



FEMA

W-04090

November 17, 2004

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and
NFIP Servicing Agent for Dissemination to All Claims Managers

A handwritten signature in black ink, appearing to read "James S.P. Shortley".

FROM: James S.P. Shortley, Director of Claims
Claims Section, Risk Insurance Branch
Mitigation Division

SUBJECT: Guidelines for Handling Complaints in Georgia and North Carolina

It has come to our attention that some contractors in Georgia and North Carolina, especially those involved in cleaning up and drying out services, are charging exorbitant prices to flood-insured property owners.

When this practice is suspected with a flood claim, we recommend that the WYO Company help the insured in filing a complaint with the appropriate State Office. **It is incumbent upon the adjuster to fully explain that the National Flood Insurance Program cannot pay for exorbitant prices and that such activities should be reported to the proper State authorities.**

A review of some Georgia complaint forms indicates that Georgia only allows third party complaints in a very limited number of circumstances; therefore, the insured must file the complaint. In Georgia, the e-mail address for filing complaints is: complaints@oca.state.ga.us.

In North Carolina, the e-mail address for filing complaints is: ncago@ncdoj.com. The insured may request forms that can be downloaded and then mailed to the North Carolina office that handles such matters.

If you encounter any situations related to this matter, please contact the NFIP Claims Department at claimsdata@nfipstat.com.

cc: Vendors, IBHS, and Government Technical Representative

Required Routing: Claims, Legal, Underwriting