



# FEMA

## The Office of the Flood Insurance Advocate

### Bi-Monthly Report: December 2016 – January 2017

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.

“Excellent service..... It was a very refreshing experience to actually speak with someone that is on the policyholder's side!”

“Very pleased with the quick response and the way my schedule was taken into consideration when he wanted to speak over the phone..... Explained matters clearly and answered questions that I had”

## What We’ve Heard from NFIP Customers

“I appreciate the timely response and personal attention.... While I don't agree with that particular rule under FEMA guidelines I consider the matter settled”

## Spotlight on Customer Casework



### Customer Concern

The owner of an older non-residential building wrote to us concerned that her building was receiving the actuarial rates offered to new buildings. She requested that we help get her building’s rating corrected to Pre-FIRM subsidized rates due to its age, in an effort to lower her premium.

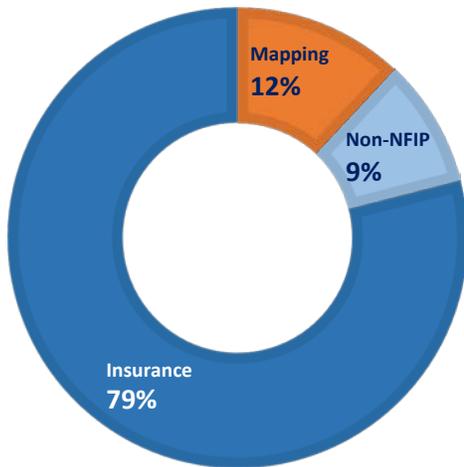
Our research found that the building owner’s assumption that they were receiving actuarial rates was incorrect, as she was already receiving Pre-FIRM subsidized rates. We determined that she was not receiving the most favorable rates available, as the insured had turned in an Elevation Certificate (EC) when the initial policy was purchased, but the insurance company had failed to apply it. By applying the actuarial rates she was eligible for because of the EC, she received much lower rates and a refund totaling \$27,376 for 3 years of incorrect rating.



### OFIA Action & Outcome

# OFIA Inquiry Intake

## Inquiries Breakdown



■ Mapping ■ Non-NFIP ■ Insurance

**The OFIA received a total of 42 inquiries between December 2016 and January 2017.**

- 30 of the 42 cases (71%) were closed this period, with an average of 6 days to close.
- 45% of inquiries came from Regions 4 and 9.
- Region 9 has seen an uptick in inquiries, particularly in California regarding rate verification due to loss of flood proofing credit and large premium increases.
- The OFIA achieved beneficial outcomes for 3 cases relating to lower premiums, re-rating, and Letter of Map Change, with refunds or payments totaling \$31,179.
- One Congressional inquiry was received during this reporting period: Rep. Vern Buchanan (R-FL), (1) Underwriting - Refunds - Cancellation

Customers who remain frustrated and confused, even after using existing NFIP resources, may request assistance with an unresolved issue from the Office of the Flood Insurance Advocate (OFIA) via its website at:

<http://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate>