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HOUSE PERMANENT SELECT
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Congress of the United States
House of Representatives
Washington, DC 20515-4601

November 29, 2004

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Honorable Tom Ridge
Secretary
U.S. Department of Homeland Security
Washington, D.C. 20528

Dear Secretary Ridge:

I am deeply concerned about the response from the Federal Emergency Management Agency (FEMA) Acting Director Maurstad regarding the Hurricane Isabel claims review. Rather than conducting an independent review of claims as directed by the Senate, I understand FEMA's contractor assembled a team of reviewers comprised largely of adjusters and adjusting firms who originally handled the claims.

As you may be aware, Computer Sciences Corporation (CSC) handles the privatized functions of the National Flood Insurance Program (NFIP). These functions include the day to day affairs of the program including agent and adjuster training as well as claims oversight. I am concerned about a potential conflict of interest between these two organizations. I am also concerned with ongoing complaints of Isabel victims never receiving notice of the review.

Some victims believed CSC adjusters wearing blue FEMA jackets were FEMA officials. Unaware the blue jackets were worn by private contractors, made worse by the contractors refusal in many cases to provide business cards, the victims trusted them as government officials and had no reason to doubt their voracity. I've learned these CSC adjusters wrongly told my shocked, bewildered and unsuspecting constituents they were not entitled to the benefits they were seeking. As a result, when some offers of review were received, many victims had no reason to ask for a review – they reasoned trusted FEMA officials had already told them their loss was not covered.

Likewise, for many victims who did ask for a review, the review consisted of a phone call from one of the staff of conflicted adjusters on the Task Force, telling them the file had been "reviewed" and no further compensation was due. One of my constituents had prepared documentation and contractors' estimates for all of his damage, and the reviewer refused to have anyone look at the damage or the documents.

I am especially concerned with the contents of the attached letter written by former appointee and Federal Insurance Administrator J. Robert Hunter about these matters.

It has been fourteen months since Isabel devastated the lives of so many of my constituents. Due to the failed claims process, many are unable to rebuild their homes and lives.

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They remain trapped in a nightmarish existence. Their children have no place to play; they have two minutes of hot water, no washer, no dryer, no dishwasher in FEMA campers. I believe we can do better and request your immediate assistance and oversight of the claims process.

I believe the lack of oversight is contributing to claimants being treated contrary to the Congressional intent for the program. Instead, insurance giants are being rewarded at the expense of leaving my constituents less than whole. I encourage you to work to address NFIP oversight policies and procedures to ensure that Hurricane victims receive fair treatment.

Thank you for your attention. Please contact Brent Robinson of my staff at (202) 225-4261 with questions. I look forward to hearing from you.

With kind regards, I remain

Sincerely,

A handwritten signature in black ink that reads "Jo Ann Davis". The signature is written in a cursive, flowing style.

Jo Ann Davis
Member of Congress

JAD:br

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