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MARYLAND INSURANCE ADMINISTRATION
PREPAREDNESS AND RESPONSE TO HURRICANE ISABEL
AND IMPACT ON POTENTIAL FUTURE WEATHER RELATED EVENTS

A word from the Commissioner:

As all Marylanders are well aware, Hurricane Isabel hit us hard last year, resulting in millions of dollars of damage to people's property and leaving a number of families temporarily without their customary dwellings. I sympathize with the plight of these families and all victims of Hurricane Isabel, yet take heart at the courage of all Marylanders involved in the clean-up and rebuilding process.

As Insurance Commissioner, I am proud of the great and thorough work the employees at the Maryland Insurance Administration performed during the Isabel crisis. Like their fellow citizens in the private sector, and local businesses that stepped up to the plate, these State employees rallied to the cause in a most efficient way. For this reason, I am confident the MIA will once again excel in assuring that any Maryland homeowners adversely impacted by future weather related events will be served as quickly and as efficiently as possible.

Following, in chronological order beginning from prior to Isabel's arrival last year, through the end of June, 2004, is a listing of the Maryland Insurance Administration's continuing role in ensuring Maryland homeowners affected by Isabel were, and continue to be, given efficient and accurate assistance. No governmental rabble rousing here, just plain facts and honest help. I trust you will find this information useful, and encourage you to contact the MIA if you have any homeowners insurance concerns.

Al Redmer, Commissioner
Maryland Insurance Administration

September 15, 2003: In advance of Hurricane Isabel's arrival, the MIA began contacting Property and Casualty insurers licensed in Maryland to ensure that each company had its storm center and catastrophe team ready for a quick response in Maryland.

September 16, 2003: The MIA launched its Hurricane Isabel page on its web site to provide pre-storm information and tips on what people need to know to prepare for the storm as well as what to do should they incur storm damage. A news release advertising the regularly updated web site was distributed statewide.

September 16 through September 20, 2003: The MIA provided two staff members to the team assembled at MEMA headquarters in order to facilitate responses to any insurance concerns.

September 19 and 21, 2003: Commissioner Redmer attends meetings with Governor Ehrlich and other state officials at MEMA headquarters concerning the ongoing state response to Hurricane Isabel.

September 22, 2003: Commissioner Redmer participated in two briefings regarding plans to address damages resulting from the hurricane. The first briefing was held in Baltimore City with Mayor O'Malley, and the second was held in Baltimore County with congressional representatives, County Executive Smith, and various State legislators.

September 22, 2003: MIA staff reported to the first three Disaster Recovery Centers (DRS's) which were opened in Annapolis, Baltimore County, and Baltimore City. MIA employees continued to help staff those DRC's as well as others that were opened throughout the State, seven days per week until each DRC was closed by FEMA.

September 23, 2003: Commissioner Redmer appeared was interviewed on WBAL-TV where he informed policyholders of their rights, including the right to seek assistance from the MIA.

September 25, 2003: Commissioner Redmer participated in town hall meetings in two of the hardest hit areas of Baltimore County; one in Bowleys Quarters (Middle River) attended by more than 200 people and another in Sparrows Point with more than 500 people in attendance.

September 28, 2003: Commissioner Redmer appeared on three local TV stations to announce that he had arranged for two additional community meetings in Baltimore County to further address residents' damage and claims concerns. Also attending these meetings were representatives from various insurance companies. The first meeting occurred on September 29th at Bowley's Quarters Fire Hall and the second took place on September 30th at Sparrows Point High School. Each meeting was attended by approximately 200 people, all of who had an opportunity to meet with a representative from their respective insurance companies.

Late September, 2003: Commissioner Redmer and the MIA staff received training from the National Flood Insurance Program's Regional Director. This training was designed to inform the

Commissioner and MIA staff on ways to better assist Marylanders filing claims under their federal flood policies.

Early October, 2003: Commissioner Redmer e-mailed all members of the General Assembly expressing his willingness to meet with them and their constituents to help them through storm-related concerns.

October 2, 2003: MIA representatives briefed the Senate Budget and Taxation Committee and the Baltimore County Executive at Sollers Point Technical High School regarding the MIA's efforts before, during, and after Hurricane Isabel.

October 3, 2003: The MIA staff attended a FEMA/NFIP (National Flood Insurance Program) briefing on issues resulting from the recent storm-related flooding.

October 6, 2003: MIA representatives briefed the Anne Arundel County delegation in Annapolis on events and issues relating to the hurricane.

October 7, 2003: Commissioner Redmer and members of the MIA staff participated in an evening meeting at the Kent Island Library sponsored by Delegate Dick Sossi. The MIA arranged for representatives from FEMA, SBA, and NFIP to attend the meeting, the purpose of which was to provide citizens with information on the National Flood Insurance Program and other related issues.

October 9, 2003: MIA staff participated in a meeting sponsored by Anne Arundel County Executive Janet Owens at the Annapolis Middle School. The MIA facilitated the scheduling of representatives from FEMA, SBA, and the NFIP for the purpose of providing citizens with information on the National Flood Insurance Plan and other hurricane related concerns.

October 10, 2003: Commissioner Redmer toured the four Eastern Shore Disaster Recovery Centers in Crisfield (Somerset County), Cambridge (Dorchester County), Easton (Talbot County), and Rock Hall (Kent County).

October 14, 2003: Commissioner Redmer and the MIA staff participated in a meeting at the Sollers Point Technical High School sponsored by Baltimore County Councilman John Olszewski. The MIA arranged for representatives of FEMA, SBA, and the NFIP to attend the meeting for the purpose of providing citizens with information on the NFIP and other storm related issues.

October 15, 2003: The MIA participated in an evening community meeting at Bayside Beach in Anne Arundel County sponsored by Senator Philip Jimeno. The MIA arranged for representatives of FEMA, SBA, and the NFIP to attend for the purpose of providing citizens with information on the NFIP and other hurricane related concerns.

October 16, 2003: Commissioner Redmer and the MIA took part in a meeting at the Prince George's Community College sponsored by the Prince George's County Executive and the County Emergency Management Office. The MIA arranged for representatives of FEMA, SBA,

and the NFIP to attend the meeting for the purpose of providing citizens with NFIP and other hurricane related information.

October 21, 2003: Commissioner Redmer issued two press releases concerning Hurricane Isabel. The first provided the upcoming filing deadlines for FEMA, SBA, and the NFIP, and the second Maryland's homeowner's insurance weather-related claims law.

October 25, 2003: The MIA staff participated in a community meeting in Venice on the Bay in Anne Arundel County sponsored by Senator Philip Jimeno. The MIA arranged for representatives of FEMA, SBA, and the NFIP to be present for the purpose of providing citizens with NFIP and other hurricane related concerns.

October 25, 2003: MIA representatives participated in a community meeting south of Cambridge in Dorchester County sponsored by Delegate Addie Eckardt for the purpose of providing citizens with information on the NFIP and other hurricane related issues.

October 28, 2003: Commissioner Redmer met with MIA staff for the purpose of discussing actions already taken by the MIA with respect to Hurricane Isabel, as well as what future actions would be taken by the MIA.

November 10, 2003: The MIA participated in a community meeting sponsored by the 7th District Delegation at Bowleys Quarters Fire Hall.

November 13, 2003: The MIA participated in a meeting sponsored by the community association in Bowleys Quarters for the purpose of discussing storm related concerns.

November 14, 2003: The MIA brought together sixteen employees from various state agencies to assist citizens who either did not have insurance or whose insurance coverage was insufficient to pay for damages resulting from Hurricane Isabel. These employees continue to work with citizens to obtain assistance from governmental agencies and/or local charities to address the citizens' unmet needs.

November 18, 2003: Commissioner Redmer and MIA staff met with representatives of the Victims of Isabel Citizens Group. The purpose of this meeting was to facilitate discussions with representatives of FEMA and NFIP, who also attending the meeting at the MIA's request.

November 24 and 25, 2003: One hundred eighty two Maryland insurance producers participated in MIA initiated training sessions and sponsored by the NFIP. The purpose of the training was to educate the agents and brokers who sell NFIP insurance about the program.

December 6 and 7, 2003: The MIA placed approximately seven hundred telephone calls to citizens to remind them of the upcoming deadline for putting FEMA on notice of intention to make a claim.

January 6 and 7, 2004: The MIA participated in all-day community meetings in Bowleys Quarters and Dundalk, Baltimore County, respectively, sponsored by Senator Barbara Mikulski.

January 26 and 27, 2004: The MIA participated in all-day community meetings on Hoopers Island in Dorchester County sponsored by Senator Barbara Mikulski.

January 27, 2004: Commissioner Redmer addressed storm-related concerns at a community meeting in Crisfield.

February 5, 2004: MIA representatives participated in a community Help Fair in Shady Side in Anne Arundel County sponsored by the County Executive.

March 4, 2004: Commissioner Redmer met with the Maryland Congressional Delegation and, separately, with Anthony Lowe, Federal Insurance Administrator and director of FEMA's Mitigation Division, to discuss the MIA report outlining observations and suggestions for the NFIP and other Federal programs.

March 12, 2004: Commissioner Redmer provides Anthony Lowe with the first round of copies of complaints and intakes filed by Marylanders regarding problems encountered with the settlement of their respective claims under the National Flood Insurance Program.

March 23, 2004: Commissioner Redmer and Anthony Lowe co-sponsored a focus group meeting with 11 victims of Hurricane Isabel at the State House. The purpose of this focus group was to give representatives of FEMA the opportunity to hear first-hand the consumer experiences with the NFIP.

March 25 and 26, 2004: Commissioner Redmer and a member of his staff attended the Mid-Atlantic NFIP Summit. The purpose of the Summit was to identify consumer-flood insurance policy issues and to discuss possible changes, if needed, in the NFIP.

March and April, 2004: MIA representative Tom Henry staffed weekly community opportunities for assistance in Edgemere and Essex (Baltimore County) on Tuesdays and Thursdays, respectively.

March 29, 2004: The MIA held an "opportunity for assistance" in Hooper's Island (Dorchester County).

March 30, 2004: The MIA held an "opportunity for assistance" in Rock Hall (Kent County).

April 2, 2004: The MIA held an "opportunity for assistance" in Leonardtown.

April 6, 2004: The MIA mailed letters to approximately 1,400 Marylanders who had come to the MIA for assistance. The purpose of the letter was to remind the recipients to discuss coverage of unoccupied properties with their respective agents as well as provide information on housing loans.

April 7, 2004: Commissioner Redmer participated in a MEMA news conference announcing the re-evaluation of previously filed flood claims.

April 8, 2004: Commissioner Redmer participated in a FEMA news conference announcing the re-evaluation of previously filed flood claims.

Beginning on April 8, 2004, MIA staff participated in every FEMA Open House scheduled throughout the State:

4-8 Bowley's Quarters (Baltimore County)
4-14 Hughesville (Charles County)
4-20 Hooper Island (Dorchester County)
4-21 Baltimore City
4-27 Rock Hall (Kent County)
4-28 Chester (Queen Anne's County)
4-29 Edgemere (Baltimore County)
4-30 Prince Frederick (Calvert County)
5-3 Hollywood (St. Mary's County)
5-4 Easton (Talbot County)
5-5 Turner's Station (Baltimore County)
5-6 Lakes & Straits (Dorchester County)

April 19, 2004: MIA staff received additional training on the NFIP.

April 22, 2004: Associate MIA Commissioner Joy Hatchette participated in a panel discussion on the NFIP at the 19th Annual Severe Storm Awareness Conference at the State Emergency Operations Center at Camp Fretterd.

April 26, 2004: MIA staff participated in a meeting in Bowley's Quarters in Baltimore County sponsored by the Department of Housing and Community Development (DHCD) where DHCD staff explained the various loan programs available through HB3.

May 17, 2004: Associate Commissioner Hatchette participated in a panel discussion on the effects of Hurricane Isabel on Baltimore County sponsored by Leadership Baltimore County.

May 19, 2004: MIA tallies concerns regarding Hurricane Isabel. As of that date:

1,374 intakes done by MIA staff
409 formal complaints filed against insurance companies
292 closed complaints
18 total number of case workers who have been temporarily assigned to MIA from other State agencies

June 17, 2004: MIA participates in MEMA conference at Camp Fretterd. The purpose of the conference was to discuss ideas and measures needed to improve response to, and management of, natural disasters such as Hurricane Isabel.

Long Term: MIA staff members were present to assist Marylanders at each of the 15 Disaster Recovery Centers and all FEMA Open Houses throughout the State. In total, more than 50 MIA employees participated in this coordinated, effective response.