

Congress of the United States
House of Representatives
Washington, DC 20515-1806

May 1, 2017

Robert J. Fenton, Jr.
Acting Administrator
Federal Emergency Management Agency
U.S. Department of Homeland Security
500 C Street SW
Washington, DC 20472

Dear Administrator Fenton:

As you know, National Flood Insurance Program policy holders are required to submit a completed and signed proof of loss statement (POL) to their carriers within 60 days after losses occurring from a flood event.

Due to the widespread devastation and loss resulting from the August 2016 Louisiana flood, the Federal Emergency Management Agency (FEMA) has extended this deadline, thereby providing policy holders a total of 270 days to complete the POL process.

While the extensions have been welcomed, they have not been enough. Considering the breadth and depth of the destruction, we believe that an additional 90 days is necessary, for a total of 360 days, for many of our constituents to meet the POL filing requirements for supplemental claims.

The sheer magnitude of August 2016 flooding has stretched thin the number of qualified adjusters and has resulted in significant delay in the adjustment of these claims. In fact, many survivors are still awaiting the first adjustments from their carriers.

Time and again we speak to survivors who are waiting to hear from adjusters. Time and again we speak to the adjusters who complain they are overwhelmed by the magnitude of the effort. And time and again we speak to carriers who claim helplessness to act (which in many cases means "deny") until they are informed by an adjuster's report.

We strive daily to do everything possible to assist our constituents in recovering a fair settlement under their flood insurance policies in the most expeditious manner possible. As such, we respectfully request an additional extension of the POL requirement giving policyholders up to and including one year from the date of the loss to file their supplemental claims.

We share our constituents' frustration who, overwhelmed by the struggle to rebuild their homes and lives, must comply with one more obscure bureaucratic deadline that is too easily

overlooked while surrounded by the scattered debris of drywall, carpeting, family mementos and precious belongings.

Families with flood insurance who took reasonable precautions to protect their home and property from flood risk – let alone historic flood risk – deserve a reasonable extension of the POL filing deadline. This will provide insured Louisiana residents who may disagree with the adjuster's estimate much needed additional time to submit their own repair estimate and supplemental POLs. Further, many damages relating to flooding are not immediately apparent and the full extent of damages is unknown until reconstruction is begun. The extension will enable these policyholders to determine the full extent of their loss, present supporting documentation to support their supplemental claims and receive a fair settlement.

The damage experienced in Louisiana during the great flood which occurred in August is comparable in scope to the flooding associated with Hurricanes Isaac and Ike in recent years. After Hurricane Ike, three extensions were granted for a total of 270 days giving policyholders a total of 330 days to file a POL. After Hurricane Isaac, five extensions were granted for a total of 240 days giving policyholders a total of 300 days to file their POL.

Based on the extensions granted in these events, an extension giving DR-4277 survivors a total of one year to file their POL, is not only reasonable but necessary, especially in light of the additional flooding that occurred shortly thereafter.

Finally, there is no discernable reason to grant these extensions in increments of 30 and 60 days, but there is ample proof that doing so adds to policyholder confusion and impedes or delays their efforts to document and pursue their claims. Realistically, it more logical to grant and publicize a reasonable extension immediately after an event such as this to make insured aware of such a critical deadline, and when it will expire.

Again, we respectfully request that you extend the POL deadline for a total of 360 days allowing policyholders a period of approximately one year to file their supplemental claims. This would greatly assist our insured constituents to recover from this terrible disaster.

Thank you for your consideration of this request, and we look forward to hearing from you soon.

Sincerely,



Garret Graves
Member of Congress