

Dick Quinlin Introduction:

He has been employed as Coordinator of Belmont County Emergency Management Agency since 1985. Prior to his appointment as coordinator, he volunteered with the agency for ten (10) years.

In September 2004 and in January 2005 Belmont County residents suffered damage to their property due to flooding and mudslides. Regarding folks who carried flood insurance, some of the difficult things they had to deal with are as follows:

At the time of loss, most homeowners who had flood insurance policies had them because their mortgagee forced them to carry the coverage in order to finance their homes. I feel NFIP needs to market their product more. In marketing their product, emphasis needs put on the fact that flood insurance may also cover for loss against mudflow/mudslides. We had several homes slide off their foundations. These homes sit far above flood planes and the residents, therefore, don't dream about buying "flood" protection. Tenants aren't aware that they, too, can purchase flood insurance on their personal property. However, in order for contents to be insured on a homeowner or tenants policy, the property must be situated on the first floor or above... Also, if an insured is away from their residence due to work, vacation, etc. they are unable, therefore, to move their contents from the basement in the event of a flash flood. Emphasis needs put on this. In addition to verbally, this may be indicated by a notice/sticker placed on the declarations page. I have also seen coverage provided in the amount the bank demands to cover their loan... therefore, contents coverage is not offered to the homeowner.

When suggesting flood insurance protection, people have told us it's "not affordable". We would like to see the NFIP offer higher deductibles in order to keep premiums down. \$2,500 or \$5,000 or even a \$10,000 deductible should make the premiums more attractive.

Claims service: At the time of loss, several homes are damaged or destroyed. In some instances it's taken 30, 60 or even 90 days before an insured is contacted by an independent adjuster assigned by NFIP. At the time of an NFIP sale, the potential insured should be made aware that there are numerous (captive) companies now selling flood insurance. These carriers may have a larger selection or availability of claims adjusters that can contact the insured within 24 – 48 hours after notice of loss.

ICC: Increased cost of compliance procedures are difficult to follow. It seems a claimant is forced to foot the cost of elevating their home before the policy will pay or reimburse the policy holder. Haven't had much dealings with this but there seems to be problems with ICC adjusting. The insured's dwelling flood claim is adjusted before they're contacted by an ICC adjuster. I think it should be the other way around if not taken care of by the same adjuster.