



MEMO

TO All Insurance Producers Licensed in Pennsylvania
FROM Jack Yanosky, Director
Bureau of Licensing & Enforcement
DATE September 22, 2011
RE Consumer Assistance from Recent Storms in Pennsylvania

The historic flooding along the Susquehanna River has displaced thousands of Pennsylvanians and made hundreds homeless. Insurance producers are many times the first touch point for these people in need. Many may be without flood insurance or immediate insurance recourse for their losses. While you may not be able to help them with coverage, we do believe you can still be very helpful.

Unfortunately, it has come to our attention that in some instances, insurance producers have informed consumers when contacted about claims for flooding that the consumers were not covered and so the producer could not be of any service. In others, where flood insurance was in place, the consumers were just told to contact the National Flood Insurance Program (NFIP) and that the producer could not be of further service.

In both of these cases, we believe this is not an appropriate producer response. In any case in which a producer is contacted, regardless of whether there is coverage available or not, the consumer should be advised to visit the most local Disaster Recovery Center (DRC). There may well be other forms of assistance, including grant money, to help the consumer in recovering from the loss, in addition to providing some clarity on the coverage, or how to present a claim. All of that information is readily available on our website at insurance.pa.gov.

Insurance professionals can and should provide helpful information and direction when people are at their most vulnerable. Your utmost cooperation in providing assistance to all consumers during this time is more than just encouraged. It is expected, and certainly appreciated!