



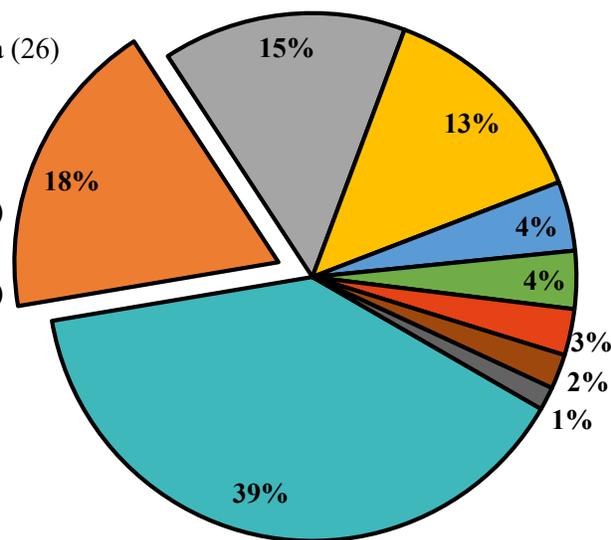
# FEMA

## The Office of the Flood Insurance Advocate Periodic Report: January – March 2019

Reducing complexity with compassion and fairness

### OFIA Casework **Quarter 1 Cases (January – March 2019)**

#### How Did You Hear of OFIA? Jan to Mar 2019



- 141 cases were opened during the first quarter of 2019. This was the largest first quarter to date, during which the OFIA continued to manage caseloads despite the government shutdown and multiple staff deployments.
- 81 people found the OFIA online through either an internet search or FEMA.gov. This represents 57% of all inquiries.
- The increased caseload is an indication that clients may be finding it easier to access the OFIA.
- The OFIA is refining its data fields to better capture what issues drive inquirers to seek out help.

- FEMA.gov (55)
- Internet Search & Social Media (26)
- Other (21)
- Insurance Agent/Company (19)
- Community Official / Event (6)
- Associations (5)
- FAQs or Fact Sheet (4)
- Friend/Neighbor (3)
- State Official (2)

### Spotlight on OFIA Casework

#### Customer Concern

A condominium building manager with offices in the lower-level wanted to reverse the rating increase that occurred after the building was incorrectly determined to have a basement. The request to receive “no basement rates” was denied due to a claims report that stated the building had a basement – an adjuster cited “negative drainage” as floodwater flowed towards the base of the building.

#### OFIA Action

The OFIA submitted the policy’s rating information, with photos and videos supplied by the customer, to the Federal Insurance Directorate-Underwriting Branch which resulted in a “no basement” determination.

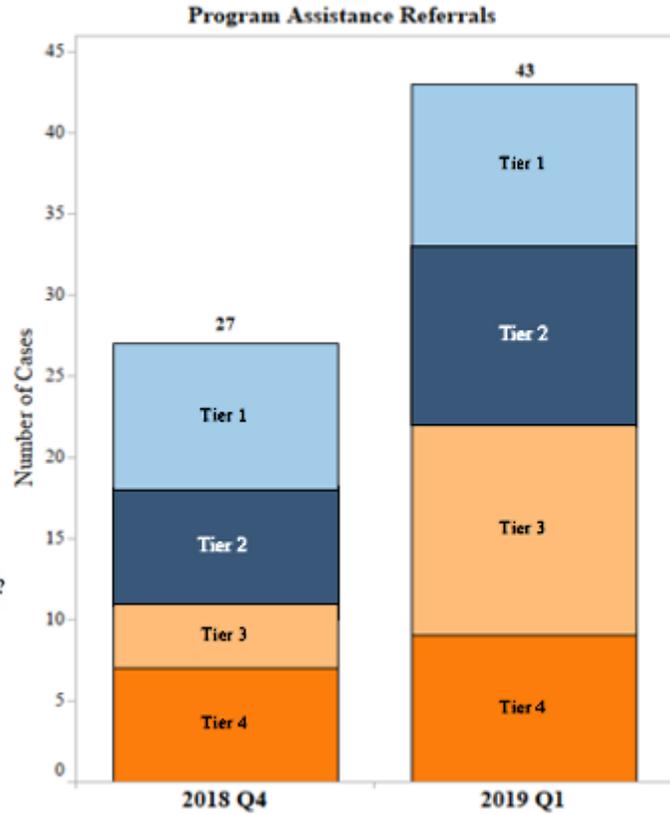
Additionally, the OFIA consulted with the Federal Insurance Directorate-Claims Branch who acknowledged that the “negative drainage” concept was never approved for use, and it should not affect the claim processing or policy rating.

#### Outcome

The program office contacted the insurance company and informed them of these findings. The agent corrected the rating for all terms affected by the basement determination. The OFIA also confirmed that the company paid the claim based on the building’s “no basement determination.”

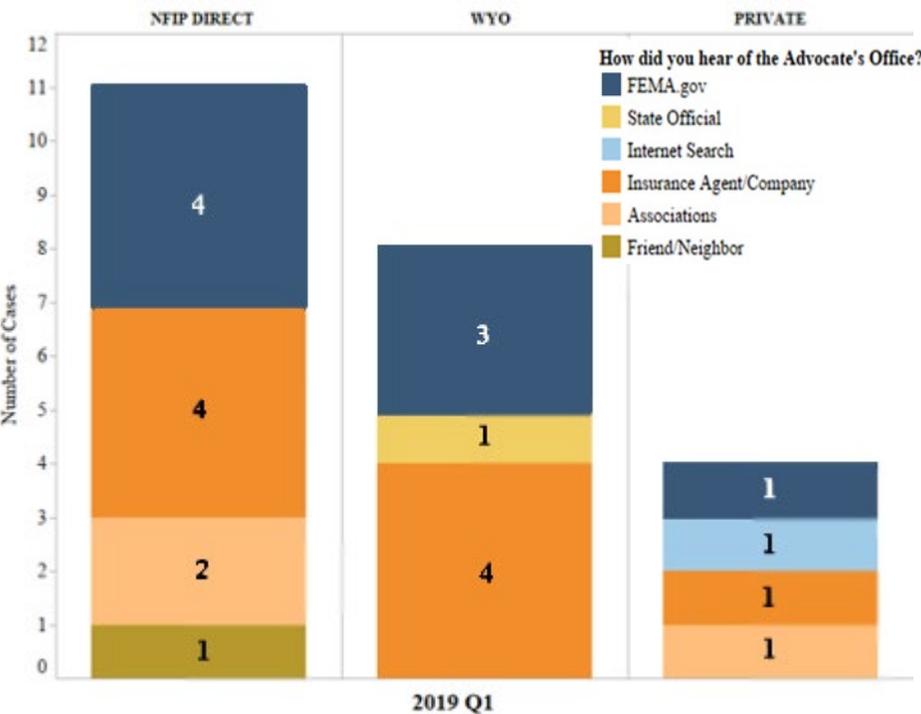


- ❑ The number of cases the OFIA referred to the program office for assistance increased by more than 40% from Q4 2018. This is the largest number of referrals to date. A large portion of these referrals in Q1 2019 were sent to the FEMA Appeals Branch.
- ❑ The OFIA has established a tier system to evaluate the level of service provided based on the complexity of casework. Tier 1 cases are the least complex and Tier 4 cases are the most complex, and often require coordination with multiple offices within FIMA. OFIA Advocate Representatives are evaluated on their casework responsiveness, and recognize that cases vary in complexity.
- ❑ The majority of referrals sent to the FEMA Appeals Branch were Tier 1 and 2. Most of the referrals sent to other branches were Tier 3 and 4.



- ❑ The number of insurance agents contacting the OFIA has more than doubled over the last reporting period, from 12 to 23.
- ❑ More than 80% of these agents represent either Write Your Own (WYO) or National Flood Insurance Program Direct Servicing Agents (NFIP DIRECT).
- ❑ 39% of these agents heard about the OFIA from other insurance agents or companies.

### Insurance Agent Inquiries



### What We Heard From NFIP Customers

*“We would like to give 5+ stars to our assigned FEMA Advocate. They were on point, responsive, and professional in our communication. The advocate more than exceeded our expectations when we reached out for help with our issue.”*

### OFIA Impact

Since October 2016, the OFIA has achieved beneficial outcomes for customers, some resulting in additional claim payments, premium reductions, and refunds. 45% of OFIA’s 2015-2016 Program recommendations are fully implemented and have provided positive outcomes for customers.

After using the available NFIP resources and you still have questions, visit our website at <https://www.fema.gov/flood-insurance-advocate> and click “Ask the Advocate.”