL requirement, which would help our insured constituents recover from these unprecedented disasters. If you or your staff have questions, or would like to discuss further, please feel free to contact Mike Goodman in Rep. Braley's office at 202-225-2911. Thank you for your consideration of this request, and we look forward to hearing from you soon.

Sincerely,

Rep. Bruce Braley

Rep. Dave Loebsack

Rep. Leonard Boswell

Rep. Tom Latham

Rep. Steve King

Rep. Phil Hare

Rep. Jerry Costello

Rep. Luis Gutierrez

Rep. Danny Davis

Rep. Ron Kind

Rep. John Shimkus

Rep. Tammy Baldwin

Rep. Baron Hill

Rep. Timothy Johnson

Rep. Melissa Bean

Rep. Russ Carnahan

Rep. Andre Carson

Rep. Joe Donnelly

Rep. Brad Ellsworth

Rep. Steve Kagen