

September 13, 2021

American Property Casualty Insurance Association  
555 12<sup>th</sup> St. NW  
Suite 250  
Washington, D.C. 20004-1200

National Association of Mutual Insurance Companies  
20 F Street NW  
Suite 510  
Washington, DC 20001

Dear David Sampson and Neil Alldredge:

As you know, the remnants of Hurricane Ida have devastated and paralyzed a significant portion of the New York region, resulting in more than 40 deaths and severe property damage. The unprecedented storm and surge of rainfall unexpectedly turned roads into rivers and homes into horror stories. Now, families are picking up the pieces and are struggling to rebuild their lives.

As we continue to rebuild, the insurance industry will continue to play a critical and commendable role in that process. Nevertheless, as partners in that recovery process, we request information on how members of the insurance industry are working with Ida's victims considering recent statements made by U.S President Joseph Biden which recommended the industry provide flexibility to policyholders.

In the aftermath of the storm, President Joseph Biden urged the insurance industry to honor the spirit of their agreements with their policyholders, instead of rigidly construing them. President Biden stated:

I'm calling on the insurance companies at this critical moment. Don't hide behind the fine print and technicality. Do your job. Keep your commitment to your communities you insure. Do the right thing. Pay your policyholders what you owe them to cover the cost of temporary housing in the midst of a natural disaster.

The President's statement speaks to the real fear constituents have expressed about being unable to fully access their insurance benefits due to technicalities out of their control. For example, in areas where mandatory evacuations may not have been issued in time due to the storm's sheer speed, policyholders with agreements where evacuation orders are a prerequisite may be left behind of no fault of their own.

Accordingly, we write to gauge the industry's response to the President's recent comments, and we request more information on how – if at all – the insurance industry plans to work with Ida's victims who are navigating the aftermath of this unprecedented storm.

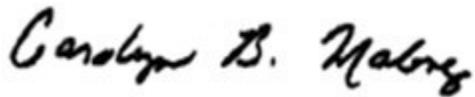
Sincerely,



Gregory W. Meeks  
Member of Congress



Nydia M. Velázquez  
Member of Congress



Carolyn B. Maloney  
Member of Congress



Grace Meng  
Member of Congress



Kathleen M. Rice  
Member of Congress