

The Honorable Peter T. Gaynor  
Administrator  
Federal Emergency Management Agency (FEMA)  
500 C Street, SW  
Washington, D.C. 20472

Dear Administrator Gaynor:

It has come to my attention that there remains an inordinate number of outstanding private insurance claims that have yet to be paid as a result of damage done by Hurricane Maria in Puerto Rico. I respectfully request that you consider looking into this matter and taking appropriate action so that Puerto Rico can properly rebuild from the tragedy that occurred almost three years ago. We encourage you to consider coordinating your efforts with the various state insurance commissioners, copied on this letter.

As you know, in September 2017, Hurricane Maria devastated the entire island of Puerto Rico. At \$100 billion of damages, Hurricane Maria was the third most costly hurricane in U.S. history. Worse, there has been a high cost in human casualties, businesses have closed permanently, and lives were put on hold until reconstruction commenced. Unfortunately, the consequences to Puerto Rico of the widespread damage from the storm remain unresolved to this day.

Many Puerto Ricans – including individuals, private businesses, and even the Commonwealth government itself – are utterly dependent on obtaining proper payment of their insurance claims to provide the necessary funds to rebuild their properties, including the Department of Corrections and numerous Puerto Rican condominiums with potentially hundreds of thousands of residents.

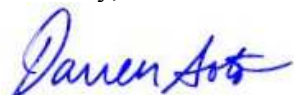
As you know, property damage insurance is intended to protect government agencies and private citizens from the economic harm caused by unpredictable catastrophic events such as Hurricane Maria. These government agencies and private citizens paid premiums to insurance carriers prior to Hurricane Maria under the assumption that they would be made whole if a catastrophic event occurred. This economic arrangement forms a critical service that allows our modern society to function. Given the fact that the three-year anniversary of Hurricane Maria is rapidly approaching, we find this number of unpaid claims to be very perplexing and inconsistent with similar catastrophic events on the U.S. mainland. It also undermines the efforts made by many Members of Congress to help Puerto Rico rebuild.

As you are aware, there is a close and symbiotic relationship between FEMA and private insurance, and one cannot work properly without the other performing properly. I think the foregoing makes clear that private insurers have failed in their efforts to work properly with the government and citizens of Puerto Rico, and that this reality has impacted FEMA's ability to fulfill its function. For Puerto Rico to recover fully as it should from this devastating storm, it is critical that the private insurers step up and honor their obligations.

During events like Hurricane Maria, we must all find ways to work together. We must help our fellow Americans in Puerto Rico as they continue their struggle both emotionally and financially to recover from this devastating natural disaster.

Thank you for your attention to this matter. I look forward to hearing from you.

Sincerely,

A handwritten signature in blue ink, appearing to read "Darren A. [unclear]".

Darren Soto  
Member of Congress

CC: Rafael Cestero-Lopategui, Acting Insurance Commissioner for Puerto Rico