

Just imagine how insurers would behave if we weren't here.

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Policyholders of America (“POA”) is a nonprofit, membership-run association serving consumers of homeowner and auto insurance. We assist members, at no charge, with claims so that our members have a far better chance of receiving benefits under the policy. This puts us at odds with the insurance industry.

We are not advocates of litigation and are not associated with trial lawyers, public adjusters or any other group that feeds off of the misfortunes of policyholders. Our only loyalty is to the policyholder.

POA is nonpartisan however we do take a stand on political issues, candidates and policies relating to insurance for one simple reason: You cannot separate insurance from politics.

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THINGS TO EXPECT IN THE COMING MONTHS

FEMA is in the process of updating their flood maps. The initiative began in 2004 and should be complete in 2009.

Lenders had been relying on 30-year old flood maps to determine flood insurance requirements.

As the FEMA maps are updated, lenders can look up maps online to determine if a

borrower has enough flood insurance and if the property is in the flood plain.

Still, the maximum amount of flood insurance one can buy is \$250,000. After Katrina, there was talk about upping that amount but nothing has been done to increase it at this point. Flood insurance is relatively cheap.

The new maps may have a negative impact on the marketability (hence, value) of a property because of the perceived and/or real risk of a flood plain-located property as well as the necessity of maintaining flood insurance.

