



FEMA

The Office of the Flood Insurance Advocate

Periodic Report: January – March 2018

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 National Flood Insurance Program (NFIP), **identifying trends** affecting the public, and making **recommendations** for program improvements to FEMA leadership.



Spotlight on Customer Casework

Customer Concern

A home in TX sustained a flood loss from Harvey. The policyholder was shocked to learn that the coverage limits of her Preferred Risk Policy had been reduced from the \$200k / \$80k limits she purchased.

OFIA Action

OFIA determined that her coverage was reduced due to a missing primary residence verification. Once the HFIAA surcharge for non-primary residence was satisfied, the remaining premium bought a limited amount of coverage.

Outcome

Working with the program, it was determined the policy was misrated and should be reinstated to the higher coverage amounts. FEMA's underwriters worked with the insurance carrier. They reformed the policy and issued a total payment of \$43,573.



OFIA Highlights



Received 134 inquiries from January to March 2018 and closed 87% of cases received



Resolved 21 cases with a beneficial financial outcome to the policyholder averaging \$12,541



Affirmed program office responses in 75% of cases



Coordinated 12% of cases with Program staff

"Thank you for having this service available for folks who just need some assistance in navigating the process and occasionally just need some explaining...or in my case, help out when flood victim's needs may have fallen through gaps in the system."

What We Heard from NFIP Customers

Periodic Report: OFIA Casework and Trends



OFIA Casework



76% of OFIA casework received in the first quarter of the 2018 calendar year were insurance-related inquiries.



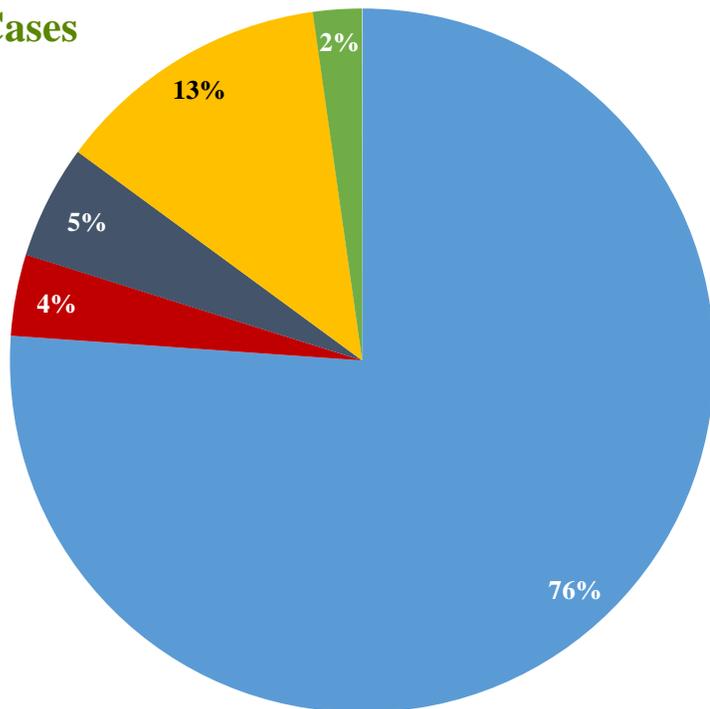
Policyholders and property owners accounted for 66% of cases received this quarter.



One Congressional inquiry was received from Sen. Sanders (D-NH) with an issues related to claims handling.

Types of Cases

- INSURANCE
- FPM
- NON-NFIP
- MAPPING
- HMGP



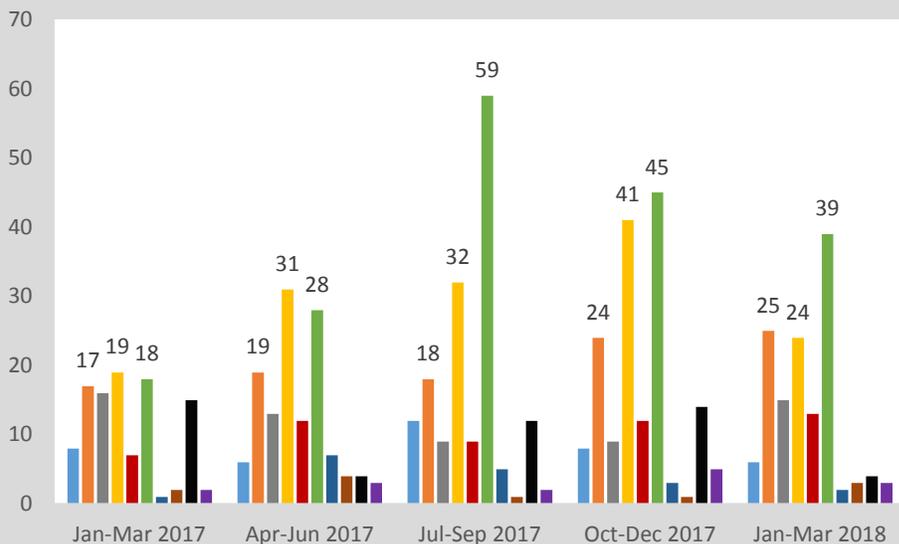
Trends



FEMA Regions II (25 cases), IV (24 cases), and VI (39 cases) comprised 66% of inquiries received this quarter. This is a continuation of the trend seen over the prior four quarters.

Cases by Region

- I
- II
- III
- IV
- V
- VI
- VII
- VIII
- IX
- X



As seen during the prior quarter, there was an increase in inquiries involving claims handling concerns, which can be attributed to the disaster recovery from Hurricanes Harvey, Irma, Maria, and Nate.



There was a slight increase in the number of inquiries received regarding flood zone determinations and LOMCs, which resulted in a beneficial financial outcome in two of those cases.

OFIA Impact

Since October 2016, the OFIA has achieved beneficial financial outcomes for customers resulting in additional claim payments, premium reductions, and refunds in excess of \$1.5 Million.

Beneficial financial outcomes for this reporting period were \$263,359.

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>