

Nearly \$4 Billion in Flood Insurance Payments Reach Policyholders After Hurricane Ian

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Recovery Boosted Through Advance Payments and Insurance Villages

WASHINGTON -- Months after Hurricane Ian swept across the southeast United States in 2022, [FEMA's National Flood Insurance Program](#) (NFIP) has paid over \$3.9 billion to more than 48,000 policyholders.

The amount includes more than \$3.4 billion to repair or rebuild property and \$445 million to replace damaged contents, with an average payment of more than \$104,000. As of May 2, about 95% of the nearly 48,000 claims in Florida, North Carolina and South Carolina have been closed.

"Flooding is the most common and most reoccurring natural disaster. Yet, damage caused by flooding is rarely covered by most homeowners and renters' insurance," said David Maurstad, Assistant Administrator for the Federal Insurance Directorate and senior executive of the National Flood Insurance Program. "Flood insurance remains the best defense against this threat, enabling policyholders to protect their property and more quickly jumpstart their road to recovery."

Immediate Response

FEMA began to issue advance payments within a week of the Sept. 28 landfall in Florida to help policyholders jumpstart their recovery. Policyholders affected by Hurricane Ian were able to receive between \$5,000 and \$20,000 prior to an inspection by an adjuster.

In total, nearly \$300 million in advance payments went to 41,000 policyholders.

Additional Steps



FEMA works closely with NFIP insurers -- Write Your Own insurance companies and NFIP Direct -- to support NFIP policyholders after a flood disaster. FEMA took additional steps to ease burdens on its policyholders so they could take advantage of flood insurance benefits.

- FEMA provided on-the-ground support to assist the Florida State Department of Insurance sponsored insurance villages in affected areas within the state to help policyholders with their claims. NFIP representatives attended those events to work with policyholders on outstanding claims.
- FEMA extended the proof of loss requirement for Florida NFIP policyholders who suffered flood damage from Hurricane Ian from the standard of 60 days to 365 days from the date of loss.
- FEMA authorized its [Write Your Own](#) insurance company partners and the NFIP Direct to pay claims based on the adjuster's report without requiring policyholders to sign a proof of loss. This is still in effect today.

FEMA deployed NFIP expert support staff to assist NFIP insurers with disaster response.

