

#header information

Document Title: Flood Claim Processing SOP

Version: 2.1

Effective Date: 01-Feb-2024

Department: Claims Operations

#scope and Applicable

This SOP applies to all flood insurance claims processed in Florida.

#step by step workflow:

Step 1: Verify policy status in the system.

Step 2: Confirm property location and flood zone.

Step 3: Request inspection report from claimant.

Step 4: Review damage assessment.

Step 5: Submit approval or denial recommendation.

required documents

- Proof of Loss Form
- Inspection Report
- Government ID

Escalation Rules

If claim amount exceeds \$200,000, escalate to Senior Adjuster.

Timelines/SLAs

Initial review: 5 business days

Final decision: 30 calendar days