



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

May 4, 2017

Honorable David Maurstad
Assistant Administrator, Federal Insurance and Mitigation Administration
Federal Emergency Management Agency
US Department of Homeland Security
400 C Street, SW
Suite 313
Washington, DC 20472-3020

Sent via Email: david.maurstad@fema.dhs.gov

RE: Louisiana Severe Storms and Flooding DR – 4277

Dear Mr. Maurstad,

With the concurrence of Governor John Bel Edwards, I again write on behalf of the tens of thousands of National Flood Insurance Program (NFIP) insured property owners in Louisiana impacted by DR – 4277 Louisiana Severe Storms and Flooding to request that you extend the NFIP Proof of Loss deadline contained in their NFIP policy. The current May 12, 2017 deadline for impacted policyholders is about to expire and I would ask that an extension be granted to September 1, 2017 in order to give all affected policyholders a minimum of one year from their date of loss in which to complete their repairs. An extension to September 1, 2017 comports with FEMA's range of dates of loss being from August 9 to August 31 of 2016. This issue arises because a great number of those homeowners and business owners are still actively involved in the rebuilding and recovery process as a result of contractor and supplier issues that typically follow a catastrophic event like DR – 4277.

As you know, FEMA has authorized three extensions for policyholders with claims arising out of the referenced event, to wit: first extension to December 10, 2016; second extension to February 9, 2017; and third extension to May 12, 2017. I respectfully ask that FEMA grant a fourth extension that will provide affected NFIP policyholders one hundred-twelve (112) more days to submit a Proof of Loss or Supplemental Proof of Loss, thereby increasing the total time to a minimum of one full year (365 days) from the date of loss of every policyholder.

As we have discussed, almost 30,000 Louisiana NFIP policyholders were impacted by the referenced flood event and are facing not only the substantial amount of damage caused by that flood but also the lack of adequate building contractors to help in their efforts to rebuild. I know that many of those policyholders are still actively engaged in the rebuilding process and in addition to contractor challenges have experienced a significant increase in the cost of labor and materials since August of 2016. As a result, a great number of the affected policyholders still engaged in the rebuilding effort will

Mr. David Maurstad
May 4, 2017
Page 2

not be able to file the required Proof of Loss or Supplemental Proof of Loss by the looming May 12, 2017 deadline. Accordingly, in order to protect the rights of these Louisiana citizens, and with the support of Governor John Bel Edwards, I request that FEMA grant a fourth extension that will provide NFIP policyholders an additional one hundred-twelve (112) days to submit a Proof of Loss or Supplemental Proof of Loss. Such an extension would increase the total time available to policyholders for submission of a Proof of Loss or Supplemental Proof of Loss to a minimum of one full year (365 days) from the date of their loss for damage caused by DR – 4277 Louisiana Severe Storms and Flooding.

With best wishes and kindest personal regards, I remain

Very truly yours,



James J. Donelon
Commissioner of Insurance

JJD/kmk

cc: Governor John Bel Edwards
Senator Bill Cassidy
Senator John Kennedy
Representative Ralph Abraham
Representative Garret Graves
Representative Clay Higgins
Representative Mike Johnson
Representative Cedric Richmond
Representative Steve Scalise