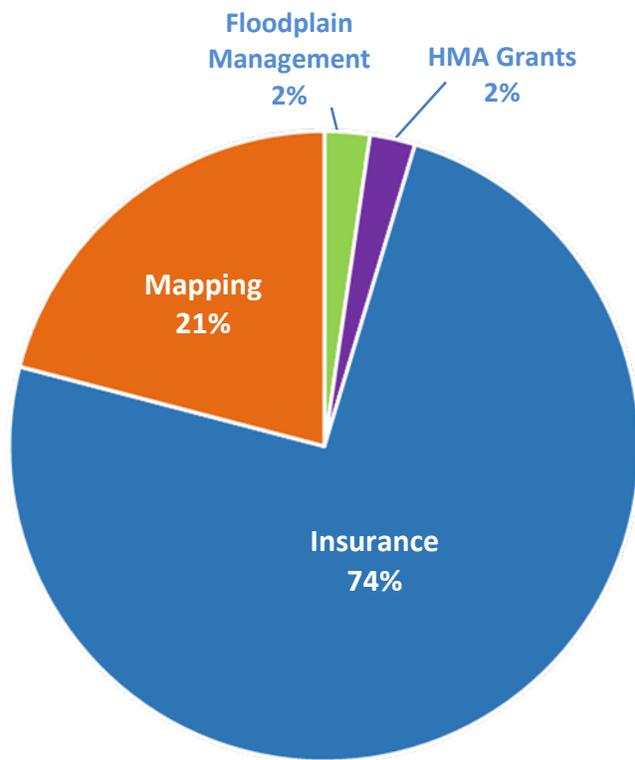


The Advocate's Mission

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 for this reporting period. Many of the inquiries were customers requesting verification of their premiums and it was determined in most cases the premiums are correct. In some cases, there were premium increases associated with buildings that were mis-rated and it was not discovered until after there was a claim. The OFIA continues to educate customers about the Letter of Map Amendment process, especially in instances where customers are questioning their flood zone designation following a Flood Insurance Rate Map revision. Customers are being referred to the FEMA Map Information exchange for specific case assistance.



Inquiries Breakdown

Total Inquiries for this reporting period: 43

Insurance – 32

Underwriting and Rating (Top subcategories)

- Rate Verification (12)
- General (8)
- Refunds (4)
- Mandatory Purchase (3)
- Policy Lapse (1)

Claims (4)

- Sandy (3)
- Appeals (1)

Mapping – 9

- Flood Zone Determination (5)
- LOMC (4)

Floodplain Management – 1

- Ordinances

HMA Grants - 1

- General Information

Four Congressional inquiries were submitted during this reporting period focused on Letters of Map Change (LOMC) and Rate Verification.