The OFIA’s Mission

The Office of the Flood Insurance Advocate (OFIA) advocates for National Flood Insurance Program (NFIP) customers with compassion and fairness.
Office of the Flood Insurance Advocate

https://www.fema.gov/flood-insurance-advocate
The Office of the Flood Insurance Advocate

The OFIA advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP. The OFIA assists frustrated and confused policyholders and property owners affected by the NFIP.

Provide assistance to individual policyholders and property owners, especially in the most complex of cases.

Identify trends and issues that appear to be impacting a broad range of FIMA’s customers.

Make recommendations to FIMA and FEMA leadership intended to address the issues faced by customers and support programmatic improvements.
OFIA Customer Experience

Advocate Representatives offer education and guidance to help property owners and policyholders navigate NFIP processes. They resolve complex inquiries while promoting fair treatment under the NFIP.

When you submit an inquiry to the Office of the Flood Insurance Advocate:

1. Your Advocate Representative will contact you within two business days.
2. Your Advocate Representative will collect all the necessary information and research your case.
3. You will be contacted by your Advocate Representative to notify you of the outcome.
4. The OFIA analyzes top trends and issues impacting the public and makes recommendations for program improvements to FEMA leadership.
“Ask the Advocate”: The OFIA’s Casework

Elements of our casework approach include:

- **Responsiveness**: The OFIA intends to respond to each inquirer within two (2) business days of receiving the submission.

- **Customer Service Centric**: Each inquiry is assigned to an advocate representative who sees it from start to finish. The personal attention given to each inquiry by telephone or email keeps the inquirer updated on the progress of their inquiry, as well as ensures the individual is heard.

- **Expertise**: The OFIA provides expertise across all components of the NFIP and all inquiry responses:
  - Must be consistent with statute and regulations
  - May be resolved within the OFIA and require no program coordination
  - May validate an answer already provided by the program office

- **Program Proximity**: The OFIA leverages its proximity to the NFIP Program Offices to coordinate inquiries and reach swift and accurate resolutions.
The OFIA handles inquiries covering all aspects of the NFIP with the majority stemming from insurance, such as underwriting and claims inquiries.
OFIA Insurance Casework

Total Insurance Cases By Sub-Topic

- Claims: 29.3%
- Underwriting: 66.0%
- GFIP: 0.3%
- PRP/NM Eligibility: 0.8%
- SRL/RL: 3.6%

Insurance Sub-Topic:
- Claims
- Group Flood Insurance Policy
- Preferred Risk Policy/Newly Mapped Eligibility
- Severe Repetitive Loss/Repetitive Loss
- Underwriting
OFIA Casework Statistics

Casework
- The OFIA resolves 78% of its cases without program coordination.
- 35% of cases closed with a beneficial outcome for the homeowner or policyholder.
- 18% of cases closed resulted in a monetary benefit to inquirers.

OFIA Impact on Customers
- Average monetary amount of benefit to customers who have received one: $10,056.36
- Grand total of dollars saved or returned to customers: $3,006,851.39
Each year, OFIA delivers an Annual Report to the FEMA Administrator with recommendations for NFIP program improvements to ensure fair treatment of customers.

In 2018, the OFIA received a variety of cases from policyholders requiring assistance navigating the claims process,

From this 2018 casework, OFIA identified four customer frustrations warranting more systemic solutions to reach fair outcomes for policyholders:

- Confusion Regarding Premium Increases
- Confusion Regarding Condominium Coverage
- Claims Impacts When Assuming a Non-Primary Residence
- Lack of Refunds for Prior Policy Terms After a LOMA Is Issued

The OFIA 2018 Annual Report will be available online at: www.fema.gov/flood-insurance-advocate
In 2019, **OFIA published the first Progress Report** to track progress made on implementing OFIA recommendations from the Annual Reports.

Key findings include:

- **Program progress on all** 2015-2016 recommendations.
- **45%** of all 2015-2016 recommendations are **fully implemented**.
- **Positive outcomes** for completed issues. *For example some customers who were denied prior-term refunds in 2015 can now receive up to five years of refunds.*
- **75 to 85% reduction** in related casework related these issues.

**OFIA’s next Progress Report** tracking progress implementing the **2016-2017 recommendations** will be issued in **2020**.
Improving the NFIP Customer Experience

- OFIA’s input has contributed to the following:
  - Increases in the amount of premium refunds.
  - Increase in the availability of lower premiums.
  - Increase in the number of educated customers.
  - Increase in awareness to NFIP resources to maximize premium savings.

- The following NFIP changes are intended to reduce customer frustration and NFIP complexity:
  - *Policyholders will receive notification detailing eligibility for low-cost premium options after a map change*, such as the Preferred Risk Policy (PRP) and the Newly Mapped (NM) rating procedure.
  - *Property owners will remain eligible for premium discounts using the NM rating procedure for an additional year after a map change* when notified by their lender they must purchase flood insurance.

*OFIA Progress Reports are available at:* www.fema.gov/flood-insurance-advocate