

**AMENDMENT TO H.R. 4973, AS REPORTED
OFFERED BY MR. TAYLOR OF MISSISSIPPI**

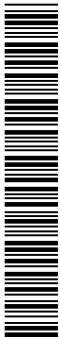
At the end of the bill, add the following new section:

1 **SEC. 20. INVESTIGATION OF WRITE-YOUR-OWN INSURERS'**
2 **ADJUSTMENT OF CLAIMS RELATING TO HUR-**
3 **RICANE KATRINA.**

4 (a) INVESTIGATION.—The Inspector General of the
5 Department of Homeland Security shall carry out an in-
6 vestigation of insurers making flood insurance coverage
7 available under the Write-Your-Own program pursuant to
8 section 1345 of the National Flood Insurance Act of 1968
9 (42 U.S.C. 4081) and subpart C of part 62 of title 44,
10 Code of Federal Regulations to determine—

11 (1) whether any such insurers, in adjusting and
12 settling claims resulting from Hurricane Katrina,
13 improperly attributed damages from such hurricane
14 to flooding covered under coverage provided under
15 the national flood insurance program rather than to
16 windstorms covered by other coverage provided by
17 such insurers or by windstorm insurance pools in
18 which such insurers participated; and

19 (2) the extent to which such improper attribu-
20 tion of damages occurred.



1 (b) REPORT.—Not later than the expiration of the
2 6-month period that begins upon the date of the enact-
3 ment of this Act, the Inspector General of the Department
4 of Homeland Security shall submit to the Congress a re-
5 port setting forth the conclusions of the investigation pur-
6 suant to subsection (a).

