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# For Some Sandy Victims, Insurance Falls Short

NEW YORK October 20, 2013 (AP)

By DAVID B. CARUSO Associated Press


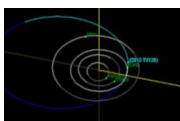



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Many homeowners who got slammed by Superstorm Sandy are finding their flood insurance checks are nowhere near large enough to cover their repairs, and consumer advocates put some of the blame on errors by the multitude of adjusters who were hired in a hurry after the disaster.

They say policyholders are being shortchanged — sometimes by tens of thousands of dollars — because of adjusters' inexperience and their overreliance on computer programs, rather than construction know-how, to estimate rebuilding costs.

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Those critics point to policyholders like John Lambert and Lee Ann Newland, whose house in Neptune, N.J., is still a moldy wreck a year after Sandy filled it with 4 1/2 feet of water.

If you buy drywall, flooring or a new boiler in New Jersey, you have to pay sales tax. But when the insurance adjuster was using computer software to calculate the cost of repairing the home, he neglected to click a box adding taxes to the estimate, according to a consultant hired by the couple.

That cost the family \$11,000, and they say it wasn't the only thing left out of their claim: The adjuster failed to account for phone jacks that needed to be replaced, ceiling paint in one room, pipes that rusted because of contact with salt water, baseboard heating in places and other items.

"It was stupid things. Little things. But it added up to be a huge amount of money," Newland said. She is trying to get the insurance company handling her claim to add \$49,000 to her settlement. "In our case, that is the difference between us rebuilding, or not."

Another homeowner, Joanne Harrington of Tuckerton Beach, N.J., said her adjuster had her down inaccurately as having electric heat instead of forced hot water. He said she had ceramic tile, when she had more expensive porcelain.

A similar pattern has been repeated up and down the East Coast as insurance companies working with the federal government have processed nearly 144,000 claims filed with the National Flood Insurance Program after the storm.

Insurance companies dispute that large numbers of customers are being paid less than what they are owed. They say the vast majority of adjusters do a methodical, professional job, and any oversights are easily corrected if homeowners can produce proof that a covered expense has been overlooked.

"In a big event, you are going to get some people entering the industry ... and a percentage of those people are going to do great, because they are good people and they are smart, and they want to do a good job," said Jeff Moore, vice president of claims for Wright Flood, which handled more

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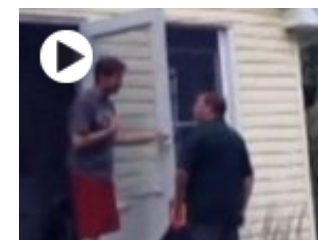
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Sandy-related flood cases than any other company. "And there will be another percentage that don't do so well ... and those are the ones you get to write about in the paper."

Computer technology, he added, has made it easier than ever for newcomers to write up a claim properly, even if they know nothing about construction or insurance. "The software that they use, it's very easy. I could take you in a day and teach you to write an estimate," Moore said.

Some consumer advocates and homeowners don't see it that way at all.

Immediately after the storm, insurance companies brought in an army of adjusters from all corners of the country. They arrived with varying degrees of expertise. All would have had to have passed a certification test in at least one state. Many were veterans of past floods and hurricanes, but not all.

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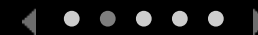
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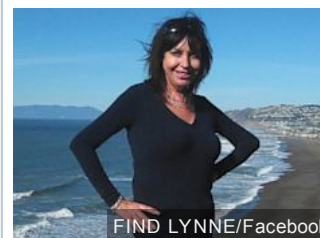


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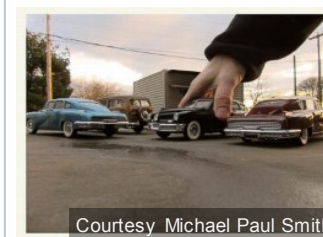
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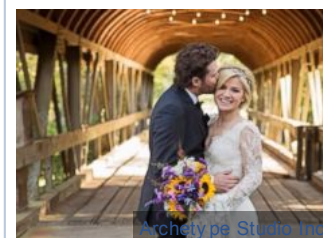
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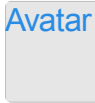
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+++The flood insurers all front for the National Flood Insurance Program which is part of F of the Department of Homeland Security.

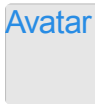
The insurers, for the purpose of handling the flood insurance claims, are not under the con Departments. If they were, their behavior would be vastly different; the State Insurance dep unrelentingly and even threaten their licenses.

Also, in state courts, insurers would be subject to "Bad Faith" litigation which could put the contractual damages (i.e., monetary damages, interest, penalties and legal fees in excess settlement). In such litigation (which is not possible against flood insurers) insurers could k damages.

So if you sue them, as you suggest, the litigation has to be filed in Federal Court. When the as suing the Federal Government in that you never get anywhere. There is an \$8 billion Cl insurance policy holders arising out of Hurricane Isobel in Maryland in 2002 or 2003 that is Courts. I believe there are land claims made by various Great Plains Indian Tribes that date are still pending in the Federal Courts.

Point is, the Federal Government is like a cockroach, it can outlast everybody and everythi

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ourdoc · 20 hours ago

"Computer technology, he added, has made it easier than ever for newcomers to write up they know nothing about construction or insurance."

This is why we NEED EDUCATION. We CANNOT start relying on computers to do all the completely wrong, try training people and actually getting good employees instead of just "I warm body" which is exactly what they are talking about here. Someone that knows nothin or insurance should NOT BE AN ADJUSTER.

" I could take you in a day and teach you to write an estimate," Moore said"  
NO YOU CAN'T, not a good one that actually represents the REAL cost, and that's the pro

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Point is, the Federal Government is like a cockroach, it can outlast everybody and e

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Thats the way that insurance companies work !

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