



FEMA

The Office of the Flood Insurance Advocate

Periodic Report: April – June 2018

Reducing complexity with compassion and fairness



OFIA Casework



Received 129 inquiries from April to June 2018



Closed 85% of cases received from April to June 2018

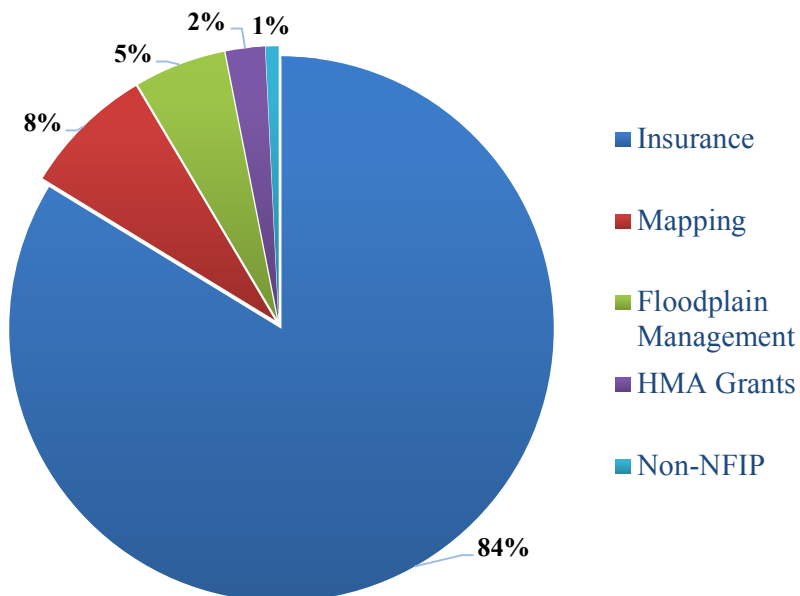


Coordinated 16% of cases with FIMA NFIP staff for resolution



Resolved 21 cases with a beneficial financial outcome to the policyholder – averaging nearly \$11,000

Types of Cases (April – June 2018)



Spotlight on OFIA Casework

Customer Concern

A policyholder in Puerto Rico experienced difficulty settling their flood insurance claim because the property address listed on the policy declarations page did not match the community records.

OFIA Action

The OFIA verified the correct address by coordinating with the local community official and lender. Then through the FIMA NFIP staff worked with the insurer to validate the address was correct, but based on outdated information. The OFIA also identified that the policyholder's building was incorrectly classified as a non-primary residence. Lastly, the policyholder discovered a missing room on the building damage estimate and the OFIA coordinated with the FIMA NFIP staff to inform the insurer.

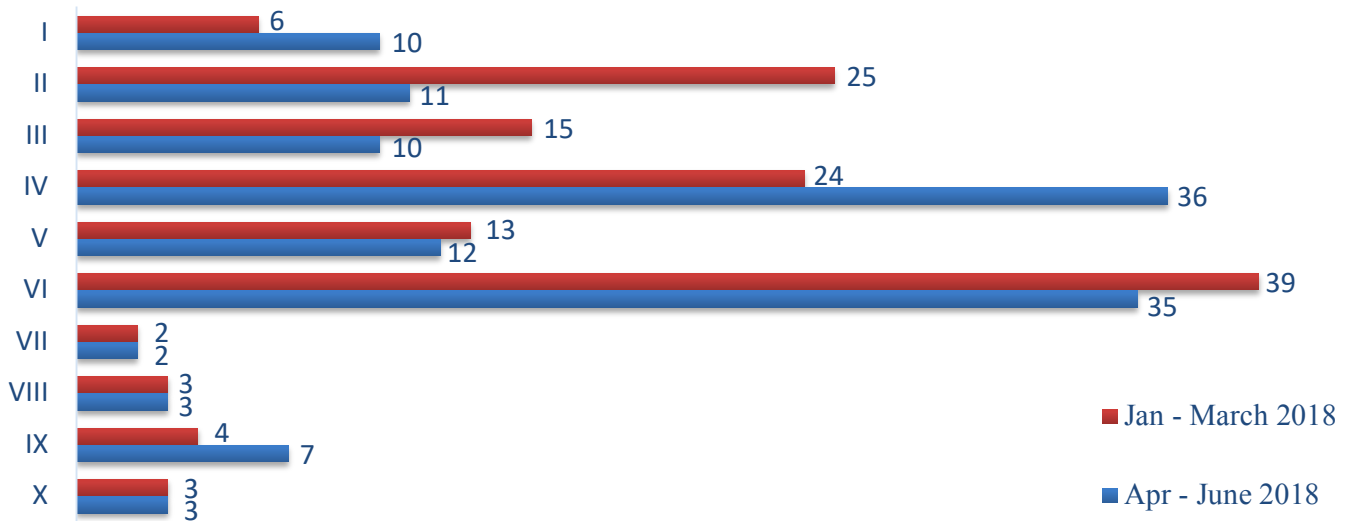
Outcome

- The claim was able to be processed for payment.
- The premium rate was lowered with the correct primary residence designation and the building claim payment was settled on a replacement cost basis, without depreciation.
- The insurer is reviewing the claim file to ensure all rooms are properly included in the loss settlement.



OFIA Trends

Cases by Region (January – June 2018)



Year to date, the OFIA received 60 cases from FEMA Region IV and 74 cases from Region VI. This represents over 50 percent of the total case volume, which may likely be due to the continued recovery process from the 2017 hurricane season.



FEMA Region II had the next highest number of inquiries, with 36 cases. Those cases are trending downward as the FEMA re-review of Hurricane Sandy insurance claims are being resolved.

What We Heard from NFIP Customers

“I am so relieved to finally find someone that was able to identify and correct an error that has continued for more than 7 years! I think that FEMA finally has found a good solution to an ongoing problem! I want to thank you for the resolution of the problem!”

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 \$1.6 Million. Beneficial financial outcomes for this reporting period were \$224,638.

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>