



FEMA

The Office of the Flood Insurance Advocate Periodic Report: October – December 2018

Reducing complexity with compassion and fairness



OFIA Casework

Types of Inquirers (Oct.–Dec. 2018)



Received 112 inquiries for the last quarter of 2018



Closed 97 cases (87%) received in this quarter

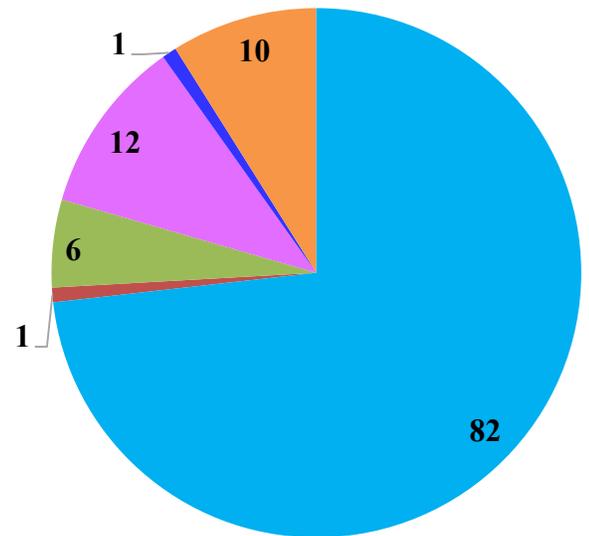


Coordinated 24 cases (21%) with FIMA NFIP staff for resolution



Insurance inquiries comprised 84% of the OFIA casework. 45% of all cases were claims related, with 39% of all cases being underwriting based

- Policyholder/Property Owner
- Congressional Office
- FIMA/FEMA/Region
- Insurance Agent/NFIP Insurer
- State/Local Community Official
- Other



Number of Cases in this Quarter



Spotlight on OFIA Casework

Customer Concern

A policyholder maintaining continuous NFIP coverage since 1991 was required by their insurer to validate the flood zone their building had at the time of their initial policy purchase. This was a result of the FEMA requirement to validate and clearly communicate flood risk to NFIP policyholders. The insurer had a flood zone determination of the prior flood map showing the building located in two flood zones (A/V). As such, the insurer was requiring a signed letter from the local community official to attest the flood zone of the building. When the local community official refused, the premium significantly increased.

OFIA Action

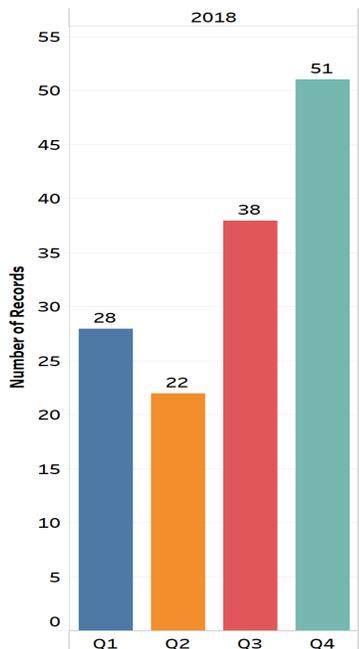
The OFIA coordinated with the Federal Insurance and Risk Management Directorates. FEMA suggested the insurer have their flood zone determination company do a manual determination of the flood zone on the current and prior flood maps.

Outcome

The findings concluded that the property was in dual flood zones, but the building was located within the less hazardous flood zone “A”. The insurer was able to restore the grandfathered premium rate, thus providing an annual savings of \$4,796.



Claims Cases by Quarter

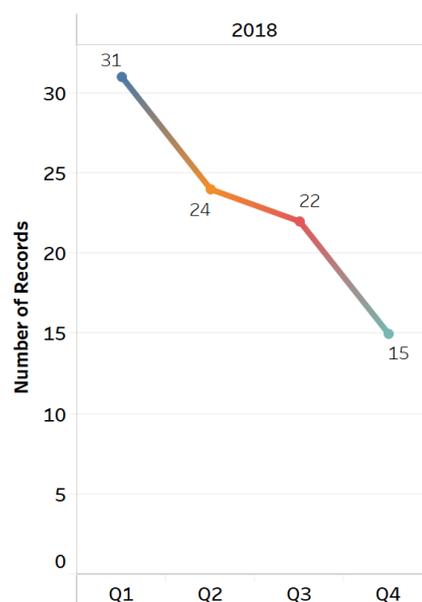


The OFIA continues to receive an increase in the number of claims cases. There has been a 82% increase in these cases in CY18.

There has been an increase in the number of claims handling cases specifically from Harvey victims due to group posting on social media (Facebook) referring frustrated policyholders to the OFIA.

As a result of the implementation of numerous NFIP reform changes, there has been a steady decline of the number of inquirers seeking a verification of their flood insurance premium rate. These cases have declined 52% in CY18.

Rate Verification by Quarter



What We Heard from NFIP Customers

“This was an incredibly efficient and a great experience. I only wish I had known about the advocate sooner! Thank you!”

OFIA Impact

Since October 2016, the OFIA has achieved beneficial outcomes for customers, some resulting in additional claim payments, premium reductions, and refunds. 33% of all cases close with a beneficial outcome for the homeowner or policyholder.