



## National Flood Insurance Program

### How the Hurricane Sandy Claims Review Process Works

The Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) provides policyholders the opportunity to have their Hurricane Sandy flood insurance files reviewed. The NFIP is committed to reviewing claim files to ensure we pay policyholders every dollar they are entitled to under their policy.

In May 2015, FEMA notified approximately 142,000 NFIP policyholders who submitted a Hurricane Sandy flood claim that they may request to have their file reviewed. Policyholders had until Oct. 15, 2015, to request a review.

When policyholders called, they were asked a series of questions to determine whether they qualify for review. Policyholders who received the maximum amount under their policy (policy limits) or who were in litigation did not qualify for this review.

For the review, FEMA requests the policyholder's claim file from the insurance company and assigns it to an NFIP-certified adjuster who works with the insured. Claims with engineering reports are also reviewed by an engineer.

Adjusters contacted policyholders to guide them through the review process. The adjuster will make a recommendation after a review of their claim file. Policyholders can submit additional information they would like considered as part of their review. If no additional information is provided, the adjuster will continue with the review and make a recommendation based on the current file.

If the policyholder does not agree with the recommendation, they have the opportunity to obtain an additional review of the file by a neutral third party. Most neutral reviewers are retired judges or independent attorneys with insurance expertise. During that review, the policyholder may elect to present their concerns through an oral presentation if needed. Additionally, the neutral reviewer may contact the policyholder or adjuster if they have questions.

The neutral reviewer will issue a recommendation based upon the information in the case file and any clarifications provided by policyholders, their representatives and FEMA personnel during oral presentations, if requested.

If the policyholder agrees with the recommendation, the adjuster works with policyholder to obtain a signed Proof of Loss. A Proof of Loss is a policyholder's statement of the amount of money being requested, signed to and sworn to by the policyholder with documentation to support the amount requested. FEMA will then direct the insurance carrier to issue payment and notify the policyholder by letter.

Once all parties involved have been notified of the results, the case will be closed.

For additional information on the Hurricane Sandy Claims Review, visit <http://www.fema.gov/hurricane-sandy-claims-review-process>.