



FEMA

The Office of the Flood Insurance Advocate Periodic Report: July – September 2018

Reducing complexity with compassion and fairness

OFIA Casework

Types of Cases (July–September 2018)



Received 117 inquiries from July to September 2018



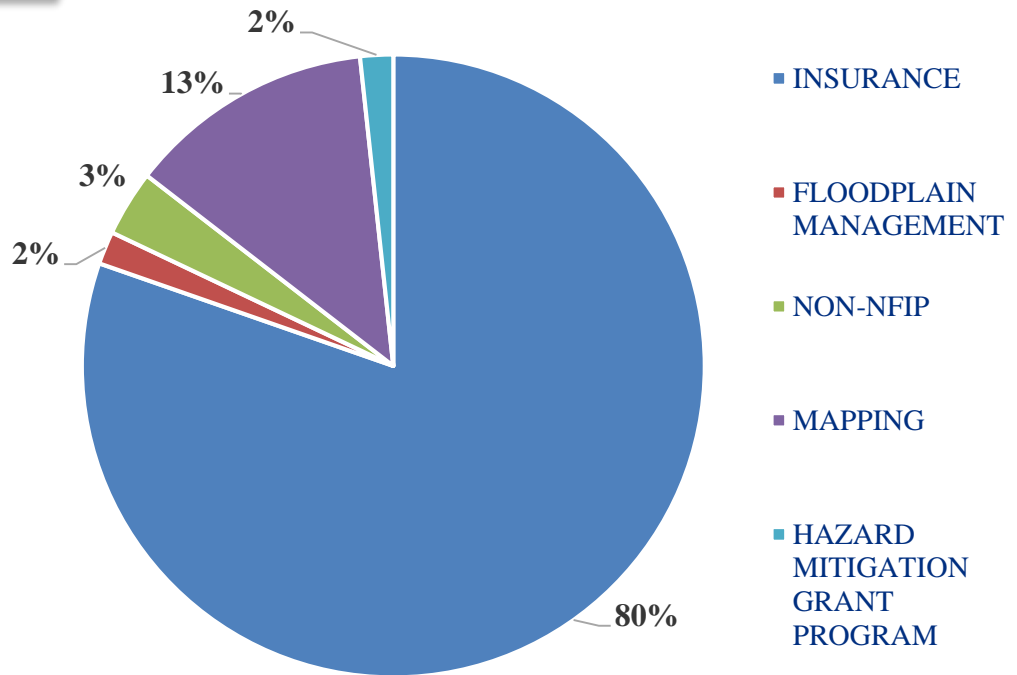
Closed 87% of cases received from July to September 2018



Coordinated 20% of cases with FIMA NFIP staff for resolution



Resolved 20 cases with a beneficial financial outcome to the policyholder – averaging over \$16,000



Spotlight on OFIA Casework

Customer Concern

A disabled policyholder elevated her Severe Repetitive Loss home through a Hazard Mitigation Assistance Grant two feet above the Base Flood Elevation (BFE). The policyholder was told the premium would decrease to roughly \$800 but instead was charged \$4,500. The increase was attributed to the policyholder’s wheelchair lift being rated as an illegal enclosure with an elevator surcharge.

OFIA Action

The OFIA worked with the Flood Insurance Directorate and NFIP insurer to clarify that the open design of a standard wheelchair lift cannot be classified as an enclosure, and wheelchair lifts do not receive the elevator surcharge.

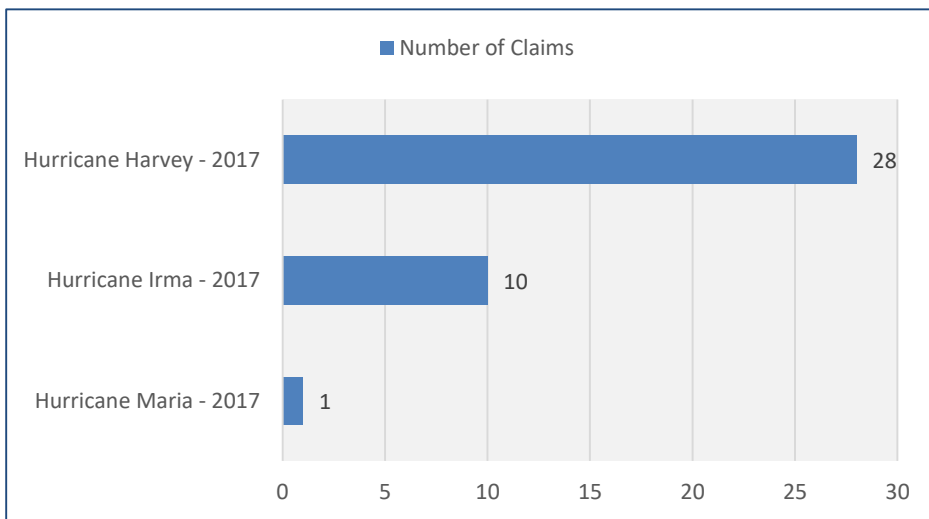
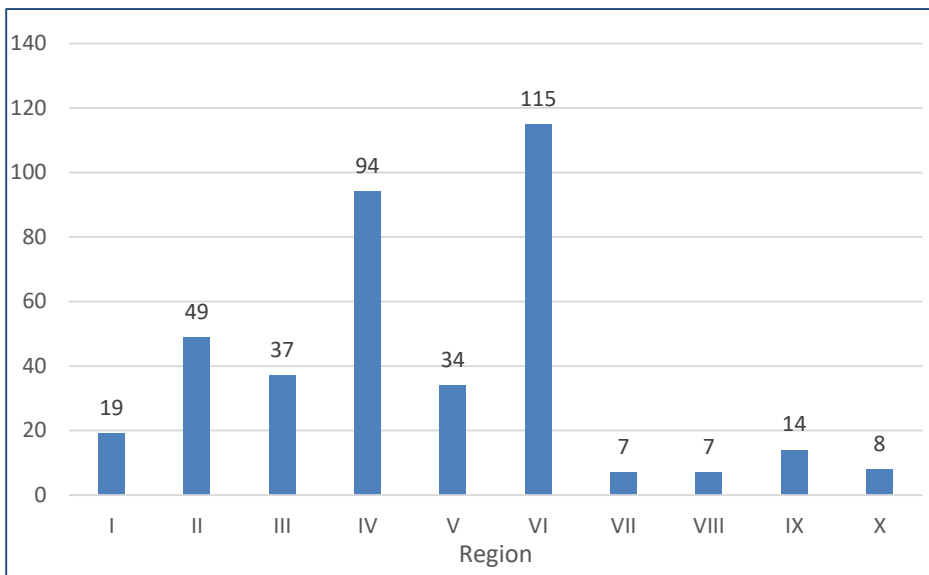
Outcome

- The misrating was corrected and the premium was reduced back to \$800.
- The misrating helped identify a beneficial procedure that is not widely known.



Year to date, cases in Regions II, IV, and VI account for two-thirds of the total case volume of all ten FEMA Regions. Many of these cases are the result of the recent hurricane seasons of 2016 and 2017.

Following a very active 2017 hurricane season, more than half of the claims were attributed to Hurricane Harvey. Of those inquires, the issues were regarding claims appeals, claims handling, coverage, seeking additional money under their claim, and payment delays.



What We Heard from NFIP Customers

“I was very pleasantly surprised at the amount of help the Advocate’s Office was able to give me! I could not have been happier with your representative, and certainly would not have my problem solved without her help. This was definitely a godsend for us!”

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 \$2 Million.

Beneficial financial outcomes for this reporting period were \$324,129.