

NATIONAL FLOOD INSURANCE PROGRAM

Improvements to the Claims Appeals Process *

BEFORE

Claim resolution letters were unclear, so policyholders were unsure when to appeal.

No dedicated FEMA point of contact.

Indirect communication with FEMA by writing only.

Appeals had to be filed in writing with all supporting information within 60 days of claim letter.

Unclear resolution of appeals.

AFTER

Claim resolution letters must clearly list any full or partial denial amounts, and how to appeal if desired.

Dedicated FEMA point of contact to help policyholders throughout the process.

Direct communication with FEMA by policyholder's preference: phone, email and/or writing.

Appeals remain open until all information is collected to reach a final decision.

Final decision memo for every appeal that fully explains how the claim was resolved.

**To be instituted by December 31, 2016.*



FEMA