

Policyholder Prepared

VERSUS

Adjuster Prepared

Department of Homeland Security
Federal Emergency Management Agency
National Flood Insurance Program

PROOF OF LOSS

Policyholder Prepared

Policyholder: _____ POLICY NO. _____
 Insured Property Address: _____ CLAIM NO. _____
 City: _____ STATE _____ ZIP _____ DATE OF LOSS: _____
 Insured Address: _____ Name of Property: _____ NAME OF LOSS: _____
 City: _____ STATE _____ ZIP _____ PHONE NO. _____
 County: _____ COUNTY NO. _____

How was the loss reported? _____

When? (Date) _____ Time _____
 Where? (Address) _____
 (Please list cause of loss, damage to items, and property.)
 Other insurance that may cover the loss: _____ Type: _____

File and Structure: Building type: _____ Construction: _____
 Contents: Contents Description: _____

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

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

Policyholder Signature: _____ DATE SIGNED: _____
 Insured Agent: _____ COUNTY FILE: _____

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 (Please list cause of loss, damage to items, and property.)
 Other insurance that may cover the loss: _____ Type: _____

File and Structure: Building type: _____ Construction: _____
 Contents: Contents Description: _____

Description of Loss	Coverage A - Building Property		Coverage B - Contents Property	
	AMOUNT	REASON	AMOUNT	REASON
Damage to building				
Damage to contents				
Property damage under FDIA	\$0.00			
Personal property damage				
Loss for additional expenses				
Special additional loss				
Loss for dependent responsibility				
Loss for dependent non-dependence				
Personal damage FDIA loss				
Net single coverage (see FDIA schedule)				
Insured FDIA loss claims				
Loss for dependent				
Loss for dependent FDIA				
Loss for dependent responsibility				
Loss for dependent non-dependence				
Net available dependent				
Net available non-dependent				
Net available				
Net available dependent				
Net available non-dependent				
Net available				

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

Policyholder Signature: _____ DATE SIGNED: _____
 Insured Agent: _____ COUNTY FILE: _____

Flood Insurance Loss Report

M Lipman



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 Hearings, Reports and Prints of the Senate Committee on Banking and Currency United States. Congress. Senate. Committee on Banking and Currency, 1967

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 **Flood Insurance Reform Act of 2004** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2004 Federal Register, 2001 **United States Code** United States, 2012 **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 Bereuter 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 Mutual Fund Legislation of 1967 United States. Congress. Senate. Committee on Banking and Currency,1967 **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 *Hearings* United States. Congress. House. Committee on Banking and Currency,1967 The Standard ,1927 **Underwriters' Report** ,1963 **Best's Insurance Reports** ,1922 Best's insurance reports upon American and foreign joint stock companies American mutual companies inter insurance associations and individual underwriting organizations varies **Insurance Department ... Annual Report** Washington (State). Insurance Commissioner,1922 **Annual Report** Washington (State). Insurance Commissioner,1922 **Privacy Act Issuances ... Compilation** ,1989 National Underwriter ,1924 **United States Code** United States Government Printing Office, *Special Consular Reports* United States. Bureau of Foreign and Domestic Commerce,1905 *Monthly Journal of Insurance Economics* ,1927

Flood Insurance Loss Report Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the power of words has become more evident than ever. They have the ability to inspire, provoke, and ignite change. Such is the essence of the book **Flood Insurance Loss Report**, a literary masterpiece that delves deep to the significance of words and their affect our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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