

# Policyholder Prepared

VERSUS

# Adjuster Prepared

Name: **Department of Homeland Security**      488 (January 2007) (2008)  
**Federal Emergency Management Agency**      Edition: 01-11-2008  
 National Flood Insurance Program

**PROOF OF LOSS**  
 (See Instructions and Conditions)

Policyholder: **DEPT OF HOMELAND SECURITY**      POLICY NO: **12000000000000000000**  
 Insured's address: **2400 P ST NW**      CLAIM NO: **00000000000000000000**  
 CITY: **WASHINGTON DC**      STATE: **DC**      DATE OF LOSS: **01/01/2008**  
 INSURED ADDRESS: **2400 P ST NW**      TYPE OF PROPERTY: **1**      TYPE OF LOSS: **1**  
 CITY: **WASHINGTON DC**      STATE: **DC**      POLICY NO: **12000000000000000000**  
 CLAIM NO: **00000000000000000000**

How the loss happened: **Water**  
 Cause: **Water**      Type: **Water**  
 Other: **Water**

COVERAGE IDENTIFY TYPE	AMOUNT OF COVERAGE	DEDUCTIBLE	AMOUNT CLAIMED
COVERAGE A - BUILDING PROPERTY	\$	\$	\$
COVERAGE B - FURNISHINGS, HOLDINGS	\$	\$	\$
NET AMOUNT CLAIMED: \$			

I understand that by signing this Proof of Loss, I have used my own judgment concerning the amount of my loss and I have certified the amount of my loss by certifying the following:  
 Specifications of damaged buildings and detailed repair estimates for building items  
 A detailed inventory of damaged personal property for contents items  
 Actual income, receipts and related documents for all claims

I understand that I may be required to pay additional amounts for other flood damages if I believe that not all damages were addressed in this estimate. In the event a third party is responsible for the damage, I hereby authorize my insured to bring suit in the courts against any third party who may be responsible for the damage.

By signing and filing this form, I declare under penalty of perjury that the foregoing is true and correct.

POLICYHOLDER SIGNATURE: \_\_\_\_\_ DATE SIGNED: \_\_\_\_\_  
 CLAIM NO: \_\_\_\_\_

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Adjuster: **DEPT OF HOMELAND SECURITY**      POLICY NO: **12000000000000000000**      This is not a Release  
 Insured's address: **2400 P ST NW**      CLAIM NO: **00000000000000000000**  
 CITY: **WASHINGTON DC**      STATE: **DC**      DATE OF LOSS: **01/01/2008**  
 INSURED ADDRESS: **2400 P ST NW**      TYPE OF PROPERTY: **1**      TYPE OF LOSS: **1**  
 CITY: **WASHINGTON DC**      STATE: **DC**      POLICY NO: **12000000000000000000**  
 CLAIM NO: **00000000000000000000**

How the loss happened: **Water**  
 Cause: **Water**      Type: **Water**  
 Other: **Water**

Description of Loss	Coverage A - Building Property		Coverage B - Contents Property	
	Amount	Amount	Amount	Amount
Property damage (see 0101, 0102, 0103, 0104, 0105, 0106, 0107, 0108, 0109, 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0120, 0121, 0122, 0123, 0124, 0125, 0126, 0127, 0128, 0129, 0130, 0131, 0132, 0133, 0134, 0135, 0136, 0137, 0138, 0139, 0140, 0141, 0142, 0143, 0144, 0145, 0146, 0147, 0148, 0149, 0150, 0151, 0152, 0153, 0154, 0155, 0156, 0157, 0158, 0159, 0160, 0161, 0162, 0163, 0164, 0165, 0166, 0167, 0168, 0169, 0170, 0171, 0172, 0173, 0174, 0175, 0176, 0177, 0178, 0179, 0180, 0181, 0182, 0183, 0184, 0185, 0186, 0187, 0188, 0189, 0190, 0191, 0192, 0193, 0194, 0195, 0196, 0197, 0198, 0199, 0200, 0201, 0202, 0203, 0204, 0205, 0206, 0207, 0208, 0209, 0210, 0211, 0212, 0213, 0214, 0215, 0216, 0217, 0218, 0219, 0220, 0221, 0222, 0223, 0224, 0225, 0226, 0227, 0228, 0229, 0230, 0231, 0232, 0233, 0234, 0235, 0236, 0237, 0238, 0239, 0240, 0241, 0242, 0243, 0244, 0245, 0246, 0247, 0248, 0249, 0250, 0251, 0252, 0253, 0254, 0255, 0256, 0257, 0258, 0259, 0260, 0261, 0262, 0263, 0264, 0265, 0266, 0267, 0268, 0269, 0270, 0271, 0272, 0273, 0274, 0275, 0276, 0277, 0278, 0279, 0280, 0281, 0282, 0283, 0284, 0285, 0286, 0287, 0288, 0289, 0290, 0291, 0292, 0293, 0294, 0295, 0296, 0297, 0298, 0299, 0300, 0301, 0302, 0303, 0304, 0305, 0306, 0307, 0308, 0309, 0310, 0311, 0312, 0313, 0314, 0315, 0316, 0317, 0318, 0319, 0320, 0321, 0322, 0323, 0324, 0325, 0326, 0327, 0328, 0329, 0330, 0331, 0332, 0333, 0334, 0335, 0336, 0337, 0338, 0339, 0340, 0341, 0342, 0343, 0344, 0345, 0346, 0347, 0348, 0349, 0350, 0351, 0352, 0353, 0354, 0355, 0356, 0357, 0358, 0359, 0360, 0361, 0362, 0363, 0364, 0365, 0366, 0367, 0368, 0369, 0370, 0371, 0372, 0373, 0374, 0375, 0376, 0377, 0378, 0379, 0380, 0381, 0382, 0383, 0384, 0385, 0386, 0387, 0388, 0389, 0390, 0391, 0392, 0393, 0394, 0395, 0396, 0397, 0398, 0399, 0400, 0401, 0402, 0403, 0404, 0405, 0406, 0407, 0408, 0409, 0410, 0411, 0412, 0413, 0414, 0415, 0416, 0417, 0418, 0419, 0420, 0421, 0422, 0423, 0424, 0425, 0426, 0427, 0428, 0429, 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# Flood Insurance Loss Report

**Guillaume Favre**



## **Flood Insurance Loss Report:**

**Review and Oversight of the National Flood Insurance Program** United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2005 National Flood Insurance Program Orice M. Williams, 2008-05 Disputes between policyholders 2 state regulators oversight of loss adjusters 3 information that NFIP neglects to assess the accuracy of damage determinations payments Includes recommendations Charts tables **Hearings, Reports and Prints of the Senate Committee on Banking and Currency** United States. Congress. Senate. Committee on Banking and Currency, 1967 **Flood Insurance Reform Act of 2004** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2004 *Federal Register*, 2001 **Federal Flood Insurance**, 2005 Historically flooding has been the most common natural disaster in the United States costing more in property damages than any other natural disaster In response to the trend of building homes and businesses in flood prone areas and the increasing cost of damages caused by floods Congress created the National Flood Insurance Program NFIP in 1968 The object was to reduce future flood losses through flood hazard identification floodplain management i e land use controls and building codes and insurance protection NFIP coverage is available to all owners and occupants of insurable property in a participating community Two flood insurance related policy issues stand out in the 109th Congress The first issue is the high and continuing cost of paying for repetitively flooded properties and clarifying congressional intent with respect to restoring flood victims to pre flood conditions The problem with repetitive loss properties RLPs is that the vast majority of these older generally less safe properties were grandfathered into the NFIP when the program was created and these properties have been repaired multiple times with subsidized flood insurance claim payments Owners of RLPs pay less than the full actuarial risk rates Congress started looking at the RLP problem and other matters several years before the National Flood Insurance Reform Act of 1994 The Flood Mitigation Assistance FMA Program was authorized as Section 1266 in 1994 and has largely been used to mitigate RLPs The Bunning Boreuter Blumenauer Flood Insurance Reform Act of 2004 P L 108 264 signed into law on June 30 2004 doubled the authorization for that program but did not change its focus despite some adjustment of priorities The 2004 Act also added two new programs that are focused on RLPs the Pilot Program and the Individual Property program Although the statute authorized 40 million a year for the Pilot program subject to annual appropriations the Administration s budget request for FY2006 did not include funding Legislation to appropriate the funds H R 2360 is pending The second issue which involves the adequacy of payments and the clarity of policies and procedures for filing and adjusting flood insurance claims after Hurricane Isabel in September 2003 was initially addressed by provisions in the 2004 act that made some programmatic changes to the NFIP and required several studies and reports This report traces the evolution of the NFIP and provides background information on the program This is followed by a brief discussion of the problem of repetitively flooded properties and the mitigation program administered by FEMA A summary of the major provisions in the

Bunning Bereuter Blumenauer Flood Insurance Reform Act of 2004 is included The report does not examine other important NFIP related issues involving coastal erosion the Coastal Barriers Resources System market penetration lender compliance and NFIP financial conditions and managing systems This report will be updated to reflect significant legislative action

**United States Code** United States,2012    **Underwriters' Report** ,1963    **Hearings** United States. Congress. House. Committee on Banking and Currency,1967    *Best's Insurance Reports* ,1927    **Reports on the Accounts of the Corporation of the City of Saint John for the Year Ending December 31 ... and Reports of City Officials with Sundry Accounts** Saint John (N.B.),1898    **Annual Report** Washington (State). Insurance Commissioner,1922    The Standard ,1910    **Mutual Fund Legislation of 1967** United States. Congress. Senate. Committee on Banking and Currency,1967    National Underwriter ,1924    **Insurance Department ... Annual Report** Washington (State). Insurance Commissioner,1922    **Monthly Journal of Insurance Economics** ,1927    *Proceedings of the annual meeting of the Fire Underwriters' Association of the Pacific* Fire Underwriters' Association of the Pacific,1927    **Privacy Act Issuances ... Compilation** ,1989    **American Law Reports** ,1987

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### **Flood Insurance Loss Report Introduction**

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