

A
SURVIVOR'S
Guide 2005



*Navigating the Financial Maze
after a Disaster*

Provided by the
Society of Financial Service Professionals
www.financialpro.org



The purpose of this publication is to provide information to individuals who have suffered the loss of a loved one and/or property as a result of Hurricane Katrina.

It is provided with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional advice or service.



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Published by the Society of Financial Service Professionals (FSP). Founded in 1928, the Society of FSP is the standard-bearer of excellence in professionalism, advanced continuing education, and ethical guidance for the nation's top financial advisers. The Society of FSP has over 20,000 members who hold the following recognized financial service credentials: CLU[®], ChFC[®], CFP[®], CPA, JD (licensed), RHU[®], REBC[®], CLF[®], CEBS[®], CFA[®], CTFA, MSFS, and MSM. Active in almost 200 Chapters nationwide, members of the Society of FSP assist the public in achieving personal and business-related financial goals. For additional information, visit the Society of FSP Web site: www.financialpro.org.

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www.financialprofoundation.org.

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Introduction

The members of the Society of FSP are deeply distressed by the catastrophic destruction and loss of life caused by Hurricane Katrina. We extend our sincere condolences to all of you who have lost loved ones.

We realize that you are now facing complex financial issues as a result of these events. This Guide is designed to help you answer the question, “What do I do now?” We offer a short explanation of the various survivors’ benefits that may be available to you. We also suggest the types of professional services you will need to begin planning your future and the futures of your loved ones.

The Society of FSP is a national organization of credentialed financial service professionals. Our purpose is to provide our members with professional development opportunities as well as guidelines for ethical behavior to help them solve their clients’ financial problems in a suitable and appropriate manner. The Society of FSP also provides information to assist the public in selecting and using the services of financial advisers.

The Society of FSP offers this Guide to help you get started on the path toward regaining a sense of financial security.

Survivors’ Benefits

Social Security Benefits

Social Security benefits are likely to be one of the primary resources for the survivors of those who lost their lives in the Katrina disaster. Social Security benefits include a lump-sum death benefit and monthly survivor benefits. A one-time lump-sum payment of \$255 is payable to the eligible surviving spouse. If there is no surviving spouse, the payment is made to the eligible dependent child or children. Monthly survivor benefits can be paid to certain family members, including the widow or widower, dependent children, and dependent parents.

Benefits are not received automatically. Survivors must apply for the benefits and meet eligibility requirements.

What should you do first? You or another person responsible for the deceased person’s affairs should promptly notify the Social Security Administration of that person’s death by calling toll-free at 800-772-1213 (TTY 800-325-0778). If you have computer access, you can apply for survivor or disability benefits directly on the Social Security Web site, www.ssa.gov. If you are already receiving Social Security benefits, there is a special page of information for victims of Hurricane Katrina on the Social Security Web site.

Veterans' Benefits

If you are the survivor of a veteran, call the Veterans Administration (VA) directly at 800-827-1000 (TTY 800-829-4833). If you have computer access, go to the VA Benefits site, www.vba.va.gov.

The VA offers a variety of benefits and services including partial reimbursement of burial expenses (generally \$300 for burial and funeral expenses and \$300 for a plot). For partial reimbursement, complete VA Form 21-530, which can be downloaded at www.va.gov/vaforms; type "21-530" in the Form Number box. If burial expenses have not been paid, the claims should be filed by the funeral director. A claim for nonservice-connected burial expenses or plot allowance must be filed with the VA within two years from the date of the veteran's permanent burial or cremation. For questions about application procedures, call the VA at 800-827-1000.

The VA furnishes upon request, at no charge, a government headstone or marker for the grave of any deceased eligible veteran in any cemetery around the world. Form 40-1330 must be submitted by the next of kin, funeral director, or cemetery representative, along with a copy of the veteran's military discharge documents. This form can be downloaded at www.cem.va.gov/pdf/401330.pdf. Completed applications can be mailed to Memorial Programs Service (402E), Dept. of Veterans Affairs, 810 Vermont Avenue, NW, Washington, DC 20420-0001, or faxed to 800-455-7143.

To request military records, go to www.cem.va.gov/omsrinfo.htm and click on Standard Form 180 to download a form, or call 1-866-272-6272 (TDD 301-837-0482).

Federal Employee Benefits

In the aftermath of Hurricane Katrina, the U.S. Office of Personnel Management (OPM) has established a toll-free assistance hotline number (1-800-307-8298) for current and retired federal employees and annuitants who have been impacted by the hurricane in the Gulf Coast area.

The toll-free number is open seven days a week from 7 a.m. to 9 p.m., Central Time.

Federal employees with access to the Internet can receive updated and important information on benefits and payroll at www.opm.gov/katrina. The site provides links to assist in contacting local Federal Executive Boards, as well as other resources and announcements, and is continually updated with breaking news and information.

For the informational pamphlet, "Life Events and Your Retirement and Insurance Benefits (for Annuitants)," go to www.opm.gov/Forms/pdfimage/RI38-126.pdf.

Insurance Benefits and Coverage

When people think of insuring things, they usually think of their car, their house, their belongings, and their life. Hurricane Katrina's damage was widespread and affected everything and anything that was insurable. Hurricane Katrina may have even destroyed the very documents that are needed to file insurance claims or insurance records kept by an insurance agency.

To start the claim process, you will need your insurance policies and/or the name of the insurance company and the policy number. Don't panic if you don't have the policy. You can find the policy number on an old bill or perhaps on a cancelled check. If all your records were destroyed, there is still hope for filing an insurance claim. The insurance industry has many resources available to help you.

Relatives of storm victims have a free resource to determine if their relatives had life insurance. The MIB Group keeps a database of over 90% of all life insurance applications taken in the U.S. Relatives can use the MIB's free Web site, www.mib.com/hurricane, to obtain a form that substitutes for a death certificate. After the form is validated, relatives can access the Web site for more information.

If you need help with a life insurance claim, the American Council of Life Insurers at www.acli.com has a number of resources for policyholders and beneficiaries.

For a life, homeowners, or automobile insurance claim, you can get help from the National Association of Insurance Commissioners. NAIC is a voluntary organization of state insurance regulators whose objectives are to protect consumers and maintain financial stability in the industry. At www.naic.org you will find emergency contact information for insurance carriers that have set up disaster hotlines specifically for survivors of Hurricane Katrina. State insurance department help lines are also listed on the NAIC Web site. Also see Appendix A in this Guide.

www.Disasterinformation.org is another nonprofit Web site that has information specifically about hurricane insurance. It provides information about filing hurricane insurance claims as well as resources and links to insurers and government agencies.

Let's look at the various insurance policies and plans and what you need to do.

Life Insurance Benefits

Once you have an insurance policy or policy number, you need to start the claim process by notifying the insurance company that you have a claim. Over the last decade insurance companies have been bought, sold, and merged. If you need to track down the life insurance company's address and telephone number, use the NAIC or ACLI Web site. These Web sites list almost all life insurance

companies doing business in the United States. From these lists you can link directly to the insurance company's Web site or find toll-free numbers and mailing addresses. Most companies provide a link to the claims department from their Web site's home page.

An alternative and better method for making a life insurance claim is to contact the life insurance agent who sold the policy to you. Look for a business card attached to the policy or in the policy envelope. The insurance representative will help you with the claims process. Normally, a death certificate is required along with the claim form. However, given the particular circumstances of Hurricane Katrina, some insurance companies may waive some requirements to expedite the claim process. Your life insurance representative will know what forms and documents are needed. For this reason, we believe it is better to contact your life insurance agent before attempting to contact your life insurance company directly. If your life insurance representative is retired or not available for any reason, then you should contact your life insurance company directly.

In addition to individual policies, your loved one may have had life insurance as a benefit at work. Contact the Human Resources (HR) department at his/her employer. When you are looking for insurance policies, also look for employee benefit books so you can discuss these benefits with HR personnel. The claim process may take as long as 30 days.

Once some stability has returned to your life, you may want to review your own personal life insurance program. If you have dependents, it would be in their best interests for your overall financial plan to include life insurance.

Property and Casualty Insurance Benefits

If Hurricane Katrina damaged or destroyed your car, house, personal property, or business property, then you may have claims under your automobile policy and/or homeowners or rental policy, or business insurance. Flood damage is normally excluded from homeowners policies but is covered by a specific flood insurance policy issued by the Federal government.

As in the case of making a claim for life insurance benefits, you will want to speak to your homeowners or automobile insurance agent directly. Your agent will advise you what property is insured and for how much.

If your insurance representative is not available, you should contact your property and casualty insurance company directly. The contact information is on the policy. As mentioned above, the NAIC Web site has a list of all companies in alphabetical order, with contact information. (Also see Appendix A.)

Remember, even if your records and your agent's records were destroyed, the insurance company has a record of the policy and you can call them directly for assistance.

Health Insurance for Survivors

If you were the dependent of a victim of Hurricane Katrina, there is one issue that you will want to make a priority. Even if you postpone other financial decisions, you should obtain adequate health care coverage. If you had your health care insurance coverage through your loved one's employer, ongoing health care coverage from the employer is available for a limited period of time. Contact the employer as soon as possible and speak with someone in the HR or employee benefits department. Ask the HR person to confirm in writing what health insurance benefits you will have, who is covered, and how long the benefits will be in effect.

Continuing coverage is usually made available under COBRA, which stands for Consolidated Omnibus Budget Reconciliation Act. This is a federal law that requires employers to offer continuing insurance coverage to an employee's spouse and covered dependents when an employee dies. The COBRA law applies to all employers with 20 or more employees. COBRA does not cover federal employees but it does cover state and local government employees.

Although COBRA benefits must be available through the employer, you pay the premiums for coverage. The employer can require a two percent administrative charge in addition to the insurance premium.

Before electing COBRA coverage, you need to consider:

- how long it will last
- the monthly expense
- other health benefit options for you and your family

Long-Term Care Insurance

If Hurricane Katrina left you as the sole caretaker for an elderly parent or parent-in-law, you may want to learn more about long-term care insurance. Financially it might make sense for you to allocate some insurance proceeds or other benefit dollars toward the purchase of long-term care insurance for an elderly loved one. Long-term care insurance can give you an option to placing an elderly parent in a nursing home without depleting your personal assets.

Retirement Benefits

Contact your loved one's employer and ask about their retirement plan and its benefits.

Qualified Plans

You should know that some "qualified" retirement plans are funded in part by life insurance. If such a plan was in place, there is a possibility that you may be entitled to benefits in addition to retirement income.

When you contact the HR Department of your loved one's employer, ask them if your loved one's retirement plan had an insurance death benefit. Ask the HR person to provide you with a written summary of the benefits. The HR Department usually processes these claims for the insurance company.

The Treasury Department and IRS have announced that retirement plans such as 401(k)s, 403(b)s, or 457s will be permitted to make loans and other hardship distributions to people affected by Hurricane Katrina. This will help those affected to access much needed money to help move forward in the recovery process. See your plan administrator for requirements.

Nonqualified Plans

Another type of retirement plan is called a "nonqualified" plan. As a general rule, nonqualified plans are retirement plans that are not regulated by the Internal Revenue Service (IRS) or do not come under Employee Retirement Income Security Act (ERISA) laws. These plans are usually designed for specific individuals with specialized funding vehicles, usually annuities or life insurance.

Since nonqualified plans tend to be individualized and unique, it would be impossible to give any meaningful explanation here of what your loved one's nonqualified plan might be. The important thing for you to do is to contact his/her employer.

Taxes

Tax rules and regulations are complex and mandatory. Special tax law provisions may help taxpayers recover financially from the impact of a disaster, especially when the President of the United States declares their location to be a major disaster area. In Announcement 2005-91, the IRS has granted certain tax relief for victims of Katrina. (See Appendix B.)

Also, the IRS Web site, www.irs.gov, has a special section on disaster relief that is updated periodically.

There are many tax rules about insurance proceeds, retirement plans, and other survivor benefits. You should consult with a tax professional to determine what your tax obligations might be. A general accountant, certified public accountant (CPA), or attorney may be of help. See the Directory of Resources at the end of this Guide to locate attorneys.

Income and Estate Taxes

Life insurance proceeds are usually not subject to income taxes, but they may be subject to estate taxes. Estate taxes can be assessed by either the federal or state government. Generally, estate taxes are incurred when a person's estate has a value that exceeds a threshold amount. The federal estate tax return or extension must be filed within nine months of the date of death. Estate tax filings require the assistance of a competent attorney or CPA. Check the IRS Web site for any disaster-related changes.

Inheritance Tax

Finally, there can be an inheritance tax. This tax is imposed by the state on the transfer of property from the deceased person's estate to legitimate heirs. Generally, the rate of inheritance tax is much lower than the federal estate tax rates. Inheritance tax rates and rules vary from state to state. Alabama, Florida, Mississippi, and Texas have no inheritance tax, but Mississippi has an estate tax. Louisiana does impose an inheritance tax.

Again, we suggest you consult with competent counsel that you might find through the state or local bar association. (See next chapter.)

Seeking Professional Advice

Consulting an Attorney

The administration of a deceased person's estate is called probate. Although it can be done by a lay person, it requires time, effort, and expertise. Therefore, as a general rule it is advisable to consult an attorney for the probate process.

The Louisiana, Mississippi, Alabama, Texas, and Florida Bar Associations offer helpful Web sites where you can find a local attorney:

Alabama Bar – www.alabar.org

Louisiana Bar – www.lsba.org

Florida Bar – www.floridabar.org

Texas Bar – www.texasbar.com

Each of these sites has specific links for Hurricane Katrina disaster relief.

If you need an attorney in another state, the FindLaw West Legal Directory, www.directory.findlaw.com, is a resource for you in beginning your search for a probate lawyer.

Even if you do not need an attorney for probate, you should consult one to set your own legal affairs in order. The following legal documents are a vital part of any estate or financial planning:

- a will
- a health care directive
- a durable power of attorney
- a trust

Consulting a Financial Adviser

Besides meeting with an attorney for your legal affairs, you should meet with a financial adviser. As a survivor, you may have received or be about to receive large sums of money from insurance companies, government agencies, or charitable organizations. Now is the time to put your financial house in order by using a professional to advise you. When dealing with a financial adviser, keep the following things in mind.

1. You are the client and you are in control. Make arrangements to meet with a financial counselor when you are ready, not before. However, don't delay seeing a financial counselor, especially if you are inexperienced with managing large sums of money.
2. When you are ready, consider the qualifications or credentials of any consultant. A credentialed professional such as a Chartered Financial Consultant (ChFC®), Certified Financial Planner (CFP®), or Chartered Life Underwriter (CLU®) has had extensive course work in financial planning and has passed examinations to earn his or her designation(s). These credentialed professionals are bound by professional codes of ethics that are enforced by the institutions to which they belong. To assist you in locating a credentialed professional, the Society of FSP offers an online consumer referral service at www.financialpro.org/consumer/find.cfm.
3. You may want to consider dealing with a financial planner who is registered with your state or with the Securities and Exchange Commission as a Registered Investment Adviser (RIA). The RIA is required by law to place your interest ahead of his or her own.

While you are evaluating financial professionals, initially it would be best to use low-risk investments like a bank account or money market account for any large settlements. Later, when you are emotionally ready, you might consider other investments that have greater risks but higher rewards. However, always make sure that a portion of your assets remains in low-risk, guaranteed-return investments. A financial adviser can help you with investment options that conform to your risk tolerance and achieve your goals.

A Final Caution

As we conclude, let us add a word of caution. Hurricane Katrina, like disasters before it, will bring out con artists and thieves to prey upon the unsuspecting. There are numerous fraud scams. Watch out for phony invoices, sham home repairs, telephone and mail solicitations for phony charities, “found money” schemes to defraud you of your savings, and deceptive legal and financial practices. If a deal sounds too good to be true, then it probably isn’t a good deal. The best procedure is to move slowly and thoroughly, and to check the credentials of people who want your business, or try to sell you something, or want you to invest.

NOTE: Survivors of Hurricane Katrina are eligible for assistance from the Federal Emergency Management Agency (FEMA). Be sure to register with FEMA’s Disaster Service Assistance Center by calling 800-621-FEMA (3362). To expedite your registration, it is recommended that you register online at www.fema.gov; telephone registration will take longer because of the volume of calls. Services offered by federal, state, and local agencies are coordinated through FEMA.

Directory of Resources

State Resources

Alabama	www.alabama.gov/hurricanes.php
Florida.....	www.floridadisaster.org
Louisiana	http://katrina.louisiana.gov/index.htm
Mississippi.....	www.mema.ms.gov
Texas	www.governor.state.tx.us/priorities/ health_safety/hurricane/assistance_info

Other Resources

American Council of Life Insurers

Resource for company informationwww.acli.com

American Red Crosswww.redcross.org

Phone: 866-GET-INFO (438-4636)

Civil Service Benefits.....www.opm.gov

Phone: 800-307-8298

Disaster Help

Links to a variety of information siteswww.katrinarecovery.disasterhelp.gov

Disaster Insurance Information Office

Information on how to file claims and

updates on companies.....www.disasterinformation.org

Federal Emergency Management Agency (FEMA)www.fema.gov

Phone: 800-621-FEMA (3362)

FindLaw West Legal Directory

National directory for attorneyswww.directory.findlaw.com

LawHelp.orgwww.lawhelp.org/nationalhelp.cfm

Internal Revenue Service

Resource for tax information.....www.irs.gov
Phone: 866-562-5227

Life and Health Insurance Foundation for Education (LIFE)

General life insurance informationwww.life-line.org
Phone: 202-464-5000

National Association of Insurance Commissioners

General resource for lists of companies
and state insurance departmentswww.naic.org

Also see Appendix A.

Social Security Administrationwww.ssa.gov

Phone: 800-772-1213
(TTY 800-325-0778)

Society of Financial Service Professionalswww.financialpro.org/consumer/find.cfm

800-392-6900

Veterans Administration.....www.vba.va.gov

Phone: 800-827-1000



News Release

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

FOR IMMEDIATE RELEASE

Contact: Scott Holeman, (816) 783-8003
Miun Gleeson (816) 783-8077

EXECUTIVE
HEADQUARTERS

2301 MCGEE STREET
SUITE 800
KANSAS CITY MO
64108-2662
VOICE 816-842-3600
FAX 816-783-8175

GOVERNMENT
RELATIONS

HALL OF THE STATES
444 NORTH CAPITOL ST NW
SUITE 701
WASHINGTON DC
20001-1509
VOICE 202-624-7790
FAX 202-624-8579

SECURITIES
VALUATION
OFFICE

48 WALL STREET
6TH FLOOR
NEW YORK NY
10005-2906
VOICE 212-398-9000
FAX 212-382-4207

WORLD
WIDE WEB

www.naic.org

Emergency Insurance Information for Hurricane Katrina Victims

KANSAS CITY, Mo. (September 2, 2005) — Many residents of the Gulf states are being relocated to surrounding states in the wake of Hurricane Katrina. While it is uncertain when they will be able to return to their homes, those leaving devastated areas may have questions about their insurance, but do not know where to turn for help. The National Association of Insurance Commissioners (NAIC) is coordinating consumer assistance divisions nationwide to assist evacuees with questions regarding their insurance. Those numbers are listed below.

In addition, to obtain electronic access to a list of insurance carriers that have set up disaster hot lines to help their policyholders, consumers may visit the NAIC Web site at:

www.naic.org. Insurance company toll-free numbers are also listed below.

Consumers are encouraged to contact their insurance carrier for assistance with questions about claims or their policies. The NAIC recognizes that extensive flooding, loss of electricity and displacement of people has hindered insurance adjustors' access to affected residents and business owners.

Other emergency contact information is also listed here and on the NAIC Web site.

State Government Insurance Help Lines

Alabama Department of Insurance Consumer Help Line
800-433-3966
334-241-4141

Louisiana Department of Insurance Consumer Help Line
800-259-5300
225-342-5900

Mississippi Department of Insurance Consumer Help Line
800- 562-2957
601-359-2453

Texas Department of Insurance Consumer Help Line
800-252-3439
800-578-4677

Georgia Department of Insurance
800-656-2298
404-656-2056

Florida Department of Insurance
800-882-3054
850-413-3131
800-342-2762 – (FL only)

Tennessee Department of Insurance
800-342-4029
615-741-2241

Arkansas Department of Insurance
800-282-9134
501-371-2600

Immediate Disaster Assistance from the American Red Cross

If you have immediate emergency needs for food, clothing, shelter, or medical care contact one of the local offices of the American Red Cross. You can visit a local office or call their toll-free number at 1-866-438-4636.

Federal Government Help Line

Federal Emergency Management Agency (FEMA)

You may qualify for assistance from the federal government. You can apply by calling 800-621-FEMA (800-621-3362). The information you will need includes:

The street address of your damaged property

Your current mailing address and a telephone number where you can be reached in the event you have been forced to relocate

Your Social Security Number

Your household's approximate gross income at the time of the flood or, if you are reporting business damages, the gross income of the business

Information on the type of insurance coverage you have, particularly flood insurance

Insurance Company Toll-Free Catastrophe Hot Lines

If you have homeowners, automobile, flood, renters, or other insurance, please contact your insurance company to file your claims. The following insurance companies have set up hotlines for insureds displaced by Katrina:

A

ACE USA Clients receive individual 800 numbers or call 800 433-0385 (ACE USA/INAMAR Marine claims); 800 234-7354 (Disaster Mortgage Protection claims)

Acuity 800-242-7666

Alfa Insurance Group 888-964-2532

Alabama Municipal Insurance Corporation 866-239-AMIC

Allmerica 800-628-0250

Allstate 800-54-STORM (800-547-8676)

Allstate Floridian Insurance Company 800-54-STORM (800-547-8676)

American Bankers Insurance Company 800-245-1505

American Federation Insurance Company 800-527-3907

American General Property Insurance Company of Florida 800-321-2452

American International Group 800-433-8880 (auto & home)

American National Property & Casualty Company & Affiliates 800-333-2861

American Reliable Insurance Company 800-245-1505

American Skyline Insurance Company 888-298-5224

American States Insurance Company 888-557-5010

American Strategic Insurance 866-ASI-LOSS (274-5677)

American Superior Insurance 954-577-2202

Arch Insurance 800-817-3252

Argus Fire & Casualty Company 954-331-4722

Armed Forces Insurance Exchange 800-828-7736

Atlantic Mutual Insurance Company 800-945-7461

Atlantic Preferred Insurance Company 800-673-4952

Auto Owners Insurance Group (Palm City) 800-783-1269

Auto Owners Insurance Group (Ft. Meyers) 800-437-2256

AXA Re Property and Casualty 800-216-3711

B

Bankers Insurance Company 800-765-9700

Bankers Security Insurance Company 800-765-9700

Bituminous 800-822-2905 (Florida); 800-605-0311 (Mississippi & Louisiana); 800-678-3104 (National)

Bristol West Insurance Group 800-BRISTOL

C

Capital Preferred 800-734-4749 or 888-388-2742

Catawba Insurance 800-711-9386

Century Surety Insurance Company 800-850-0422

CHUBB Insurance Group 800-252-4670 (800-CLAIMS-0)

Church Mutual Insurance 800-554-2642

-more-

Citizens Property Insurance Corp. 866-411-2742 (866-411-CPIC)
Cincinnati Insurance Company (call your local agent first and then
1-877-242-2544)
Clarendon National Insurance Company 800-216-3711
Clarendon Select Insurance Company 800-509-1592
CNA 877-262-2727
Colony Insurance Company 800-577-6614 ext. 1715
Companion Property & Casualty 800-649-2948
Cotton States Mutual Group 800-282-6536
CUNA Mutual 800-637-2676
Cypress 888-352-9773

E

EMC Insurance Companies 800-910-4988
Encompass Insurance Company 800-588-7400
Erie Insurance Group 800-367-3743

F

Farmers 800-435-7764
FCCI (first report of injury) 800-226-3224
Federal Mutual 888-333-4949
Federated National Insurance Company 800-420-7075
FEMA 800-621-3362 (800-621-FEMA)
Fidelity & Casualty Insurance Company 800-725-9472
Fidelity National Insurance Company 800-220-1351
Fidelity National Property and Casualty Insurance Company 800-725-9472
Fireman's Fund 888-347-3428 (888-FIREHAT)
First Floridian 800-252-4633 (800-CLAIM33) (personal); 800-238-6225
(business)
First Premium Insurance Group (Lloyd's Mobile Home) 800-432-3072
First Protective Insurance Company 877-744-5224
First Trenton 800-468-7341
Florida Family Insurance Company 888-486-4663 or 888-850-4663
Florida Farm Bureau Insurance Companies 800-330-3327
Florida Select 888-700-0101
Florida Preferred Property Insurance Company 800-673-4952
FM Global 877-639-5677 (877-NEWLOSS)
Foremost Insurance Company 800-527-3907

G

GE Employers Re 866-413-8978
GEICO 800-841-3000

General Star Indemnity Company 800-624-5237
General Star National Insurance Company 800-624-5237
Georgia Casualty & Surety 800-279-8279 (claim reporting); 866-458-7506
(claim dept.)
Georgia Farm Bureau 866-842-32276
GMAC Insurance (Auto Claims) 800-468-3466
Granada Insurance Company 800-392-9966
Great American 800-221-7274
Guide One 888-748-4326

H

Hanover Insurance (Allmerica) 800-628-0250
Harbor Insurance Company - 800 216-3711
The Hartford - 800-243-5860
Hartford Insurance Company of the Midwest 800-637-5410 or 800-243-5860
Hartford Steam 800-HSB-LOSS
Holyoke Mutual - 800-225-2533

I

ICAT 866-789-4228
Industrial Risk Insurers - 860-520-7347 (Business claims)
Interstate Fire & Casualty 800-456-8458, Ext. 770

L

Liberty Mutual - 800-2CLAIMS (800-225-2467)
Liberty Mutual Fire Insurance Company 800-637-0757 (in state); 800-633-1833
(24 hour)
Louisiana Citizens Property Insurance Corporation 800-274-9830
Louisiana Farm Bureau 866-275-7322

M

Main Street America Group 877-282-3844
Mercury Insurance Group 800-987-6000
MetLife Auto & Home 800-854-6011
Mississippi Farm Bureau 866-275-7322

N

National Flood Insurance Program (NFIP) - 1-800-427-4661
National Insurance Company 800-239-2121
Nationwide 800-421-3535

-more-

North Pointe Insurance Company 877-878-1991

O

Ohio Casualty and West American Insurance Company 888-701-8727

Old Dominion Insurance Company 877-425-2467 or 800-606-7992

Omaha Property & Casualty 800-638-2592 (Flood only)

Omega Insurance Company 800 216-3711

OneBeacon 877-248-4968

P

Poe Financial Group 800-673-4952

Progressive Auto Insurance 800-PROGRESSIVE (766-4737)

Q

QualSure Insurance Corp. 877-563-0150

R

Regency (Tower Hill) 800-216-3711

Republic Fire & Casualty (Homeowners, Dwelling Fire, Auto & Commercial)
800-451-0286

Republic Group (Republic Fire & Casualty, Republic Underwriters Southern
Ins Co, Southern Underwriters Ins) 800-451-0286

Republic Underwriters (Commercial) 800-451-0286

RLI Insurance Company 800-444-0406

Royal & Sun Alliance 800-847-6925

S

SAFECO 800-332-3226

Scottsdale Insurance Company 800-423-7675

Security National Insurance Company 800-Bristol

Selective 866-455-9969

Service Insurance Company 800-780-8423

Shelter Insurance Group 800-SHELTER (800-743-5837)

Sompo Japan 800-444-6870

Southern Family Insurance Company 800-673-4952

Southern Fidelity 866-874-7342

Southern Insurance Company (Commercial) 800-451-0286

Southern Underwriters (Commercial) 800-451-0286

Southwest Business Corp. (Lloyd's Excess Flood) 800-527-0066 Ex. 7389

St. Johns Insurance Company 800-748-2030

-more-

St. Paul Insurance Companies 800-CLAIM 33 (800-252-4633) -Auto and Home Claims;
800-STPAUL (800-787-2851) - Business Claims
St. Paul Travelers 800-CLAIM33 (800-252-4633) - Auto and Home Claims;
800-787-2851 - Business Claims; 800-356-6663 -Flood Claims
State Farm Insurance 800-SF-CLAIM (800-732-5246)
Sunshine State Insurance Company 877-329-8795

T

TAPCO 888-437-0373
Texas Farm Bureau 800-772-6535
Tower Hill Insurance Companies 800-216-3711 or 800-509-1592
Travelers 800-252-4633 (800-CLAIM 33) – Personal Claims; 800-238-6225 -
Business Claims;
800-356-6663 (Flood claims)
Travelers Boat & Yacht 800-772-4482
Travelers WC (first report of injury) 800-238-6225

U

United Fire Insurance Company 800-343-9131
United Property and Casualty Company 800-861-4370
Universal Insurance Company 888-846-7647
USAA 800-531-8222
USF&G 800-787-2851; 800-631-6478 (homeowners claim); 407-660-9000 (customer service)
USLI 800-523-5545

V

Vanguard Fire & Casualty Company 888-343-5585

X

XL Insurance 800-688-1840

Z

Zenith (first report of injury) 800-440-5020
Zurich Insurance Company 800-987-3373

The NAIC recommends taking the following actions in the event of weather-related loss:

- Contact your insurer and let them know that you have a claim. Ask them for immediate financial assistance in covering additional living expenses that are generally provided under homeowner's policies.
- Let your insurer know how to get in touch with you. Cooperate with your insurer in completing any claim forms and proof of loss forms that they may require. Let your agent or insurance company know of your temporary forwarding address and phone number.
- If you have a dispute with your insurer about the amount of the claim settlement, contact your state insurance department for assistance.
- If your home is damaged or is currently awaiting repairs, take steps to protect your home from further damage and document the state of your home with photos or video.
- Beware of downed power lines, especially near water – to avoid risk of electrocution.
- When returning home, do not drive through flooded areas or through road barriers –they are there for your safety.
- If your house is damaged, shut electricity off at the breakers. Keep power off until an electrician has inspected your system for safety.
- Copies of your household inventory and other documentation will assist the adjuster in assessing the value of the destroyed property.
- Immediately report property damage or additional damage to your insurance agent and company.
- If you have difficulty reaching your insurance company, contact your state insurance department's consumer hotline for assistance. Links to all state insurance departments can be found on www.naic.org.
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Beware of fly-by-night repair businesses. Hire licensed and reputable service and repair people. Get references and use local businesses, when possible.

If you have any questions or concerns regarding your insurance coverage, your state insurance department is your best resource to provide you with the help and assistance you need.

About the NAIC

Headquartered in Kansas City, Missouri, the National Association of Insurance Commissioners (NAIC) is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and five U.S. territories. The association's overriding objective is to protect consumers and help maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise. Formed in 1871, it is the oldest association of state officials. For more information, visit the NAIC on the Web at www.naic.org/pressroom.

APPENDIX B

IRS News Release

IR-2005-91 (2 September 2005)

IRS Expands Relief Area for Katrina Victims

WASHINGTON -- The Internal Revenue Service today expanded tax relief to victims of Hurricane Katrina in areas of Louisiana, Mississippi, Alabama and Florida eligible for public assistance.

On Tuesday, the IRS gave taxpayers unable to meet their tax obligations in 31 Louisiana parishes, 15 Mississippi counties and 3 Alabama counties generally until Oct. 31 to file tax returns and make payments. The IRS will abate interest and any late filing or late payment penalties that would otherwise apply. This relief includes the Sept. 15 due date for estimated taxes and for calendar-year corporate returns with automatic extensions.

Today's announcement expands the relief to cover an additional 33 parishes in Louisiana, 37 counties in Mississippi, three counties in Alabama and three counties in Florida.

These locations also qualify for the Federal Tax Deposit (FTD) Penalty Waiver Period for employment and excise tax deposits from Aug. 29 -- Sept. 23, 2005.

For the hardest-hit areas, the IRS anticipates extending these deadlines even further in the near future.

In addition to taxpayers who reside in the disaster area, the IRS will work with any taxpayer who resides elsewhere but whose books, records or tax practitioner is located in the relief area.

The IRS has also suspended many compliance activities throughout the affected areas. This general suspension will last for a period of at least 60 days.

If people in the affected areas receive IRS notices during this period, they can call the IRS toll-free disaster hotline at 1-866- 562-5227 for assistance.

In the aftermath of this natural disaster, the IRS assures individuals, businesses and tax practitioners that it is working aggressively to monitor the situation and resolve other potential tax administration issues as they are identified.

More information regarding disaster relief is available on the IRS Web site, IRS.gov.

Areas Eligible for Tax Relief (New and Previously Announced Locations)

- 64 Louisiana parishes: Acadia, Allen, Ascension, Assumption, Avoyelles, Beauregard, Bienville, Bossier, Caddo, Caldwell, Calcasieu, Cameron, Catahoula, Claiborne, Concordia, Desoto, East Baton Rouge, East Carroll, East Feliciana, Evangeline, Franklin, Grant, Iberia, Iberville, Jackson, Jefferson, Jefferson Davis, Lafayette, Lafourche, LaSalle, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Orleans, Ouachita, Pointe Coupee, Plaquemines, Rapides, Red River, Richland, Sabine, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Landry, St. Mary, St. Martin, St. Tammany, Tangipahoa, Tensas, Terrebonne, Union, Vermilion, Vernon, Washington, Webster, West Baton Rouge, West Carroll, West Feliciana and Winn;
- 52 Mississippi counties: Adams, Amite, Attala, Chickasaw, Choctaw, Claiborne, Clarke, Clay, Copiah, Covington, Forrest, Franklin, George, Greene, Hancock, Harrison, Hinds, Itawamba, Jackson, Jasper, Jefferson, Jefferson Davis, Jones, Kemper, Lamar, Lauderdale, Lawrence, Leake, Lee, Lincoln, Lowndes, Madison, Marion, Monroe, Neshoba, Newton, Noxubee, Oktibbeha, Pearl River, Perry, Pike, Rankin, Scott, Simpson, Smith, Stone, Walthall, Warren, Wayne, Webster, Wilkinson, and Winston;
- Six Alabama counties: Baldwin, Clarke, Choctaw, Mobile, Sumter and Washington; and
- Three Florida counties: Broward, Miami-Dade and Monroe.