

Allstate unit pricing challenged...

continued from page 22

Taylor's hunch is that the flood program eased its rules at the behest of the private insurers, who stood to benefit directly if the lion's share of losses could be laid off on the flood program, rather than homeowner policies.

"They get to go right out there and give them a check. It's from the federal government," Martin said. "It gives the homeowner something so that there's not huge pressure on the insurance company to pay something now.

"The flood insurance program made it easy for a few of the insurance companies to manipulate those claims to put it all on flooding," Martin said. "The taxpayers pick it all up."

"It was a very bad idea," said Bob Hunter, who oversaw the federal flood insurance program in the Ford and Carter administrations and now is a consumer advocate as director of insurance at the Consumer Federation of America. "It allowed these insurance

companies to come in and say, 'This was all flood damage,' and hand out a check without any analysis of whether it was wind damage."

But even Hunter, skeptical as he was, didn't imagine that a company would develop two different price lists for nearly identical repair work. He thought the insurance companies would stop at trying to argue that damages were due to flooding, rather than wind. Indeed they have in a number of well-publicized lawsuits -- notably including U.S. Sen. Trent Lott's fight to recover more money from the homeowner policy that covered his destroyed waterfront home in Pascagoula, Miss.

The dual price lists are something else again. "I had no idea they would be so blatant," Hunter said.

FEMA also expressed bewilderment over the idea of charging government and private insurers different prices, when told about practices in the New Orleans area.

"I don't have an explanation for that," said Tim Johnson, senior insurance examiner on the claims section at FEMA. "If that's what they say is hap-

pening, I would love to see it. The overpayment surely does affect me."

The lack of uproar from customers is easier to understand. Essentially, claims adjustment, when both flood and homeowner policies are in play, is a zero-sum game. The customer wants insurance to cover the cost of repairing or replacing the house and has little reason to care whether the federal program or the private insurer foots the bill.

Smith, the firefighter who owns 1546 Marina Drive, said Allstate told him not to worry about whether the damage was attributed to wind or flood, that it would all come out in the wash. "It was basically, 'Look at the entire package, don't look at the wind claim for what it is, just look at the entire package,'" Smith said. "It was pretty clear."

EVERY AMERICAN SHOULD GET MAD ABOUT THIS!

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U.S. Congressman, Gene Taylor's policy director, said, "The flood insurance program made it easy for a few of the insurance companies to manipulate those claims to put it all on flooding. The taxpayers pick it all up."

Mold can cause bodily infections

It can take your breath away

Examiner.com

Mold can have various adverse effects depending on the type, said allergist Dr. Alvin Sanico, medical director of the Asthma Sinus Allergy Program at Greater Baltimore Medical Center.

Spores can be toxic or provoke an allergic reaction or asthma attack.

"Outdoors, molds grow in

leaves on the ground. That's why in the fall the counts go up," he said. "Indoors, they can grow in any damp areas, usually in basements where there has been flooding."

For those with weakened immune systems, he said, mold spores can take root in their bodies and cause infections of the lungs, skin or even blood, but those cases are rare, Sanico said.

Mold does not affect most people, unless they have had a severe exposure at some point, Sanico said.

Mold in the home can be treated using a weak bleach

solution but may require removing drywall or affected materials.

Dr. David Kerxton provides the American Academy of Allergy Asthma and Immunology with mold counts, but they are estimates.

"In this area, no one cares about mold counts," the Baltimore allergist said, and it takes more than four hours to count the much smaller spores.

For Thursday's report, he estimated 7,500 mold spore particles, a "high" level.

There are thousands of varie-

ties of mold, but only a few cause allergic reactions, according to the Mayo Clinic Web site.

More than 80 percent of people with respiratory allergy symptoms are sensitive to fungi, according to the Centers for Disease Control and Prevention, and 93 percent of cases of chronic rhinosinusitis are linked to fungus.