



STATE OF NORTH CAROLINA
OFFICE OF THE GOVERNOR
20301 MAIL SERVICE CENTER • RALEIGH, NC 27699-0301

BEVERLY EAVES PERDUE
GOVERNOR

October 28, 2011

James A. Sadler, CPCU, AIC
Director of Claims
National Flood Insurance Program
Federal Insurance and Mitigation Administration
DHS/FEMA
500 C Street SW
Washington, D.C. 20472

Dear Director Sadler,

On behalf of Gov. Beverly Perdue, we are writing to share with you some concerns that have been shared by survivors, homeowners, businesses and elected officials regarding the National Flood Insurance Program. As you are aware, Hurricane Irene caused severe damage along our Inner and Outer Bank communities. We want to thank you for sending Russ Tinsley to North Carolina. He has been a very valuable resource to help us answer questions and provide assistance to residents in our impacted areas. However, as those areas continue to recover, a repeated complaint from our citizens is the claims process and in particular with the claims adjusters.

In meeting with those individuals and businesses that suffered damage, we have learned in many cases the adjusters from the National Flood Insurance Program and the private insurance companies that provide flood insurance, have not done a sufficient job of examining homeowners or businesses property or worse have failed to follow up or show up to evaluate the claims. With the winter season approaching and many people still waiting to have any portion of their claims paid, it is very important that action be taken.

We respectfully ask that the National Flood Insurance program and the private companies that also provide flood insurance policies in North Carolina send claims adjusters back to our impacted areas to reevaluate the initial inspections, follow up on inspections that were scheduled but were never completed or in some cases were never performed.

We are also willing to meet with you in Washington to share what we have heard from those communities. It is important for these claims to be evaluated properly and paid as quickly as possible so that these survivors can continue to rebuild their lives that they get the services that they paid for when they bought and maintained their flood insurance policy.

Sincerely,



Bob Etheridge
Special Advisor to the Governor
For Hurricane Irene Recovery



Wayne Goodwin
Commissioner
North Carolina Department of Insurance

cc: Governor Beverly E. Perdue
Doug Hoell, Director North Carolina Emergency Management
Michael Bolch, FCO FEMA