



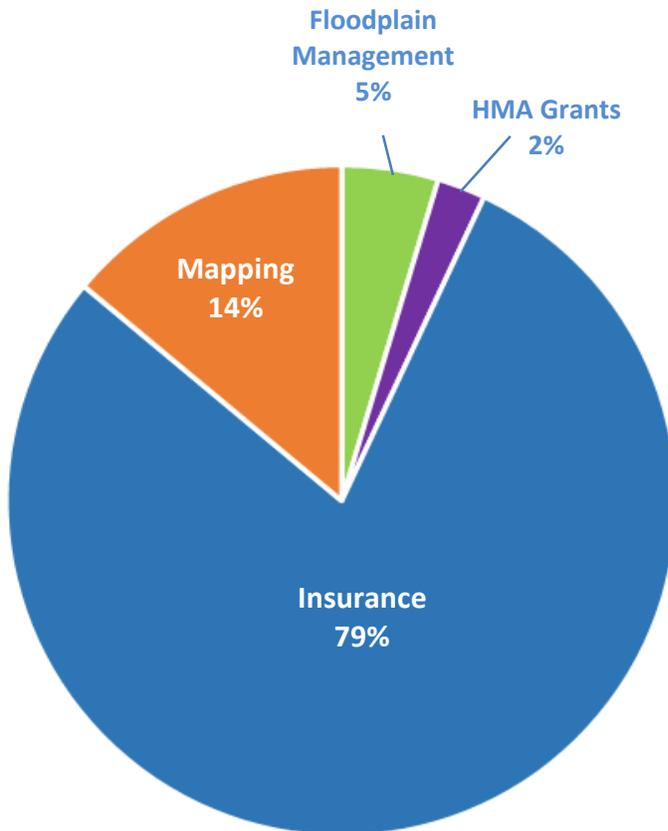
The Advocate's Mission

The Office of the Flood Insurance Advocate (OFIA) advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership.

Inquiry Intake

The OFIA received a total of 43 inquiries in December 2015 and January 2016 in its four primary focus areas of NFIP flood insurance, flood hazard mapping, floodplain management and Hazard Mitigation Assistance (HMA) Grants. This number includes 10 Hurricane Sandy claims related inquiries which were sent on to the program areas to be addressed.

While some inquiries are straightforward, many received by the OFIA are complex and require significant attention. In addition, many inquiries are cross-cutting and include secondary NFIP topics unrelated to the primary issue. For data collection purposes, inquiries are categorized based on the primary issue. The number of contacts to resolve inquiries received by the OFIA can range from 2 – 35 emails and/or one or more telephone conversations, depending on the complexity of the inquiry.



Inquiries Breakdown

Total Inquiries for this reporting period: 43*

Insurance – 34

Underwriting and Rating (Top subcategories)

- Mandatory Purchase (4)
- Refunds (4)
- General (3)
- Rate Verification (1)

Claims (18)

- Sandy Claims (10)
- Appeals (3)
- Complex Issue (2)
- ICC (1)

Mapping – 6

- LOMC (3)
- Flood Zone Determination (1)
- Map Adoption (1)

Floodplain Management – 2

- Compliance (1)
- Ordinances (1)

HMA Grants - 1

- General Information

(*Includes 8 inquiries forwarded by Congressional offices)