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# United States Senate

WASHINGTON, DC 20510-2509

COMMITTEES  
JUDICIARY  
HOMELAND SECURITY  
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HEALTH, EDUCATION, LABOR,  
AND PENSIONS  
SMALL BUSINESS  
AND ENTREPRENEURSHIP

January 24, 2025

Dear Insurer:

Earlier this year, American communities were devastated by Hurricanes Helene and Milton. Countless Americans lost loved ones, homes, businesses, and beloved towns in the violence of the storm. Now, all across the eastern seaboard, thousands are struggling to recover and rebuild their lives.

Widespread reports indicate that some companies are standing in the way. Seizing the opportunity to limit their own liabilities, insurance companies processing claims related to these hurricanes are reportedly engaged in a pattern of denying homeowner insurance claims.<sup>1</sup> If this is true, Americans who've already lost nearly everything now face the ultimate insult: loss of any chance to rebuild. They will be left with virtually nothing.

These reports are outrageous. Americans purchase insurance so that when disaster strikes, they and their loved ones will have some recourse. That is the reason insurance companies exist in the first place. Denying coverage to American policyholders, at a time when so many of them have been displaced and left grieving, is not merely a betrayal—it is morally obscene.

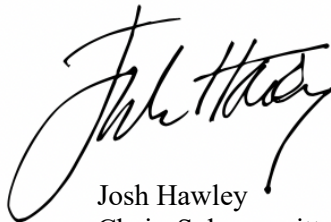
In the wake of these reports of denials of coverage, I invite you to publicly testify before the Senate Homeland Security and Governmental Affairs Subcommittee on Disaster Management, which has jurisdiction over disaster recovery efforts.

In the interim, please provide answers to the following questions:

1. How many insurance claims, brought by homeowners in the wake of Hurricanes Helene and Milton, has your company denied?
2. On what grounds were these claims denied? Please provide an itemized breakdown.
3. What is your average response time when customers submit a claim after a disaster?

I look forward to your response.

Sincerely,



Josh Hawley  
Chair, Subcommittee on Disaster Management  
Senate Committee on Homeland Security & Governmental  
Affairs

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<sup>1</sup> See, e.g., <https://www.insurancebusinessmag.com/us/news/property/florida-insurers-deny-nearly-half-of-hurricane-claims-ratings-agency-says-508765.aspx>