NFIP Insurance Transformation
FEMA 2018-2022 Strategic Plan

FEMA Mission: Helping people before, during, and after disasters.

I. BUILD A CULTURE OF PREPAREDNESS
   1.1 Incentivize investments that reduce risk, including pre-disaster mitigation, and reduce disaster costs at all levels
   1.2 Close the insurance gap
   1.3 Help people prepare for disasters
   1.4 Better learn from past disasters, improve continuously, and innovate

II. READY THE NATION FOR CATASTROPHIC DISASTERS
   2.1 Organize the “BEST” (Build, Empower, Sustain, and Train) scalable and capable incident workforce
   2.2 Enhance intergovernmental coordination through FEMA Integration Teams
   2.3 Posture FEMA and the whole community to provide life-saving and life-sustaining commodities, equipment, and personnel from all available sources
   2.4 Improve continuity and resilient communications capabilities

III. REDUCE THE COMPLEXITY OF FEMA
   3.1 Streamline the disaster survivor and grantee experience
   3.2 Mature the National Disaster Recovery Framework
   3.3 Develop innovative systems and business processes that enable FEMA’s employees to rapidly and effectively deliver the agency’s mission
   3.4 Strengthen grants management, increase transparency, and improve data analytics

FEMA Vision: A prepared and resilient Nation.
NFIP Moonshots

- Double Coverage by 2022
- Increase Investment x4 in Mitigation by 2022
Risk Rating 2.0 Initiative

Delivering rates that:

- Are fair
- Are clear
- Use current technology & data

Local Risk
Graduated Risk
Pillars of New Rating Method

- Replacement cost value
- Intuitive rating variables

+ Commercial Catastrophe models + NFIP Map Data

Easily collected data
Proto Type Rating Report

**SAMPLE RISK FACTORS**

- **Distance to coast**
  - **LOW**
  - You are relatively far from the coast. This results in a decrease to your premium.
  - view details

- **Relative elevation**
  - **HIGH**
  - Your home is low lying. This results in an increase to your premium.
  - High volume rain events could flood your home even though you are not near a flooding source.
  - view details

- ** Basement**
  - **LOW**
  - Your home does not have a basement. This results in a decrease to your premium.
  - view details

**YOUR FLOOD INSURANCE PREMIUM FOR JANUARY 2018**

- Your flood insurance premium is $-$$

**Mitigation actions to reduce risk**

- view details
Proposed Roll Out Schedule

Publish Rates: April 2019
Deliver Rates: Early 2020
Product Redesign

- Added Value
- Simplify
- Policy Form Redesign
- Align with private insurance
- Improve Customer Experience
# PIVOT – New NFIP IT System

<table>
<thead>
<tr>
<th>UCORT</th>
<th>PART</th>
<th>New FloodSmart</th>
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<tbody>
<tr>
<td>• Underwriting and Claims Operational Review Tool</td>
<td>• Policy information</td>
<td>• Replaces old FloodSmart.gov website</td>
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<tr>
<td>• Real Time Claims Data</td>
<td>• Visualization Tools</td>
<td>• New interactive tools</td>
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<td>• Claims Appeals Tracking Capability</td>
<td>• Sorting Capabilities</td>
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New Floodsmart.gov Website

https://nfipservices.floodsmart.gov/

- **Claims**
  More information for Claims & Adjuster Community

- **Underwriting**
  More information for the community regarding Policy

- **Manuals**
  Links to various Flood Insurance Manuals

- **Bulletins**
  FEMA issued Bulletins to the NFIP Clearinghouse Community

- **BureauNet Reporting**
  The place to go for reporting and community related documentation.

- **NFIP Training**
  Links to NFIP Training Courses for Agents and Adjusters.

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- **Download Plug-Ins**

- **FEMA**
- **RiskMAP**
  Increasing Resilience Together
NFIP Reauthorization

Expires: November 30, 2018
Thank You

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