

DRAFT Industry Survey

The Consumer Outreach and Assistance Post-Disaster Subgroup has been charged with developing a model guideline, white paper and/or compilation of best practices to reduce post-disaster insurance recovery obstacles. Obstacles could include, but are not limited to, the appropriate duration for payment of additional living expenses, the appropriate duration to recover replacement cost of personal and real property and streamlined inventory requirements.

To assist the Subgroup in identifying post-disaster recovery obstacles, the Subgroup would like to solicit information from the insurance industry. The Subgroup would like to determine common industry practices post-disaster to provide greater insight as to potential best practices. This information will be a critical element of any final work product developed by the Subgroup, so insurance industry cooperation in providing detailed responses to the following questions will be greatly appreciated.

Insurers may provide non-identifiable responses through their respective trade associations. The Subgroup is asking for responses to the following questions no later than November 1, 2015. Any additional insight or commentary insurers can provide beyond the survey questions below would also be appreciated.

1. From an insurer's perspective, what are the most common non-insurance obstacles that impair a consumer's ability to recover from a disaster? For example, local or municipal ordinances, contractor or supply shortages, debris removal, logistic needs, etc.
2. From an insurer's perspective, what are the most common regulatory obstacles that slow an insurance company's claims response to a disaster? For example, local or municipal ordinances, claims adjuster registration or licensure requirements, etc.
3. What time frames do the insurer's standard residential property coverage forms impose for the following coverages:
 - a. Additional living expenses:
 - b. Replacement cost benefits:
4. During the following types of disasters, has the insurer utilized or permitted any general exceptions to its normal claims practices as to certain policy provisions? If yes, please generally summarize the general exceptions made. For example, were general exceptions made as to the following:
 - a. Personal property inventory requirements were waived. If yes, please explain under what circumstances;
 - b. Timeframes for submitting claims for additional living expenses were extended. If yes, please explain under what circumstances and how long;
 - c. Timeframes to obtain full replacement cost benefits for personal property were extended. If yes, please explain under what circumstances and how long;
 - d. Timeframes to obtain full replacement cost benefits for real property were extended. If yes, please explain under what circumstances and how long;
 - e. Any other policy provisions as to other coverages/benefits not identified.
5. For the following types of disasters, please provide an estimate of the average time it takes for a claim to fully resolve (e.g., benefits are fully paid under the policy for replacement cost of real and personal property and additional living expenses):
 - a. Hurricane/Tropical Storm:
 - b. Large Tornadoic Event:

- c. Wildfires:
 - d. Earthquake:
6. Is there any additional information or comments the insurer would like to provide regarding common obstacles to post-disaster recovery?

Thank you in advance for your attention to this request and the assistance.