NATIONAL MEETING
SPRING / PHOENIX
2024 NAIC

JOINT MEETING OF THE CATASTROPHE INSURANCE (C) WORKING GROUP AND THE NAIC/FEMA (C) ADVISORY GROUP

Saturday, March 16, 2024

10:00 – 11:30 a.m.

Phoenix, AZ

Consider Adoption of its 2023 Fall National Meeting Minutes

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Draft: 12/12/23

Catastrophe Insurance (C) Working Group
and the NAIC/Federal Emergency Management Agency (FEMA) (C) Advisory Group
Orlando, Florida
December 1, 2023

The Catastrophe Insurance (C) Working Group of the Property and Casualty Insurance (C) Committee met in Orlando, FL, Dec. 1, 2023, in joint session with the NAIC/Federal Emergency Management Agency (FEMA) (C) Advisory Group of the Catastrophe Insurance (C) Working Group of the Property and Casualty Insurance (C) Committee. The following Working Group members participated: Chlora Lindley-Myers, Chair, represented by Cynthia Amann, and Jo LeDuc (MO); Mike Causey, Vice Chair, represented by Jackie Obusek (NC); Mark Fowler and Yada Horace (AL); Sara Ahn, Deirdre Digrande, Elsa Carre, Ken Allen, Lucy Jabourian, and Mitra Sanandajifar (CA); George Bradner and Wanchin Chou (CT); Catherine Chen, Nicole Crockett, Christina Huff, Chad Mason, Jane Nelson and Megan Walker (FL); Melanie Fujiwara, Andrew Kurata, and Cindy Neeley (HI); Travis Grassel (IA); Emily Beets and Julie Holmes (KS); James D. Donelon (LA); Jackie Horigan and Matthew Mancini (MA); Joy Hatchette (MD); Mike Chaney (MS); Jesse Kolodin (NJ); Melissa Robertson (NM); Tim Biler, Tom Botsko, and Maureen Motter (OH); Glen Mulready (OK); David Buono and Gary Jones (PA); Glorimar Santiago (PR); Beth Vollucci (RI); Wendy Cox (SC); Carter Lawrence (TN); Connie Adams, J'ne Byckovski, Brenda Talavera, Sam Watkins, Nancy Wilson, and Mark Worman (TX); Nicole Bisping, David Forte, Matt Stoutenburg, and Bryon Welch (WA); Ellen Potter (WV). Also participating were Julie Rachford (IL); Ron Kreiter (KY); Sandra Darby (ME); Peter Brickwedde and Teresa Fischer (MN); Paige Dickerson and Kevin Dyke (MI); Mike Andring, Debra Estes, and Santana Edison (ND); Nguyen Thai (NE); Hermoliva Abejar and Dede Benissan (NV); John Lamena and Arlena Zajac (NY); Isabelle Turpin Keiser (VT); Monica Hale (WI); and Joanne DeBella and Shamika McDonald (WY). The following Advisory Group members participated: Glen Mulready (OK), Chair; Carter Lawrence, Vice Chair (TN); Mark Fowler (AL); Lucy Jabourian (CA); George Bradner (CT); Jane Nelson (FL); Travis Grassel (IA); Patrick O'Connor (IN); Julie Holmes (KS); James J. Donelon (LA); Joy Hatchette (MD); Mike Chaney (MS); Cynthia Amann and Jo LeDuc (MO); Melissa Robertson (NM); Beth Vollucci (RI); Tony Dorschner and Sam Watkins (SD); Rebecca Nichols and Marly Santoro (VA); Nicole Bisping, David Forte, Matt Stoutenburg, and Brian Welch (WA).

1. Adopted its Summer National Meeting Minutes

Botsko made a motion, seconded by Obusek, to adopt the Working Group's Aug. 13 minutes (*see NAIC Proceedings – Summer 2023, Joint Meeting of the Catastrophe Insurance (C) Working Group and the NAIC/FEMA (C) Advisory Group).* The motion passed unanimously.

2. Heard an Update on Federal Legislation

Shana Oppenheim (NAIC) said that in coordination with the Fifth National Climate Assessment, President Joe Biden announced that more than $6 billion will be available to strengthen climate resilience across the country. The assessment includes the Department of Energy (DOE) announcing $3.9 billion in funding through the Bipartisan Infrastructure Law to strengthen and modernize America's grid. There also is an environmental justice piece, and the Federal Emergency Management Agency (FEMA) announced $300 million through a second round of funding through the Swift Current initiative, fueled by the Bipartisan Infrastructure Law, to help communities that have been impacted by catastrophic flooding during the 2022-2023 flood season become more resilient to future flood events. The Swift Current initiative is focused on making mitigation assistance rapidly available for those who have suffered the effects of flooding disasters. It also boosts climate resilience through the Department of Interior. The Department of Defense is also launching a new climate resilience portal.

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Additionally, the White House is publishing a synthesis of insights from 13 roundtable discussions on climate resilience that the administration hosted earlier this year. It also invests in conservation and makes several investments in this field. The federal government remains active in this area.

3. Heard a Presentation from FEMA about the NFIP, Underserved Communities, and Penetration Rate of NFIP Policies.

David I. Maurstad (FEMA) said he spends much time and energy seeking solutions to one question: What more can we do to close the flood insurance gap and reduce needless suffering from disasters? The U.S. experienced catastrophic flooding this year, which is the No. 1 cause of natural disasters.

Maurstad said he views the effort to reduce suffering from flood events as a movement that unites everyone around a common purpose. He said the actions taken now will tremendously impact future generations. During the 28th meeting of the Conference on the Parties (COP28) of the United Nations Framework Convention on Climate Change (UNFCCC), a chief meteorologist with a major reinsurance insurer noted that the action momentum has been too slow.

A resilient National Flood Insurance Program (NFIP) must be resilient and structured for long-term success. Flooding remains a greatly underappreciated risk nationwide, illustrated by the NFIP policies in force, which are 4.7 million. Following a downward trend of NFIP policies nationwide, the numbers recently leveled off. Given recent flooding events, the NFIP policy penetration rates for FEMA Region 4 are far lower than necessary. (FEMA Region 4 includes the states of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee)

Despite evidence of the mounting flood risk in Florida, people are still rapidly relocating to the state. In 2022, Florida became the fastest-growing state, gaining nearly half a million new residents. Nationwide, only about 4% of homeowners have flood insurance despite all U.S. counties having experienced flooding at some level of flooding event. However, the private flood insurance market is beginning to grow.

FEMA believes there needs to be a long-term reauthorization of the NFIP to close the insurance gap. Last month, the NFIP received its 27th short-term reauthorization. FEMA believes Congress needs to pass a 10-year reauthorization. FEMA has proposed a reauthorization including 17 legislative reforms. These reforms strategically structure the NFIP for long-term sustainability. For more information, details can be found at FEMA.gov.

One of FEMA's proposed NFIP reforms is to build a solid financial framework, starting with the NFIP's debt and capacity to pay it. Over the last 20 years, when losses from catastrophic events exceed the NFIP's ability to pay, Congress raised the NFIP's borrowing authority rather than providing the needed funds. Currently, the NFIP is $20.525 billion in debt and pays an average interest rate of 3.02%, meaning every day, the NFIP accrues $1.7 million in interest. Debt cancellation and other recommendations would create a sound financial framework that balances the support of the program between policyholders and taxpayers.

Affordability is a significant barrier to accessing flood insurance. Underserved communities are disproportionately hit hardest by flood damage and take longer to recover than communities with greater access to resources like insurance. FEMA worked with academia and other government agencies to create the first quantitative data-driven analysis for developing an affordability program. An extensive affordability framework was delivered to Congress in 2018. The framework is intended to help guide the policy discussion based on data and facts and to

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separate the debate about the ability to pay from the willingness to pay the bottom line, absent legislative action. FEMA is constrained in its ability to offer affordable options to those who need it, which is why FEMA believes Congress must pass FEMA's means-tested premium assistance program that has been a part of the last three Biden administration proposals.

The Bipartisan Infrastructure Law includes $3.5 billion in flood mitigation, or Flood Mitigation Assistance (FMA), grants over five years. These grants target multi-loss properties. The Swift Current program provides money to mitigate eligible insured structures immediately following a major presidential disaster declaration as part of this funding. Eligible projects include property acquisition, structure demolition, relocation, and elevation. $60 million was allocated during the inaugural launch of the Swift Current funding for the 2022 fiscal year. The funding aided repetitively flooded homes for the survivors of Hurricane Ida in Louisiana, Mississippi, New Jersey, and Pennsylvania. Swift Current funding for the 2023 fiscal year is approximately $300 million and is now available nationally. The application period opened on Nov. 14 and closes on Jan. 15, 2025. Funding for eligible properties will be made on a rolling basis. The application period for building resilient infrastructure in communities or Building Resilient Infrastructures and Communities (BRIC) grants and other funding is available under the FMA grants. The application period for these opportunities closes on Feb. 29, 2024.

Aaron Brandenburg (NAIC) provided an update on private flood insurance data, which has been collected by the NAIC since 2019. The 2019 data was received via a data call; however, since 2020, the data has been collected through the property/casualty (P/C) annual statement. The data is separated into commercial flood policies and homeowners policies. Private flood insurance has increased not only in the number of policies but in direct written premiums from 2018 to 2022, and there has been substantial growth each year. There are approximately 640,000 private flood insurance policies and $1.3 billion in premiums. There was approximately a 16% increase in the number of residential flood policies from 2021; premiums increased at a higher rate. The International Insurance Department (IID) also receives alien surplus line data. When this data is added to what is written in the admitted market, there is a total of around 900,000 private flood insurance policies. There has been a decline in the number of NFIP policies in force since 2018.

Chaney asked Maurstad to address the portability issues that have been a problem for several years. Maurstad said the regulations currently restrict the NFIP from bringing someone back to the NFIP who has left the program and allow them to follow the same premium glide path they were on before leaving the NFIP. Once a policyholder has left the NFIP, they are considered a new policyholder if they return to the program and must pay the full risk rate. One of FEMA's recommendations in its reauthorization package is to allow a policyholder to return to the program at the point they were on the glide path prior to leaving the NFIP.

Chaney asked if there was anything state insurance regulators could do to encourage re-entry to the NFIP program with the same rates they had when they left to encourage this to happen nationally. Maurstad said it is important to continue working with insurers and insurance agents on the importance of policyholders keeping their coverage in place to continue having an NFIP policy with a discounted premium.

4. Received a Presentation from NAIC Staff on Ways to Create an Efficient Process for Proof of No Insurance to FEMA for Individual Assistance

Sara Robben (NAIC) discussed what individual assistance (IA) applicants need to provide to FEMA before getting IA. Individuals must inform FEMA of all insurance, including flood, homeowners, vehicle, mobile home, medical, and burial, among others. The documentation necessary for a consumer to get IA includes all insurance settlements or benefits for categories of assistance that may be covered by insurance. Following a declared

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disaster, the FEMA's IA program provides help with uninsured or under-insured disasters that cause home repair or replacement, require temporary housing, or cause personal property expenses, damage, or losses. Applicants must meet the eligibility criteria for each of FEMA's categories of assistance to receive it. If an IA applicant has insurance coverage for the cause of damage identified, additional verification is needed. Verification includes either verification of settlement or a denial letter from the insurer. An insurer is also able to confirm these items verbally. Consumers needing rental assistance or temporary and direct housing assistance must simply provide a declaration page showing a lack of additional living expenses (ALE).

Robben said the Working Group may consider providing information on its webpage to help insurers understand the documentation needed by FEMA by posting frequently asked questions (FAQs). The Working Group might also consider putting this information into a template for insurers to use. FEMA Region 4 could try using these options to see which works best for insurers and FEMA to provide IA money to consumers as soon as possible.

Chaney said Mississippi experienced severe tornados in March and is still dealing with FEMA adjusters. He said that additionally, company adjusters do not have to be certified in FEMA flood programs, where other adjusters must be certified. Chaney said he just wanted to tell FEMA about these issues once again.

Amy Bach (United Policyholders—UP) said it is difficult for the insured because many claims are not fully adjusted for a long period of time. Now that FEMA is offering more housing assistance than they had in the past, she is not sure insurers have been asked to provide this information in the past.

5. Heard a Presentation from the American Property and Casualty Insurance Association on the Latest Mitigation Developments

David Snyder (American Property and Casualty Insurance Association—APCIA) said risk mitigation is a shared priority. Most of the premium dollars today go toward paying claims resulting from losses. These losses are high in cost and are continuing to rise due to the frequency and severity of weather events; more people and property in vulnerable areas; and inflation, among other reasons.

Inflation has greatly impacted the replacement costs of structures in the U.S. in the past two to three years. The APCIA believes that risk mitigation must continue to be a shared priority. Insurers and state insurance regulators are more engaged across a wide range of communications and actions on mitigation. Other sectors and the media are also beginning to understand the role of losses and the importance of mitigation.

The Wildland Fire Mitigation and Management Commission's recent report, *On Fire: The Report of the Wildland Fire Mitigation and Management Commission*, says the use of proactive pre- and post-fire planning and mitigation is necessary to break the cycle of increasingly severe wildfire risk and losses, restore fire-adapted ecosystems, reduce risks to communities, and increase resilience. The International Association of Insurance Supervisors (IAIS) issued *A Call to Action: The Role of Insurance Supervisors in Addressing Natural Catastrophe Protection Gaps* in November. Recommendations include assessing insurance protection gaps; improving financial literacy and risk awareness; incentivizing risk prevention and reduction of insured losses; creating an enabling regulatory/supervisory environment to support the availability of insurance products and services and uptake of coverage; and advising government and industry, including on the design and implementation of public-private partnerships (PPPs) or insurance schemes. Insurance discounts may play an additional small role but need to be cost-effective. When insurance discounts are regulated, APCIA asks that they be regulated consistently using the following principles: voluntary, flexible, and limited in scope; verifiable, grounded in science, and risk-based; and cost-effective, consistent, and complementary

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APCIA believes it is necessary to continue to help the public understand that natural catastrophe losses must be mitigated to improve insurance conditions, which is a society-wide challenge. Public buy-in about the risk policyholders are subject to is important and must be addressed by insurers and state insurance regulators so the public better understands their risk and how to mitigate it. Bach asked APCIA to share how its members see renewal assurances and discounts when using mitigation. Snyder said insurers are willing to work with state insurance regulators to increase consumer knowledge of mitigation efforts and help create a mitigation mindset.

Birny Birnbaum (Center for Economic Justice—CEJ) said the NFIP has been in existence for more than 50 years and consumers still do not understand that their homeowners policy does not cover flood insurance. He believes the federal government needs to change the way it requires flood insurance because it gives consumers the misperception that if they are not in a Special Flood Hazard Area (SFHA) then insurance is not required, and therefore, the consumer believes they are not at risk for flooding. Birnbaum said an alternative would be to tell consumers that any federally insured mortgage requires the purchase of flood insurance.

Dennis Burke (Reinsurance Association of America—RAA) said the Florida mitigation program made some mistakes in the program and with the mandatory credits that it imposed. He said mistakes will likely be made if more discounts are mandated than the mitigation credits entail or if a one-size-fits-all approach to mitigation discounts is used.

Burke said the insurance industry is willing to work with states during the creation of a mitigation program. Insurers want to help their customers and ensure affordable insurance so that consumers can mitigate their homes.

6. Heard a Summary of the Earthquake Summit

Amann said the Second Annual Earthquake Summit was held in St. Louis, MO, on Nov. 13–14. The summit was held in conjunction with the annual Central United States Earthquake Consortium (CUSEQ) meeting and sponsored by CUSEQ, the NAIC, and the Missouri Department of Commerce and Insurance.

There were approximately 100 attendees comprised of emergency management personnel, the insurance industry, state and federal government agencies, and state and local governments. Presentations were heard from leaders in communication research, disaster preparedness, earthquake science, and insurance.

The topics covered were diverse, and not all were insurance-related. Summit attendees heard about the role parametric insurance can play in providing protection, the role of risk mitigation programs, the need for funding and grants to improve awareness and preparation, and the need for preparation and coordination in insurance, seismic, and emergency management perspectives.

The Third Annual Earthquake Summit will be held next fall and will tentatively be held in Arkansas.

7. Discussed State Mitigation Programs

Amann said she envisions the Working Group creating some documentation on creating a mitigation program by using the experience of the states that have already created such a program. NAIC staff will distribute a document that Amann created, which addressed these matters following the national meeting.

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Having no further business, the joint meeting of the Catastrophe Insurance (C) Working Group and the NAIC/ Federal Emergency Management Agency (FEMA) (C) Advisory Group adjourned.

SharePoint/NAIC Support Staff Hub/Committees/C CMTE/2023_Summer/Catastrophe/Minutes – CatFEMA – FNM 120123

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Hear a Federal Update

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Hear an Update on the Center of Excellence (COE) Resiliency Activities

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Hear an Update from California on its Recent Flooding

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Hear from FEMA via a Recording About FEMA's Updated Policies

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Hear from Maryland About the Catastrophe Materials it Has Available Following a Catastrophe

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Disaster Marketing Materials

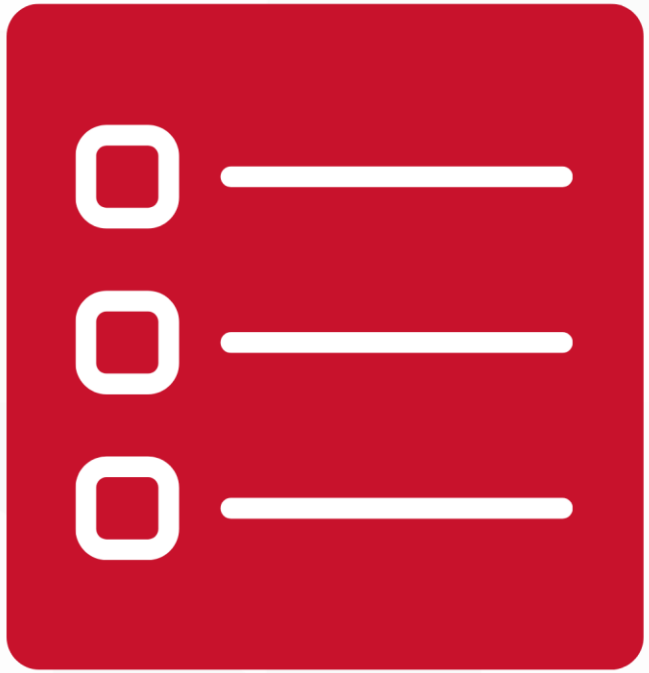
Presented by Joy Y. Hatchette, Associate Commissioner

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Agenda

- Introduction
- Pre-Disaster Materials
- During the Disaster Materials
- Post-Disaster Materials



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Social Media

- Our Strategy
  - Create engaging content that can help inform consumers about insurance products, assist with insurance-related concerns, and prevent insurance claims.
- How we Execute
  - Easy to read content
    - Less text, Short and to the point
    - Provide links and QR Codes to additional content
    - Vibrant and fun images that are consistent with our brand



https://insurance.maryland.gov/Consumer/Documents/publicnew/MIA-Social-Media.pdf

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Disaster Preparedness Message

Social Media Example:

Are you truly prepared for a disaster? Check your insurance coverage limits before disaster strikes. For resources to help you prepare, visit: https://insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx #MDInsurance #LastingLegacy #StayReady #MakeAPlan #NatlPrep #MDPrepares



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Disaster Preparedness Message

Social Media Example:

Secure your items and avoid a potential accident. Clear your yard debris that could become projectiles in high winds and make sure to #secureyourload on the road. Any items that can become airborne should be secure. Visit our website for more information: https://insurance.maryland.gov/ #MDInsurance #SafetyTips #TipTuesday #SecureYourLoadDay



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Videos Pre-Disaster

- Flooding in Maryland is More Common than You Think: Video
- Flood Insurance Tips: Video
- Flood Insurance Tips: Video
- Tips to Help Prepare for a Disaster Video
- Do I Need Flood Insurance? Video
- Tips for Purchasing Flood Insurance: Video



SUBSCRIBE

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Brochures



5 STEPS TO PREPARE FOR ANY DISASTER

STEP 1. GET ALERTS
Sign up for warnings at mdready.maryland.gov

STEP 2. MAKE A PLAN
Discuss how loved ones will evacuate and reconnect

STEP 3. PACK A GO BAG
Pack important documents ahead of time. Be ready to grab keys, wallet, phone/charger, medication and personal items

STEP 4. MAKE A STAY BOX
Pack supplies for 3 days at home with no water or power: food that won't spoil, water, plastic bags/bucket for toilet, flashlight, radio and batteries

STEP 5. HELP OTHERS
Be ready to assist those who need help

RESOURCES

Maryland Department of Emergency Management
State guides, alerts and resources at mdready.maryland.gov

Dial 2-1-1
Access to professionals who can direct you to help. Visit 211md.org for more information.

Dial 7-1-1
Maryland Relay serves Marylanders who have difficulty using a standard telephone.

Dial 9-1-1
FOR EMERGENCIES ONLY: Such as disaster response, flood rescues, medical emergencies.

National Weather Service (NWS)
For active alerts, radar images, forecast maps and resources, visit weather.gov
Follow @NWS for updates

Ready.gov
ready.gov/recovering-disaster
Federal guidance on recovery and safety

Maryland Know Your Zone
To find your evacuation zone, go to, KnowYourZoneMd.com

KYZ Know Your Zone

Quick Guide to Safety Before, During, and After
FLOODS

SILVER JACKETS MANY PARTNERS • ONE TEAM
Maryland DEPARTMENT OF EMERGENCY MANAGEMENT



BEFORE A FLOOD

Move valuables to higher shelves or floors.
Keep nearby storm drains clear of debris.
Get plastic tarps and sandbags to block floodwater.
Learn the best escape route to higher ground.
Plan transportation to get everyone, including pets and livestock, to safety.
Keep your car's gas tank at least half full.
Plan for power outages, especially for any medical devices powered by electricity and refrigerated medicines. Charge devices and backup batteries.
Be ready to shelter in place with some gallon jugs of water, food you could eat if there is no power, and other items that you use every day.
Talk to neighbors about how you could work together to help keep each other safe.

DURING A FLOOD

Follow reliable sources of information. Dial 2-1-1 to get help, find shelter, or ask questions.
Leave immediately when told by officials to go.
Never walk into moving water. Just six inches of moving water can make you fall.
Never drive into flooded areas. A foot of water will float many vehicles; two feet can sweep away a truck.
If trapped inside by floodwaters, move to higher floors or roof, but not attics. Call 9-1-1.
Avoid contact with floodwater.
Stay alert for mudslides.

EVACUATION ORDER = Serious threat. Get ready or go now if people or animals need extra time.

AFTER A FLOOD

WAIT UNTIL OFFICIALS SAY ITS SAFE TO GO HOME

Check in with family, friends, and neighbors. If cell towers are down or overrun, try texting.
Wait until officials say it is safe to go home. If you can't go home, dial 2-1-1 to find safe shelter.
Beware of falling trees and damaged structures. Check for gas leaks and downed power lines. If gas or electrical appliances were flooded, check them for safety before using.
Listen for official announcements on the safety of public water. Wells that flooded should be tested and disinfected.
Be aware potential hazardous chemicals may have been moved or buried by flooding.
If you have flood damage, contact your local emergency manager. Find other recovery resources on government websites.

Content contributed by: VISTA CALIFORNIA

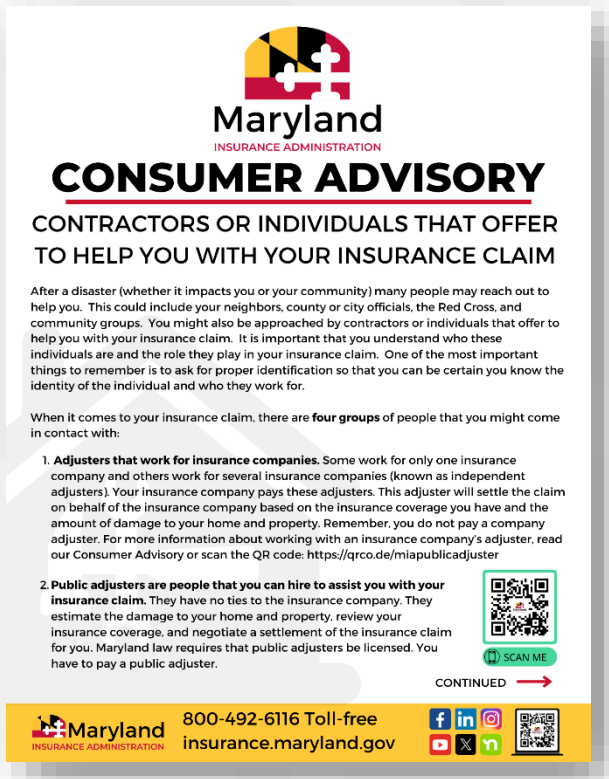
https://insurance.maryland.gov/Consumer/Documents/publicnew/Quick-Guide-to-Safety-FLOODS_MD.pdf

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Consumer Advisory



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CONSUMER ADVISORY

CONTRACTORS OR INDIVIDUALS THAT OFFER TO HELP YOU WITH YOUR INSURANCE CLAIM

After a disaster (whether it impacts you or your community) many people may reach out to help you. This could include your neighbors, county or city officials, the Red Cross, and community groups. You might also be approached by contractors or individuals that offer to help you with your insurance claim. It is important that you understand who these individuals are and the role they play in your insurance claim. One of the most important things to remember is to ask for proper identification so that you can be certain you know the identity of the individual and who they work for.

When it comes to your insurance claim, there are **four groups** of people that you might come in contact with:

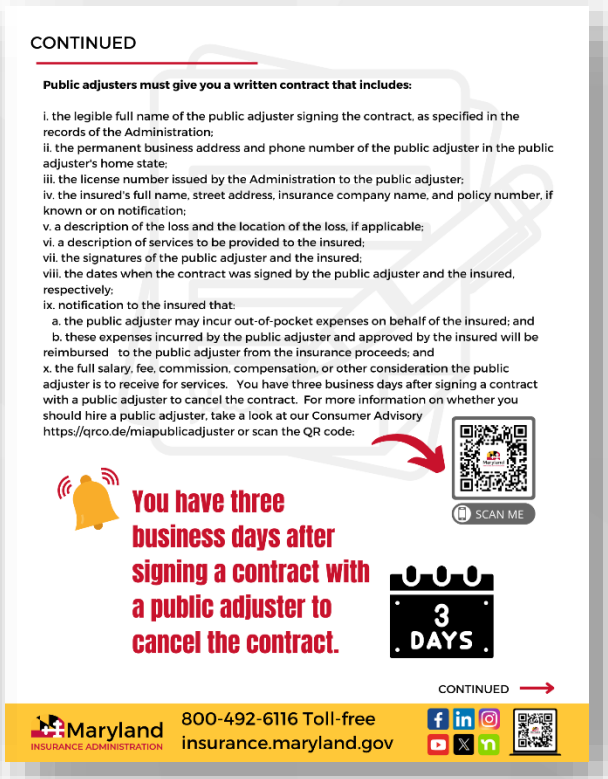
1. **Adjusters that work for insurance companies.** Some work for only one insurance company and others work for several insurance companies (known as independent adjusters). Your insurance company pays these adjusters. This adjuster will settle the claim on behalf of the insurance company based on the insurance coverage you have and the amount of damage to your home and property. Remember, you do not pay a company adjuster. For more information about working with an insurance company's adjuster, read our Consumer Advisory or scan the QR code: https://qrco.de/miapublicadjuster

2. **Public adjusters are people that you can hire to assist you with your insurance claim.** They have no ties to the insurance company. They estimate the damage to your home and property, review your insurance coverage, and negotiate a settlement of the insurance claim for you. Maryland law requires that public adjusters be licensed. You have to pay a public adjuster.

SCAN ME

CONTINUED

Maryland INSURANCE ADMINISTRATION 800-492-6116 Toll-free insurance.maryland.gov



CONTINUED

Public adjusters must give you a written contract that includes:

i. the legible full name of the public adjuster signing the contract, as specified in the records of the Administration;
ii. the permanent business address and phone number of the public adjuster in the public adjuster's home state;
iii. the license number issued by the Administration to the public adjuster;
iv. the insured's full name, street address, insurance company name, and policy number, if known or on notification;
v. a description of the loss and the location of the loss, if applicable;
vi. a description of services to be provided to the insured;
vii. the signatures of the public adjuster and the insured;
viii. the dates when the contract was signed by the public adjuster and the insured, respectively;
ix. notification to the insured that:
  a. the public adjuster may incur out-of-pocket expenses on behalf of the insured; and
  b. these expenses incurred by the public adjuster and approved by the insured will be reimbursed to the public adjuster from the insurance proceeds; and
x. the full salary, fee, commission, compensation, or other consideration the public adjuster is to receive for services. You have three business days after signing a contract with a public adjuster to cancel the contract. For more information on whether you should hire a public adjuster, take a look at our Consumer Advisory https://qrco.de/miapublicadjuster or scan the QR code:

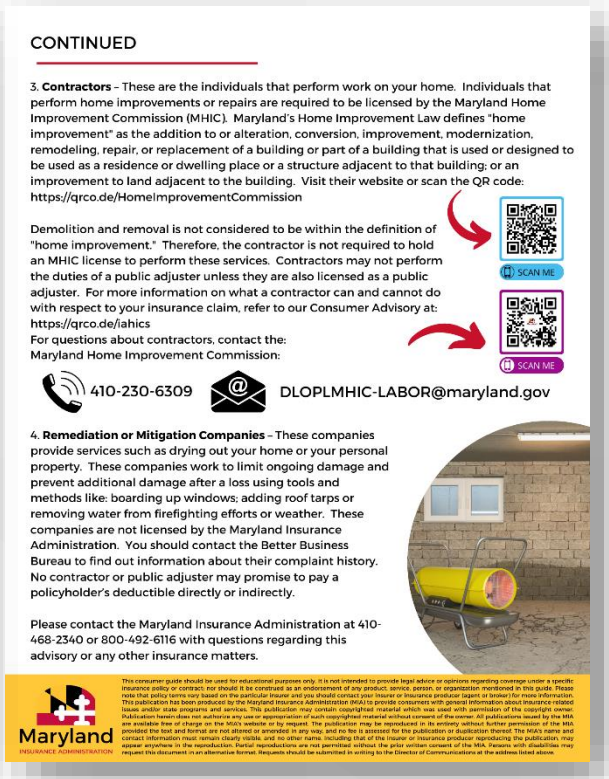
SCAN ME

You have three business days after signing a contract with a public adjuster to cancel the contract.

3 DAYS

CONTINUED

Maryland INSURANCE ADMINISTRATION 800-492-6116 Toll-free insurance.maryland.gov



CONTINUED

3. **Contractors** – These are the individuals that perform work on your home. Individuals that perform home improvements or repairs are required to be licensed by the Maryland Home Improvement Commission (MHIC). Maryland's Home Improvement Law defines "home improvement" as the addition to or alteration, conversion, improvement, modernization, remodeling, repair, or replacement of a building or part of a building that is used or designed to be used as a residence or dwelling place or a structure adjacent to that building; or an improvement to land adjacent to the building. Visit their website or scan the QR code: https://qrco.de/HomeImprovementCommission

Demolition and removal is not considered to be within the definition of "home improvement." Therefore, the contractor is not required to hold an MHIC license to perform these services. Contractors may not perform the duties of a public adjuster unless they are also licensed as a public adjuster. For more information on what a contractor can and cannot do with respect to your insurance claim, refer to our Consumer Advisory at: https://qrco.de/iahics

For questions about contractors, contact the: Maryland Home Improvement Commission:

SCAN ME

SCAN ME

410-230-6309 DLOPLMHIC-LABOR@maryland.gov

4. **Remediation or Mitigation Companies** – These companies provide services such as drying out your home or your personal property. These companies work to limit ongoing damage and prevent additional damage after a loss using tools and methods like: boarding up windows; adding roof tarps or removing water from firefighting efforts or weather. These companies are not licensed by the Maryland Insurance Administration. You should contact the Better Business Bureau to find out information about their complaint history. No contractor or public adjuster may promise to pay a policyholder's deductible directly or indirectly.

Please contact the Maryland Insurance Administration at 410-468-2340 or 800-492-6116 with questions regarding this advisory or any other insurance matters.

Maryland INSURANCE ADMINISTRATION

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https://insurance.maryland.gov/Consumer/Documents/publicnew/Consumer-Advisory-contractors-or-individuals-that-offer-to-help-you-with-your-insurance-claim.pdf

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Pre-Disaster Card

Disaster cards are handed out at in-person events and available in digital format.

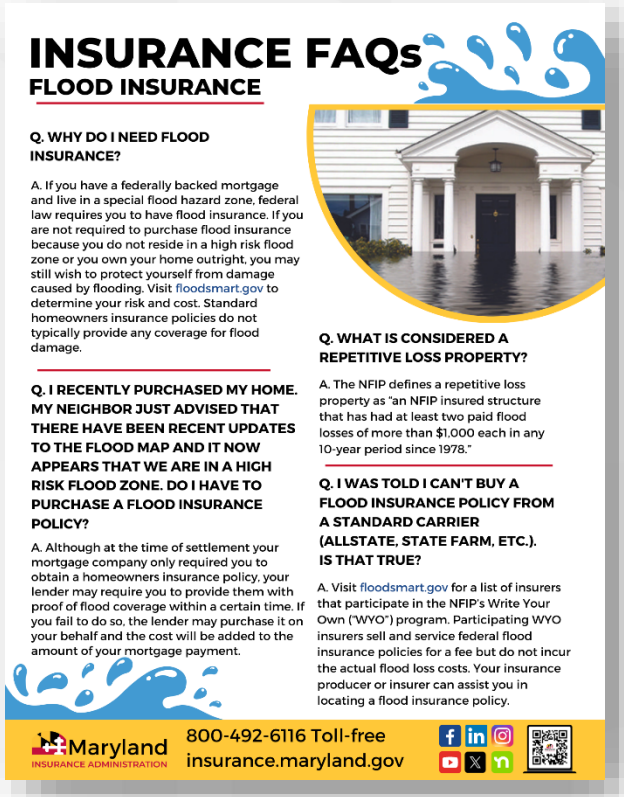


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FAQs



INSURANCE FAQs
FLOOD INSURANCE

Q. WHY DO I NEED FLOOD INSURANCE?

A. If you have a federally backed mortgage and live in a special flood hazard zone, federal law requires you to have flood insurance. If you are not required to purchase flood insurance because you do not reside in a high risk flood zone or you own your home outright, you may still wish to protect yourself from damage caused by flooding. Visit floodsmart.gov to determine your risk and cost. Standard homeowners insurance policies do not typically provide any coverage for flood damage.

Q. I RECENTLY PURCHASED MY HOME. MY NEIGHBOR JUST ADVISED THAT THERE HAVE BEEN RECENT UPDATES TO THE FLOOD MAP AND IT NOW APPEARS THAT WE ARE IN A HIGH RISK FLOOD ZONE. DO I HAVE TO PURCHASE A FLOOD INSURANCE POLICY?

A. Although at the time of settlement your mortgage company only required you to obtain a homeowners insurance policy, your lender may require you to provide them with proof of flood coverage within a certain time. If you fail to do so, the lender may purchase it on your behalf and the cost will be added to the amount of your mortgage payment.

Q. WHAT IS CONSIDERED A REPETITIVE LOSS PROPERTY?

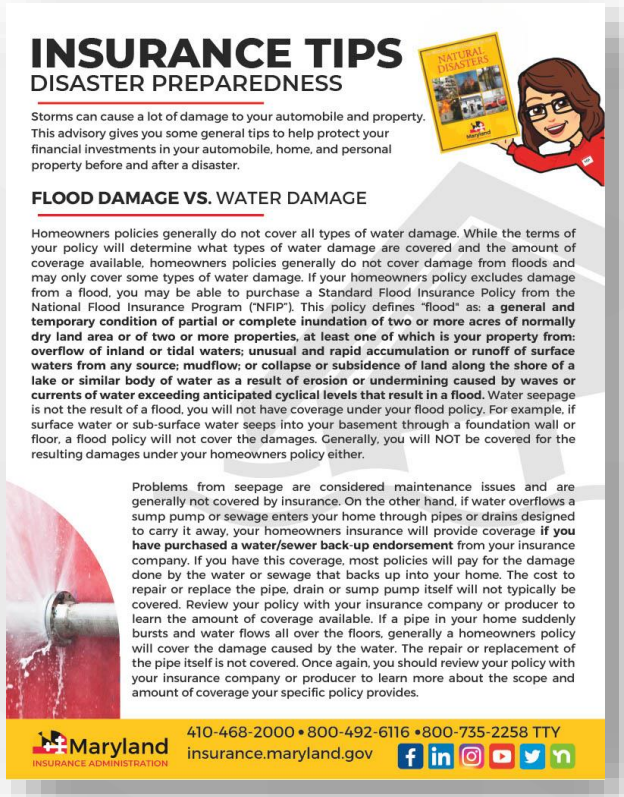
A. The NFIP defines a repetitive loss property as "an NFIP insured structure that has had at least two paid flood losses of more than $1,000 each in any 10-year period since 1978."

Q. I WAS TOLD I CAN'T BUY A FLOOD INSURANCE POLICY FROM A STANDARD CARRIER (ALLSTATE, STATE FARM, ETC.). IS THAT TRUE?

A. Visit floodsmart.gov for a list of insurers that participate in the NFIP's Write Your Own ("WYO") program. Participating WYO insurers sell and service federal flood insurance policies for a fee but do not incur the actual flood loss costs. Your insurance producer or insurer can assist you in locating a flood insurance policy.

Maryland INSURANCE ADMINISTRATION
800-492-6116 Toll-free
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https://insurance.maryland.gov/Consumer/Documents/publicnew/Flood-Insurance-FAQs.pdf



INSURANCE TIPS
DISASTER PREPAREDNESS

Storms can cause a lot of damage to your automobile and property. This advisory gives you some general tips to help protect your financial investments in your automobile, home, and personal property before and after a disaster.

FLOOD DAMAGE VS. WATER DAMAGE

Homeowners policies generally do not cover all types of water damage. While the terms of your policy will determine what types of water damage are covered and the amount of coverage available, homeowners policies generally do not cover damage from floods and may only cover some types of water damage. If your homeowners policy excludes damage from a flood, you may be able to purchase a Standard Flood Insurance Policy from the National Flood Insurance Program ("NFIP"). This policy defines "flood" as: **a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties, at least one of which is your property from: overflow of inland or tidal waters; unusual and rapid accumulation or runoff of surface waters from any source; mudflow; or collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood.** Water seepage is not the result of a flood, you will not have coverage under your flood policy. For example, if surface water or sub-surface water seeps into your basement through a foundation wall or floor, a flood policy will not cover the damages. Generally, you will NOT be covered for the resulting damages under your homeowners policy either.

Problems from seepage are considered maintenance issues and are generally not covered by insurance. On the other hand, if water overflows a sump pump or sewage enters your home through pipes or drains designed to carry it away, your homeowners insurance will provide coverage **if you have purchased a water/sewer back-up endorsement** from your insurance company. If you have this coverage, most policies will pay for the damage done by the water or sewage that backs up into your home. The cost to repair or replace the pipe, drain or sump pump itself will not typically be covered. Review your policy with your insurance company or producer to learn the amount of coverage available. If a pipe in your home suddenly bursts and water flows all over the floors, generally a homeowners policy will cover the damage caused by the water. The repair or replacement of the pipe itself is not covered. Once again, you should review your policy with your insurance company or producer to learn more about the scope and amount of coverage your specific policy provides.

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https://insurance.maryland.gov/Consumer/Documents/publicnew/Insurance-Tips-Disaster-Preparedness.pdf

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MIA Minutes

The MIA has its own podcast and utilizes the same content on our YouTube channel.

Click here to subscribe.



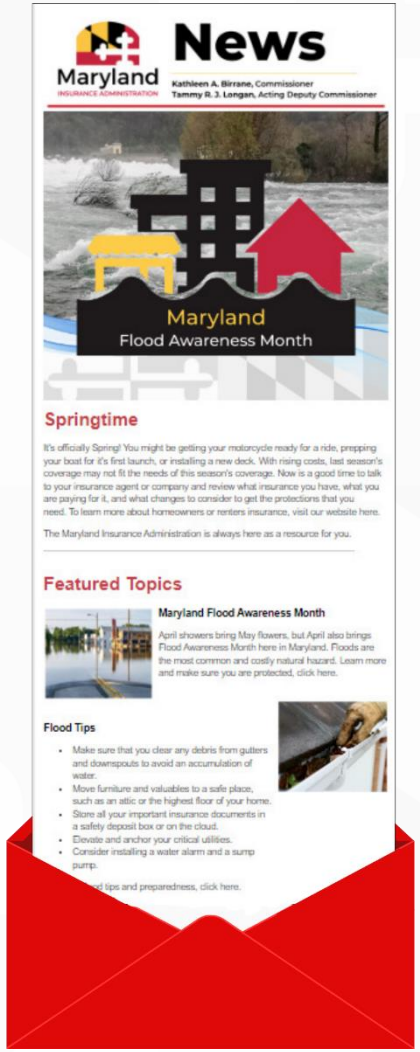
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Consumer Monthly Emails

Over 40K subscribers receive our Consumer News. Every month we produce news that includes multiple topics on preparedness and much more. To read our consumer emails by month, click here – and make sure to sign up to receive our News.



Sample News April 2023



Scan this QR Code to sign up directly from your mobile device or click here.

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Videos – During the Storm

- There's Been a Disaster - What Should I Do? Video



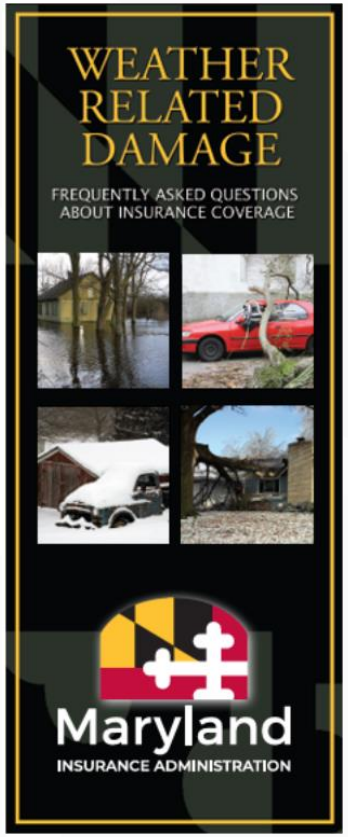


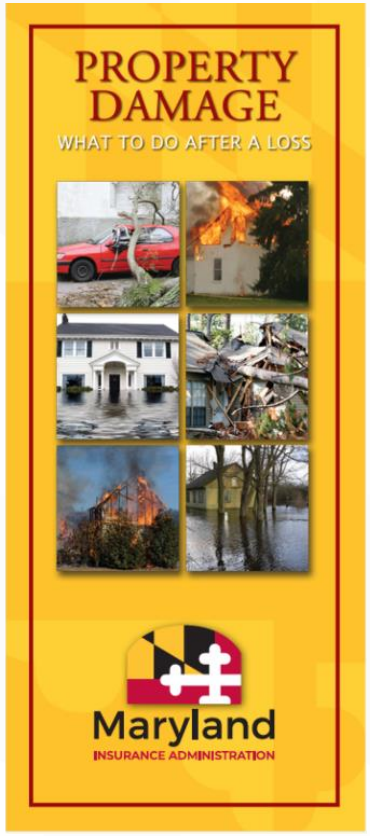
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Brochures







- https://insurance.maryland.gov/Consumer/Documents/publications/weatherloss.pdf
- https://insurance.maryland.gov/Consumer/Documents/publications/afteraloss.pdf
- https://insurance.maryland.gov/Consumer/Documents/publications/disastertrifold.pdf

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After the Storm Message

Social Media Example:
If you experienced damage from severe weather, please read this Consumer Advisory for information on what to do after a storm. Visit:
https://insurance.maryland.gov/Consumer/Documents/publicnew/After-the-Storm-Advisory.pdf
#MDInsurance



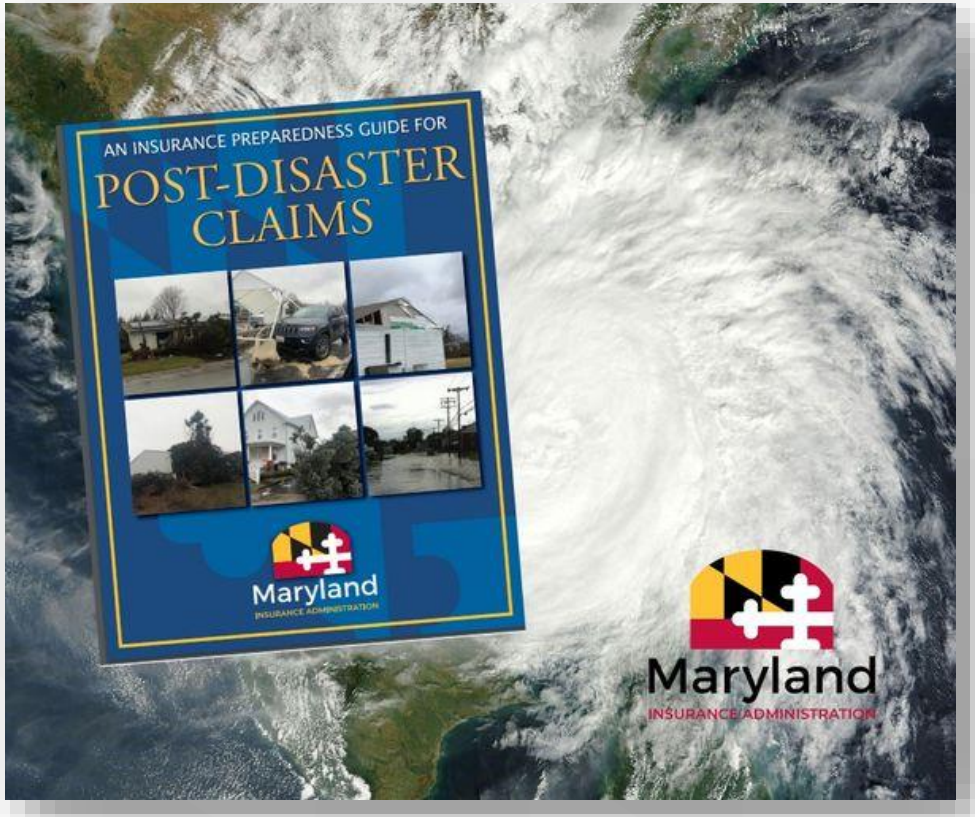
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Post-Disaster Message

There's been a disaster - what should you do now? Learn more from our Post Disaster Claims Guide: https://insurance.maryland.gov/Consumer/Documents/publicnew/PostDisasterClaimsGuide.pdf
#MDInsurance #LastingLegacy #NationalPreparednessMonth #StayReady #MakeAPlan #NatlPrep #MDPrepares



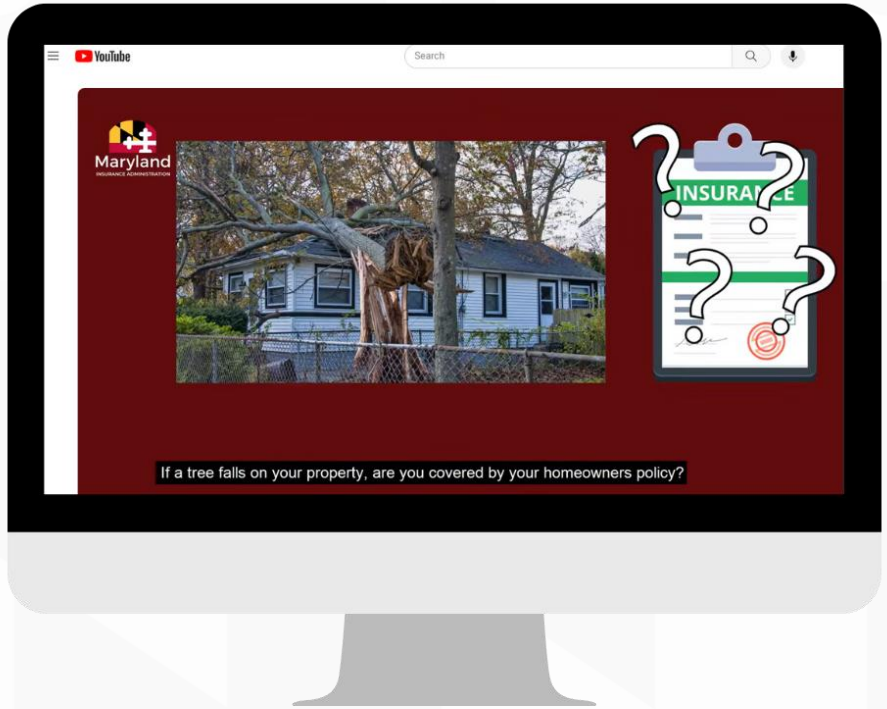
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Videos Post-Disaster

- If a tree falls on your property, are you covered by your homeowners policy? Video
- Storm damaged vehicles and comprehensive coverage: Video



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Virtual Disaster Center

The MIA created the Virtual Disaster Center (VDC) to help people get important information about helping people connect to their coverage after a disaster. Our VDC gives people affected by severe events another way to meet face-to-face with the MIA.

In the VDC, Maryland residents can ask general insurance questions or meet one-on-one with a MIA representative in a private breakout room. We have had great success with the program, helping hundreds of people with their insurance issues after a severe weather event.



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Virtual Disaster Center Message

Sample Social Media Post:

Were you affected by recent severe weather events in Maryland? The Maryland Insurance Administration is hosting a Virtual Disaster Center, Tuesday, January 16th from 5-7 PM, to answer your questions and help you navigate the insurance process -- in a general session and in one-on-one breakout rooms. Registration is not needed. Please join us by Zoom or Dial-In:

Date: Tuesday, January 16th 5-7 PM
Join us on Zoom: https://link.here
or Dial-in number: (646) 828-7666
Meeting ID: 160 380 2898
Read more here: https://link.here

#MDInsurance #StormRecovery

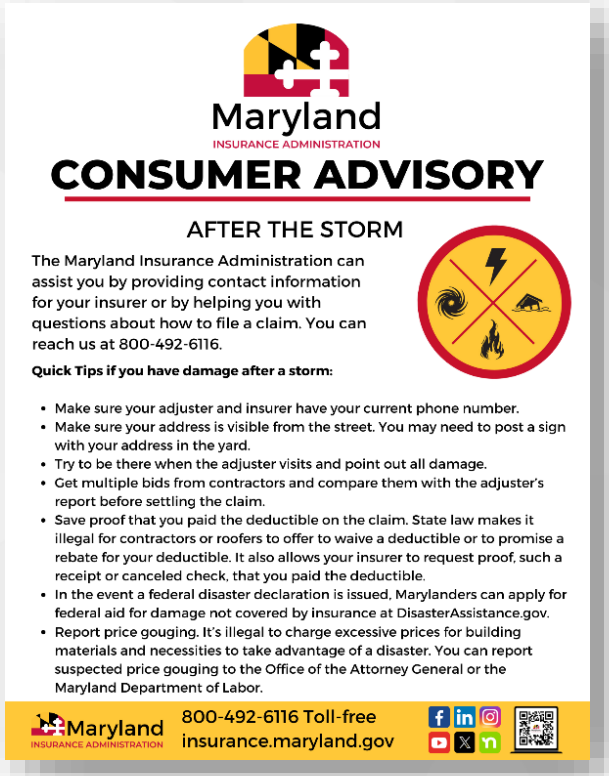


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Alerts



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CONSUMER ADVISORY

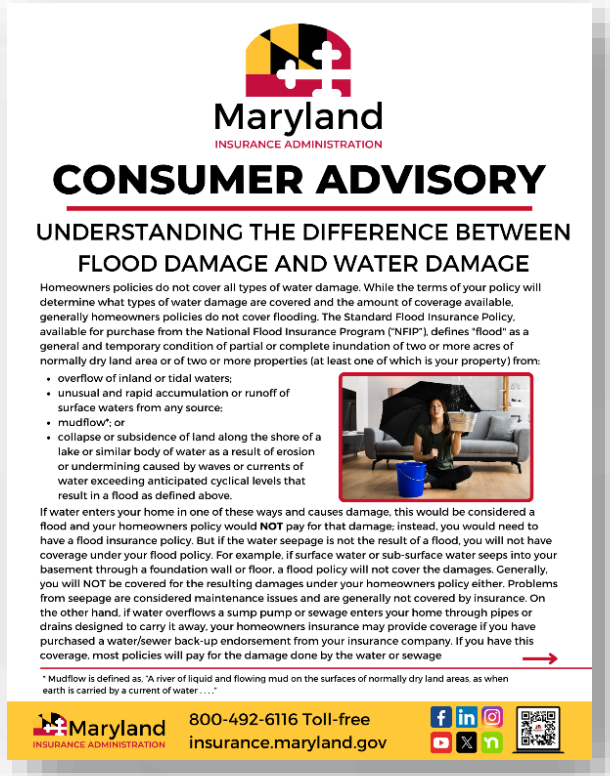
AFTER THE STORM

The Maryland Insurance Administration can assist you by providing contact information for your insurer or by helping you with questions about how to file a claim. You can reach us at 800-492-6116.

Quick Tips if you have damage after a storm:

- Make sure your adjuster and insurer have your current phone number.
- Make sure your address is visible from the street. You may need to post a sign with your address in the yard.
- Try to be there when the adjuster visits and point out all damage.
- Get multiple bids from contractors and compare them with the adjuster's report before settling the claim.
- Save proof that you paid the deductible on the claim. State law makes it illegal for contractors or roofers to offer to waive a deductible or to promise a rebate for your deductible. It also allows your insurer to request proof, such a receipt or canceled check, that you paid the deductible.
- In the event a federal disaster declaration is issued, Marylanders can apply for federal aid for damage not covered by insurance at DisasterAssistance.gov.
- Report price gouging. It's illegal to charge excessive prices for building materials and necessities to take advantage of a disaster. You can report suspected price gouging to the Office of the Attorney General or the Maryland Department of Labor.

Maryland INSURANCE ADMINISTRATION 800-492-6116 Toll-free insurance.maryland.gov



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CONSUMER ADVISORY

UNDERSTANDING THE DIFFERENCE BETWEEN FLOOD DAMAGE AND WATER DAMAGE

Homeowners policies do not cover all types of water damage. While the terms of your policy will determine what types of water damage are covered and the amount of coverage available, generally homeowners policies do not cover flooding. The Standard Flood Insurance Policy, available for purchase from the National Flood Insurance Program ("NFIP"), defines "flood" as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- overflow of inland or tidal waters;
- unusual and rapid accumulation or runoff of surface waters from any source;
- mudflow*; or
- collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

If water enters your home in one of these ways and causes damage, this would be considered a flood and your homeowners policy would **NOT** pay for that damage; instead, you would need to have a flood insurance policy. But if the water seepage is not the result of a flood, you will not have coverage under your flood policy. For example, if surface water or sub-surface water seeps into your basement through a foundation wall or floor, a flood policy will not cover the damages. Generally, you will NOT be covered for the resulting damages under your homeowners policy either. Problems from seepage are considered maintenance issues and are generally not covered by insurance. On the other hand, if water overflows a sump pump or sewage enters your home through pipes or drains designed to carry it away, your homeowners insurance may provide coverage if you have purchased a water/sewer back-up endorsement from your insurance company. If you have this coverage, most policies will pay for the damage done by the water or sewage

* Mudflow is defined as, "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water . . . ."

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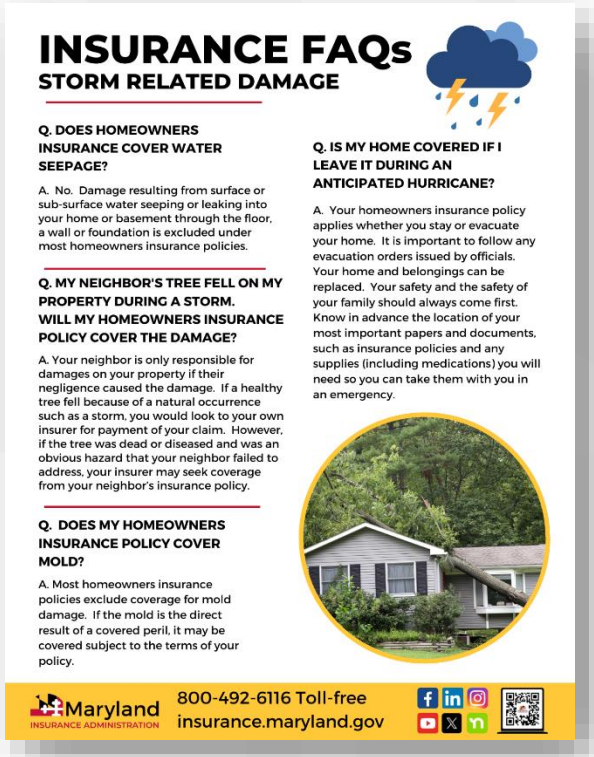
- https://insurance.maryland.gov/Consumer/Documents/publicnew/After-the-Storm-Advisory.pdf
- https://insurance.maryland.gov/Consumer/Documents/publications/advisory_understanding_the_diffrence_between_flood_water.pdf

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FAQs



INSURANCE FAQs
STORM RELATED DAMAGE

Q. DOES HOMEOWNERS INSURANCE COVER WATER SEEPAGE?

A. No. Damage resulting from surface or sub-surface water seeping or leaking into your home or basement through the floor, a wall or foundation is excluded under most homeowners insurance policies.

Q. MY NEIGHBOR'S TREE FELL ON MY PROPERTY DURING A STORM. WILL MY HOMEOWNERS INSURANCE POLICY COVER THE DAMAGE?

A. Your neighbor is only responsible for damages on your property if their negligence caused the damage. If a healthy tree fell because of a natural occurrence such as a storm, you would look to your own insurer for payment of your claim. However, if the tree was dead or diseased and was an obvious hazard that your neighbor failed to address, your insurer may seek coverage from your neighbor's insurance policy.

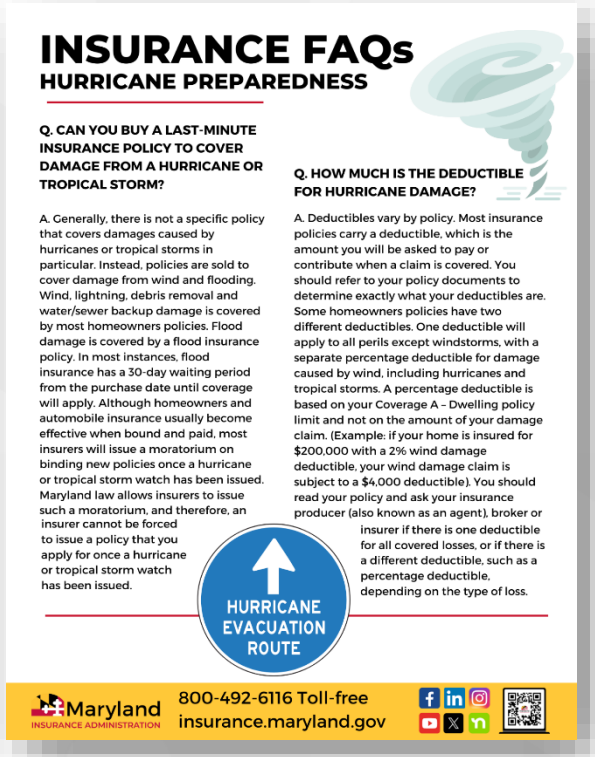
Q. DOES MY HOMEOWNERS INSURANCE POLICY COVER MOLD?

A. Most homeowners insurance policies exclude coverage for mold damage. If the mold is the direct result of a covered peril, it may be covered subject to the terms of your policy.

Q. IS MY HOME COVERED IF I LEAVE IT DURING AN ANTICIPATED HURRICANE?

A. Your homeowners insurance policy applies whether you stay or evacuate your home. It is important to follow any evacuation orders issued by officials. Your home and belongings can be replaced. Your safety and the safety of your family should always come first. Know in advance the location of your most important papers and documents, such as insurance policies and any supplies (including medications) you will need so you can take them with you in an emergency.

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INSURANCE FAQs
HURRICANE PREPAREDNESS

Q. CAN YOU BUY A LAST-MINUTE INSURANCE POLICY TO COVER DAMAGE FROM A HURRICANE OR TROPICAL STORM?

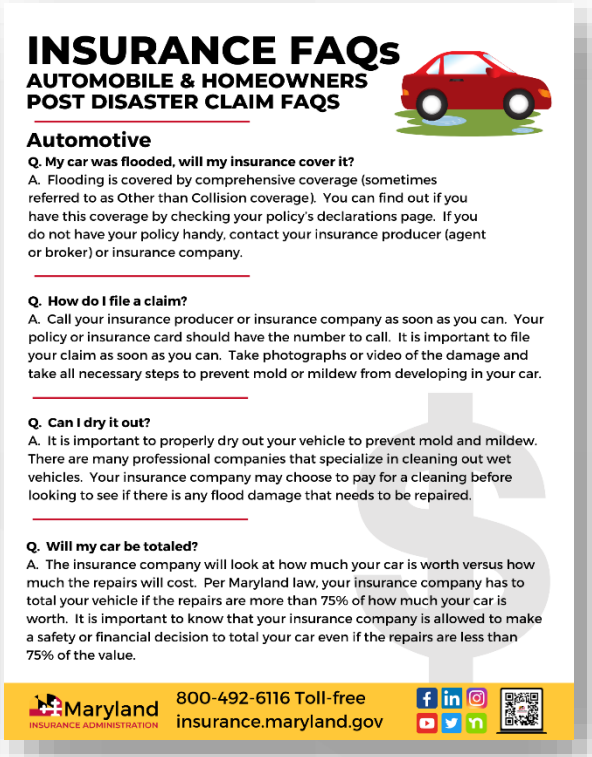
A. Generally, there is not a specific policy that covers damages caused by hurricanes or tropical storms in particular. Instead, policies are sold to cover damage from wind and flooding. Wind, lightning, debris removal and water/sewer backup damage is covered by most homeowners policies. Flood damage is covered by a flood insurance policy. In most instances, flood insurance has a 30-day waiting period from the purchase date until coverage will apply. Although homeowners and automobile insurance usually become effective when bound and paid, most insurers will issue a moratorium on binding new policies once a hurricane or tropical storm watch has been issued. Maryland law allows insurers to issue such a moratorium, and therefore, an insurer cannot be forced to issue a policy that you apply for once a hurricane or tropical storm watch has been issued.

HURRICANE EVACUATION ROUTE

Q. HOW MUCH IS THE DEDUCTIBLE FOR HURRICANE DAMAGE?

A. Deductibles vary by policy. Most insurance policies carry a deductible, which is the amount you will be asked to pay or contribute when a claim is covered. You should refer to your policy documents to determine exactly what your deductibles are. Some homeowners policies have two different deductibles. One deductible will apply to all perils except windstorms, with a separate percentage deductible for damage caused by wind, including hurricanes and tropical storms. A percentage deductible is based on your Coverage A – Dwelling policy limit and not on the amount of your damage claim. (Example: if your home is insured for $200,000 with a 2% wind damage deductible, your wind damage claim is subject to a $4,000 deductible). You should read your policy and ask your insurance producer (also known as an agent), broker or insurer if there is one deductible for all covered losses, or if there is a different deductible, such as a percentage deductible, depending on the type of loss.

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INSURANCE FAQs
AUTOMOBILE & HOMEOWNERS POST DISASTER CLAIM FAQS

Automotive

Q. My car was flooded, will my insurance cover it?
A. Flooding is covered by comprehensive coverage (sometimes referred to as Other than Collision coverage). You can find out if you have this coverage by checking your policy's declarations page. If you do not have your policy handy, contact your insurance producer (agent or broker) or insurance company.

Q. How do I file a claim?
A. Call your insurance producer or insurance company as soon as you can. Your policy or insurance card should have the number to call. It is important to file your claim as soon as you can. Take photographs or video of the damage and take all necessary steps to prevent mold or mildew from developing in your car.

Q. Can I dry it out?
A. It is important to properly dry out your vehicle to prevent mold and mildew. There are many professional companies that specialize in cleaning out wet vehicles. Your insurance company may choose to pay for a cleaning before looking to see if there is any flood damage that needs to be repaired.

Q. Will my car be totaled?
A. The insurance company will look at how much your car is worth versus how much the repairs will cost. Per Maryland law, your insurance company has to total your vehicle if the repairs are more than 75% of how much your car is worth. It is important to know that your insurance company is allowed to make a safety or financial decision to total your car even if the repairs are less than 75% of the value.

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- https://insurance.maryland.gov/Consumer/Documents/publicnew/Storm-Related-Damage-FAQs.pdf
- https://insurance.maryland.gov/Consumer/Documents/publicnew/FAQ-Hurricane-prep.pdf
- https://insurance.maryland.gov/Consumer/Documents/publications/Automobile-and-Homeowners-Post-Disaster-Claim-FAQs.pdf

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Post Disaster Cards

POST-DISASTER RECOVERY TIPS | Maryland INSURANCE ADMINISTRATION

WHAT TO DO IF YOUR HOME IS DAMAGED

Safety first: Make sure that you and your family are safe.

Contact your insurer as soon as possible to Report the damage. Many insurers are utilizing a variety of virtual solutions to keep the claims process safe and efficient. Make sure you get clear guidance on how to proceed.

Photograph or videotape the damage to share with your insurer and keep a copy for your records.

Make temporary repairs if it is safe to do so. If there are holes in your roof or your windows are broken, be sure to cover them as quickly as possible to prevent further damage. Don't discard anything.

Save receipts for any materials you purchase to assist with repairs and for temporarily living expenses. You may submit them to your insurer for reimbursement.

FOR MORE INFORMATION ON THE CLAIMS PROCESS GO TO OUR WEBSITE AT INSURANCE.MARYLAND.GOV, GIVE US A CALL AT 1-800-492-6116 OR USE THIS QR CODE TO ACCESS OUR INSURANCE PREPAREDNESS GUIDE TO POST-DISASTER CLAIMS:

SCAN ME

800-492-6116 Toll-free
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POST-DISASTER PLANNING TIPS | Maryland INSURANCE ADMINISTRATION

WHAT TO KNOW WHEN CONTRACTORS REACH OUT TO YOU

Ask for proper identification so that you can be certain you know the identity of the individual and their company or organization.

Contractors can prepare an estimate of your loss and answer questions an insurance company has about the estimate.

Before you sign any contract, make sure you understand the terms and what you are required to pay. Need help? Give the MIA a call at 800-492-6116.

Don't pay the full amount of the repairs upfront.

Check with the Maryland Home Improvement Commission at 888-218-5925 to make sure that any contractor you are planning to hire is licensed.

FOR MORE INFORMATION ON THE CLAIMS PROCESS GO TO OUR WEBSITE AT INSURANCE.MARYLAND.GOV, GIVE US A CALL AT 1-800-492-6116 OR USE THIS QR CODE TO ACCESS OUR CONSUMER ADVISORY: CONTRACTORS OR INDIVIDUALS THAT OFFER TO HELP YOU WITH YOUR INSURANCE CLAIM

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POST-DISASTER RECOVERY TIPS | Maryland INSURANCE ADMINISTRATION

WHAT TO KNOW WHEN PUBLIC ADJUSTERS REACH OUT TO YOU

You can hire a public adjuster to assist you with your insurance claim. They estimate the damage to your home and property, review your insurance coverage, and help negotiate a settlement of the insurance claim for you.

Call the MIA at 1-800-492-8116 to verify that the adjuster is licensed.

3 DAYS

Any compensation for a public adjuster must be clearly stated in a written contract. You have three business days after signing a contract with a public adjuster to cancel.

Your insurer may or may not agree with the public adjuster's estimate of your damage.

FOR MORE INFORMATION, READ OUR CONSUMER ADVISORY: SHOULD I HIRE A PUBLIC ADJUSTER TO HELP ME SETTLE MY CLAIM? AT HTTPS://BIT.LY/3RX2LQF OR USE THIS QR CODE:

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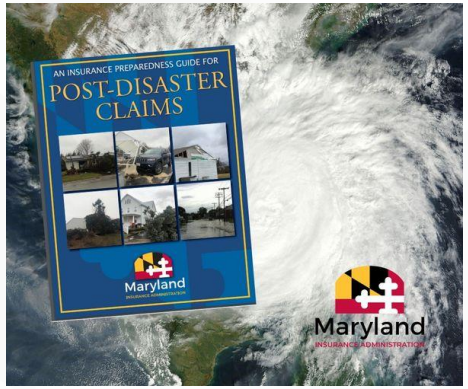
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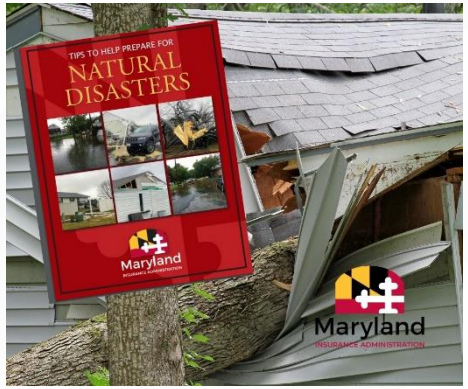
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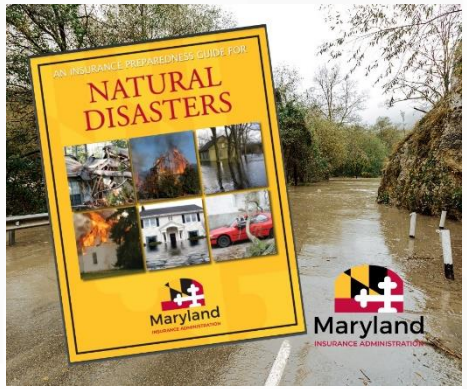
Sample Social Posts













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Contact Information

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Questions?



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Hear an Update on the FEMA Region 3 Workshop

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Hear an Update on the 2024 Earthquake Summit

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Discuss Any Other Matters

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