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FEDERAL  
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OFFICE

# MOUNT ST. HELENS TECHNICAL INFORMATION NETWORK

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federal emergency  
management agency

Monday, June 9, 1980

## BULLETIN #17 - "Insurance Concerns"

Almost every category of insurance has been involved in some way in the aftermath of the eruption of Mount St. Helens. Conflicting attitudes and approaches are to be found between consumer and insurer and even within both groups. Considerable effort is being expended by all concerned in attempts to sort out the questions and resolve the conflicts. The Washington State Insurance Commissioner, insurance company representatives, agents, consumers, and other affected agencies-both private and government-have held numerous meetings to try to unravel the many complexities of the problems. There is no precedent to look back on nor is there any applicable court decision that sets parameters within which anyone can proceed. The unknowns are gradually being exposed so the questions posed are gradually being answered, but much patience and consideration will be needed before these things are in balance. Unanswered questions should be addressed to the appropriate consumer or regulatory agency. BUT IN NO CASE SHOULD UNCERTAINTY PREVENT FILING OF LOSS CLAIMS. TO PUT IT IN ITS SIMPLEST FORM, "NO CLAIM, NO RECOVERY."

The principal types of insurance involved are discussed here in brief.

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