

**AMENDMENT TO COMMITTEE PRINT OF
PREPARE ACT
OFFERED BY MR. DONOVAN OF NEW YORK**

At the end of title I, add the following new subtitle:

1 **Subtitle E—Flood Insurance**
2 **Claims Process Reforms**

3 **SEC. 151. CLAIMS ADJUSTMENT AND ENGINEERING RE-**
4 **PORTS.**

5 Section 1312 of the National Flood Insurance Act of
6 1968 (42 U.S.C. 4019) is amended by adding at the end
7 the following new subsection:

8 “(d) CLAIMS ADJUSTMENT AND ENGINEERING RE-
9 PORTS.—The Administrator shall require that, in the case
10 of any on-site inspection of a property by a claims adjustor
11 or engineer for the purpose of assessing any claim for
12 losses covered by a policy for flood insurance coverage pro-
13 vided under this title, any report shall be provided to the
14 insured under the policy, as follows:

15 “(1) TIMING.—Such report may not be trans-
16 mitted to any other person, employer, agency, or en-
17 tity, before it is transmitted to the insured.

18 “(2) PROHIBITION ON ALTERATIONS; CERTIFI-
19 CATION.—The report may not include alterations by,

1 or at the request of, anyone other than such pre-
2 parer and shall include a certification, signed by the
3 preparer of the report, that it does not contain any
4 such alterations.

5 “(3) TRANSMITTAL.—The report shall be
6 transmitted to the insured in a manner as the Ad-
7 ministrator shall provide that provides reasonable
8 assurance that it was transmitted directly to the in-
9 sured by the preparer.

10 “(4) REPORTS COVERED.—For purposes of this
11 subsection, the term ‘report’ means any report or
12 document in connection with such claim that is
13 based on such on-site inspection, including any ad-
14 justment report, field report, and engineering report
15 or survey. Such term also includes any draft, pre-
16 liminary version, or copy of any such report or sur-
17 vey, any amendments or additions to any such re-
18 port or survey.”

19 **SEC. 152. JUDICIAL REVIEW.**

20 (a) GOVERNMENT PROGRAM WITH INDUSTRY AS-
21 SISTANCE.—Section 1341 of the National Flood Insurance
22 Act of 1968 (42 U.S.C. 4072) is amended by inserting
23 before “, may institute” the following: “or, in the case of
24 a denial of a claim for losses that is appealed to the Ad-
25 ministrator, within one year after the date of a final deter-

1 mination upon appeal denying such claim in whole or in
2 part”.

3 (b) INDUSTRY PROGRAM WITH FEDERAL FINANCIAL
4 ASSISTANCE.—Section 1333 of the National Flood Insur-
5 ance Act of 1968 (42 U.S.C. 4053) is amended by insert-
6 ing before “, may institute” the following: “or, in the case
7 of a denial of a claim for losses that is appealed to the
8 Administrator, within one year after the date of a final
9 determination upon appeal denying such claim in whole
10 or in part”.

11 **SEC. 153. ISSUANCE OF GUIDELINES FOR FLOOD MITIGA-**
12 **TION METHODS FOR BUILDINGS.**

13 The Administrator of the Federal Emergency Man-
14 agement Agency shall issue the guidelines required under
15 1361(d) of the National Flood Insurance Act of 1968 (42
16 U.S.C. 4102(d)), as added by section 26(a)(1) of the
17 Homeowner Flood Insurance Affordability Act of 2014
18 (Public Law 113–89; 128 Stat. 1032), not later than the
19 expiration of the 60-day period beginning on the date of
20 the enactment of this Act.

