

NAIIC



FEMA

**NAIIC AND FEMA REGION 1
RESILIENCE ROUNDTABLE
MAY 23, 2023**



Private Flood Insurance Data

FEMA Region 1 Workshop

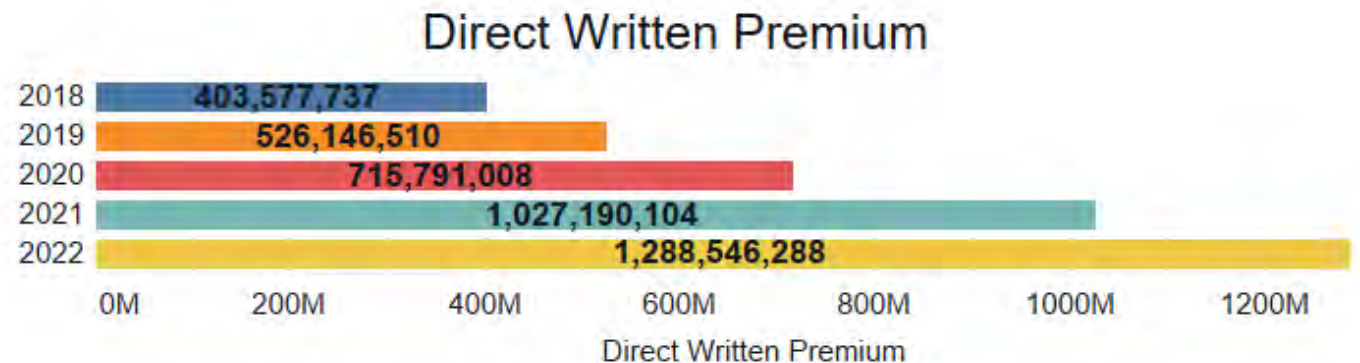
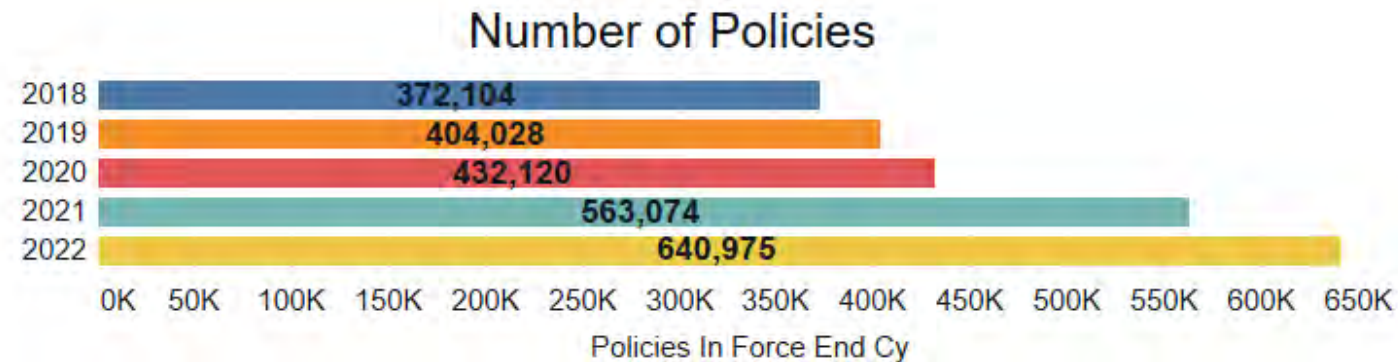
May 23, 2023

Background on Private Flood Data

- Annual Statement State Page
 - Line 2.5
 - 2016-2019
 - Commercial and Residential Data Combined
- State Regulator Data Call
 - 2018 and 2019 Data
 - Commercial and Residential Broken out as well as Standalone, First Dollar, Excess, Endorsement
 - New Data Elements including Number of Policies, Number of Claims Opened, Number of Claims Closed with Payment
 - Data collection will continue as part of the Annual Statement
- New Supplement in 2021 (2020 data) – mirrors Data Call

Private Flood - Commercial and Residential

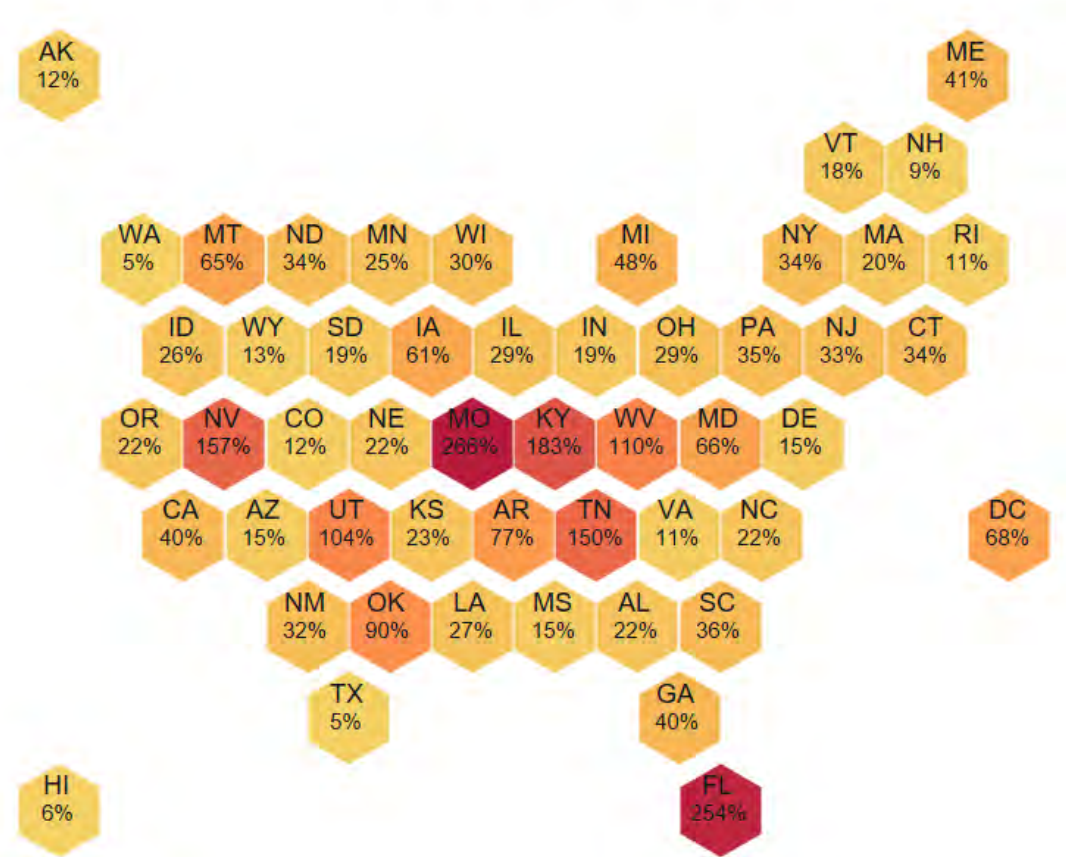
- Includes Standalone and Endorsements
- 641K Policies in Force at end of 2022
- \$1.3 Billion in DWP for 2022



State Comparisons

- Highest Loss Ratios (2022): MO, FL, KY, NV, TN (see map)
- States with most residential premium written (2022): FL, TX, NJ, NY, CA
- Highest Losses (2022): FL, NJ, CA, NY, SC
- 39 insurer groups wrote over \$1M in residential premium in 2022
 - Largest writers wrote \$73M and \$44M

Map of 2022 Loss Ratios



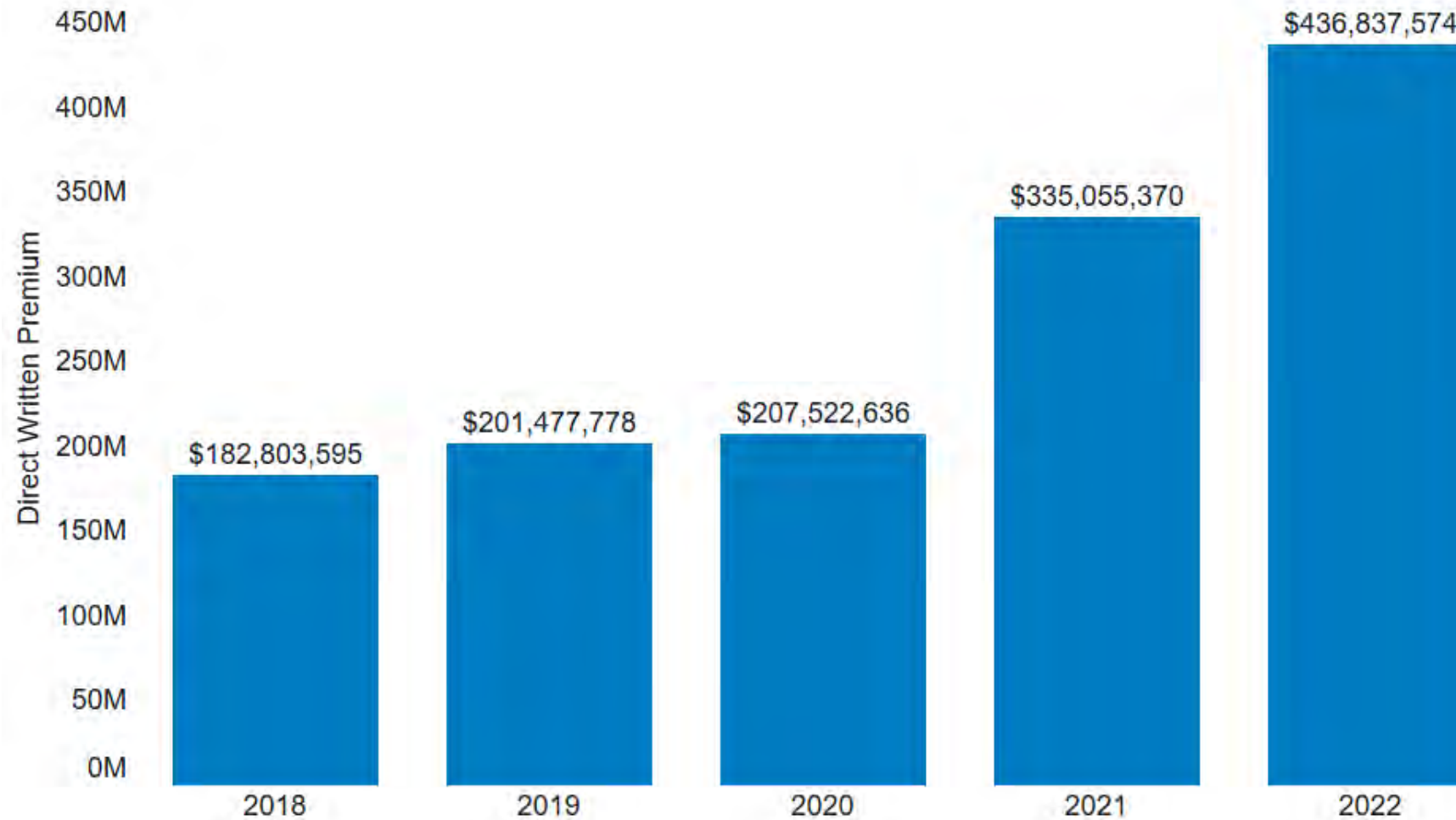
Private Flood Top 15 Insurers - Residential

- \$348M in 2022
- Over 79% of Direct Written Premium

Direct Written Premium Market Share

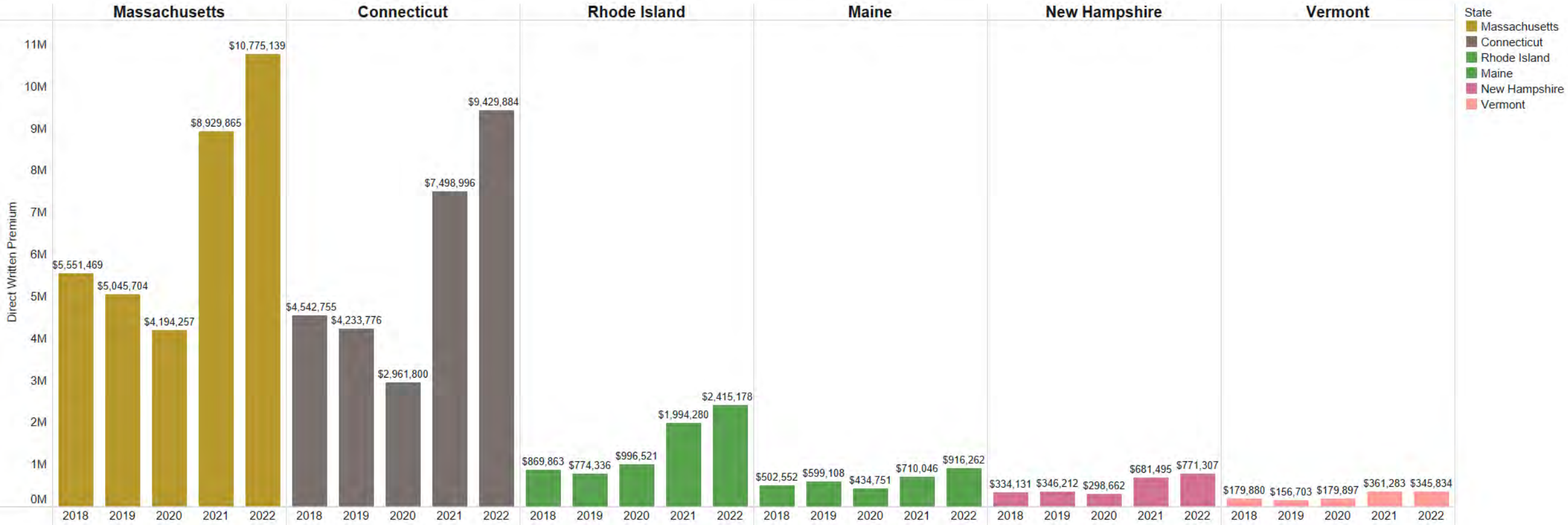
Naic Company Code	Company Name	Market Share
36940	Indian Harbor Ins Co	16.67%
19437	Lexington Ins Co	10.05%
20281	Federal Ins Co	9.32%
41807	Transverse Specialty Ins Co	7.72%
16188	Trisura Specialty Ins Co	5.97%
12873	Privilege Underwriters Recp Exch	5.37%
19402	AIG Prop Cas Co	4.35%
29742	Integon Natl Ins Co	3.94%
31690	Mapfre Pan Amer Ins Co	3.27%
20338	Palomar Specialty Ins Co	3.21%
15885	Typtap Ins Co	2.93%
42781	Direct Gen Ins Co	2.09%
11090	Incline Cas Co	1.69%
10389	Agent Alliance Ins Co	1.63%
19380	American Home Assur Co	1.57%

Private Flood Direct Written Premium - Residential

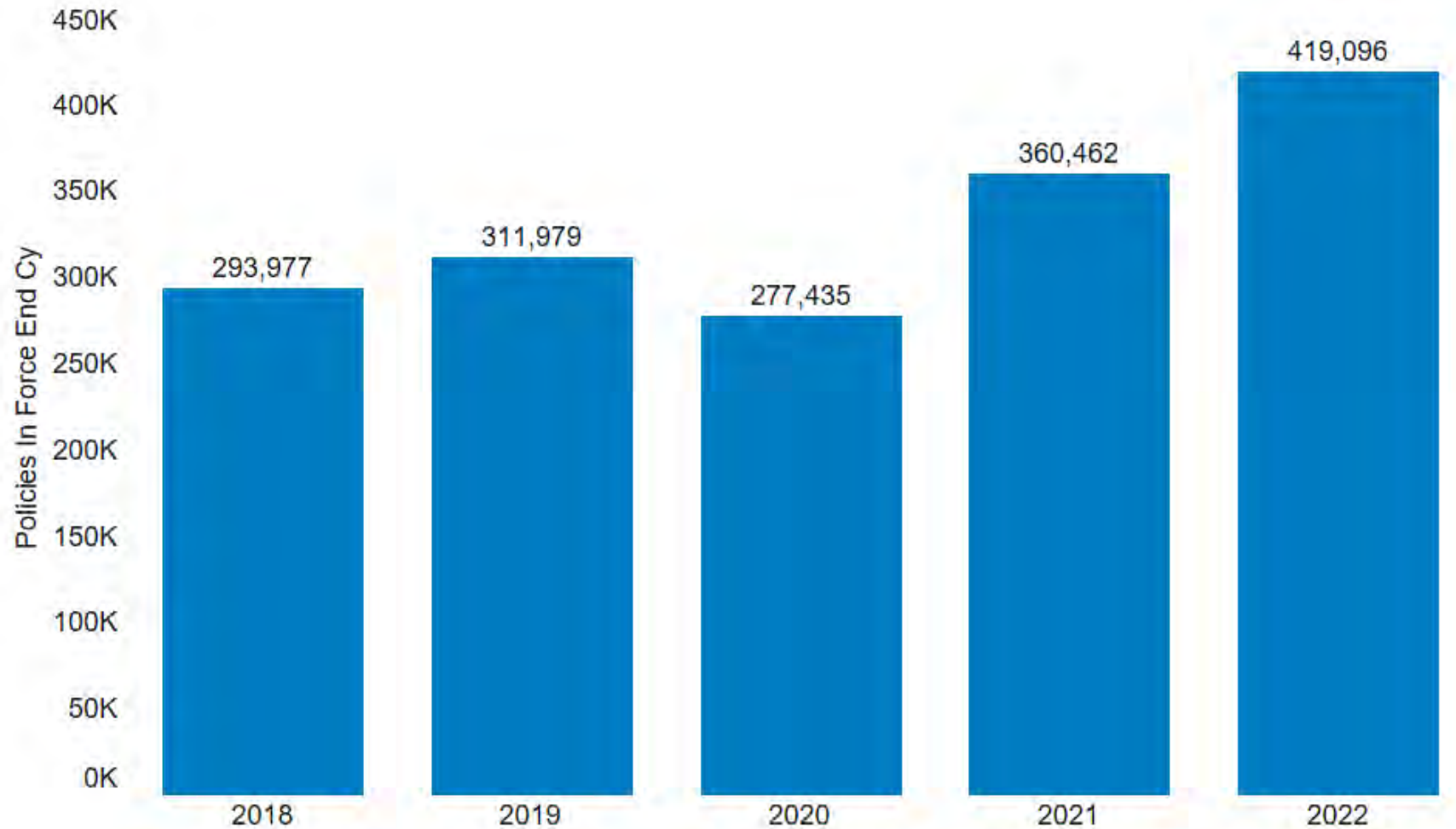


Private Flood Direct Written Premium - Residential

FEMA Region 1

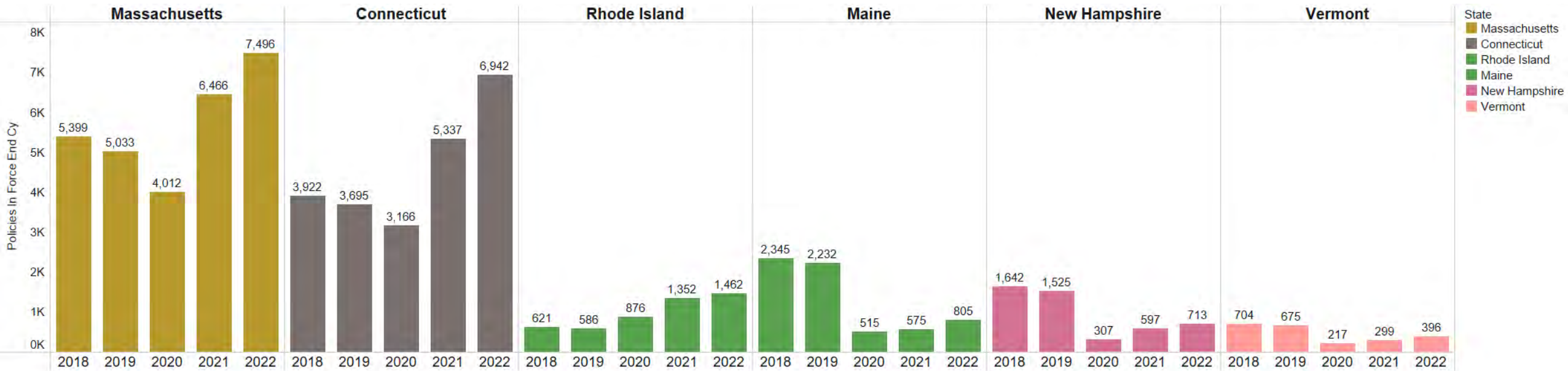


Private Flood Policies in Force - Residential

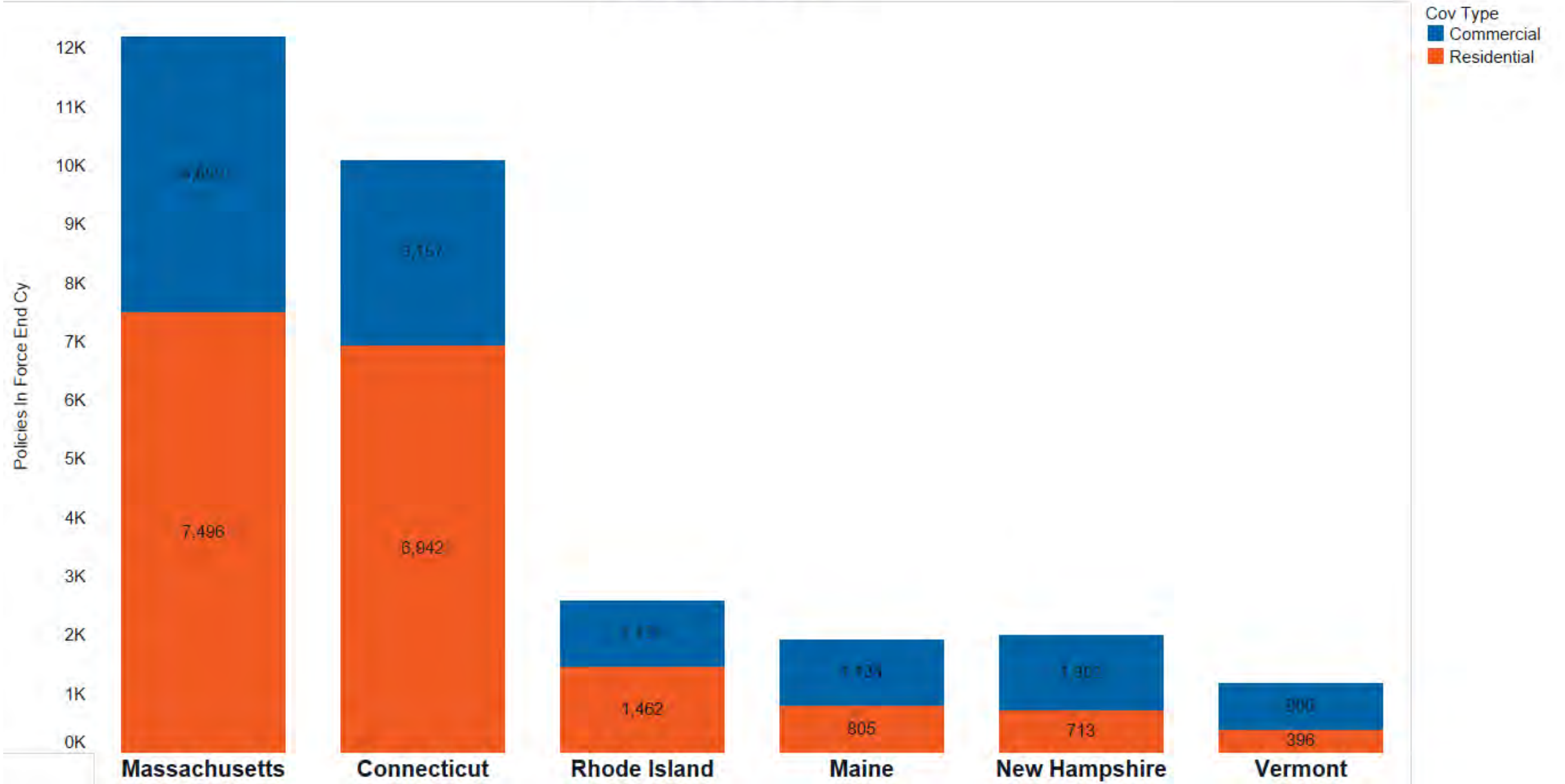


Private Flood Policies in Force - Residential

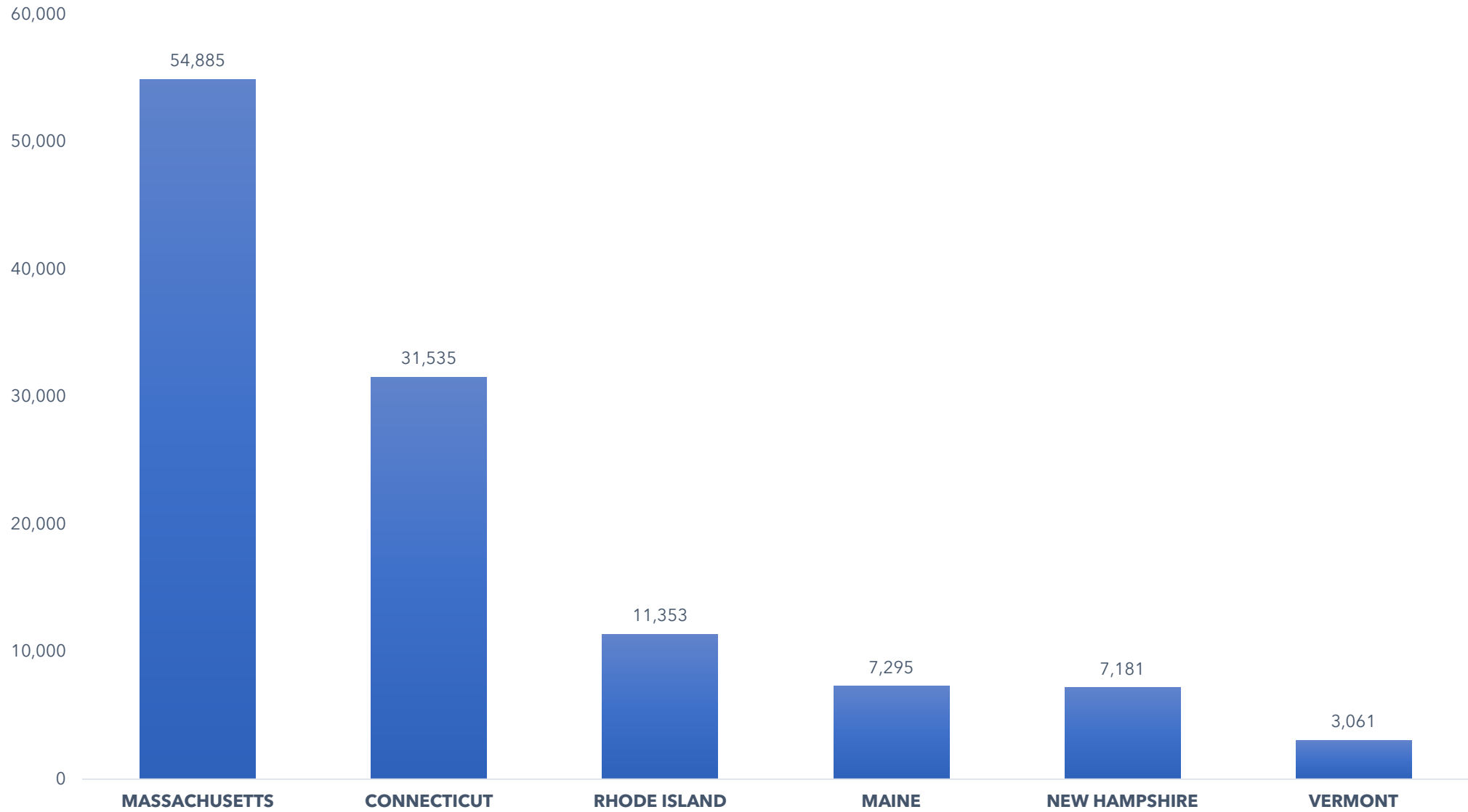
FEMA Region 1



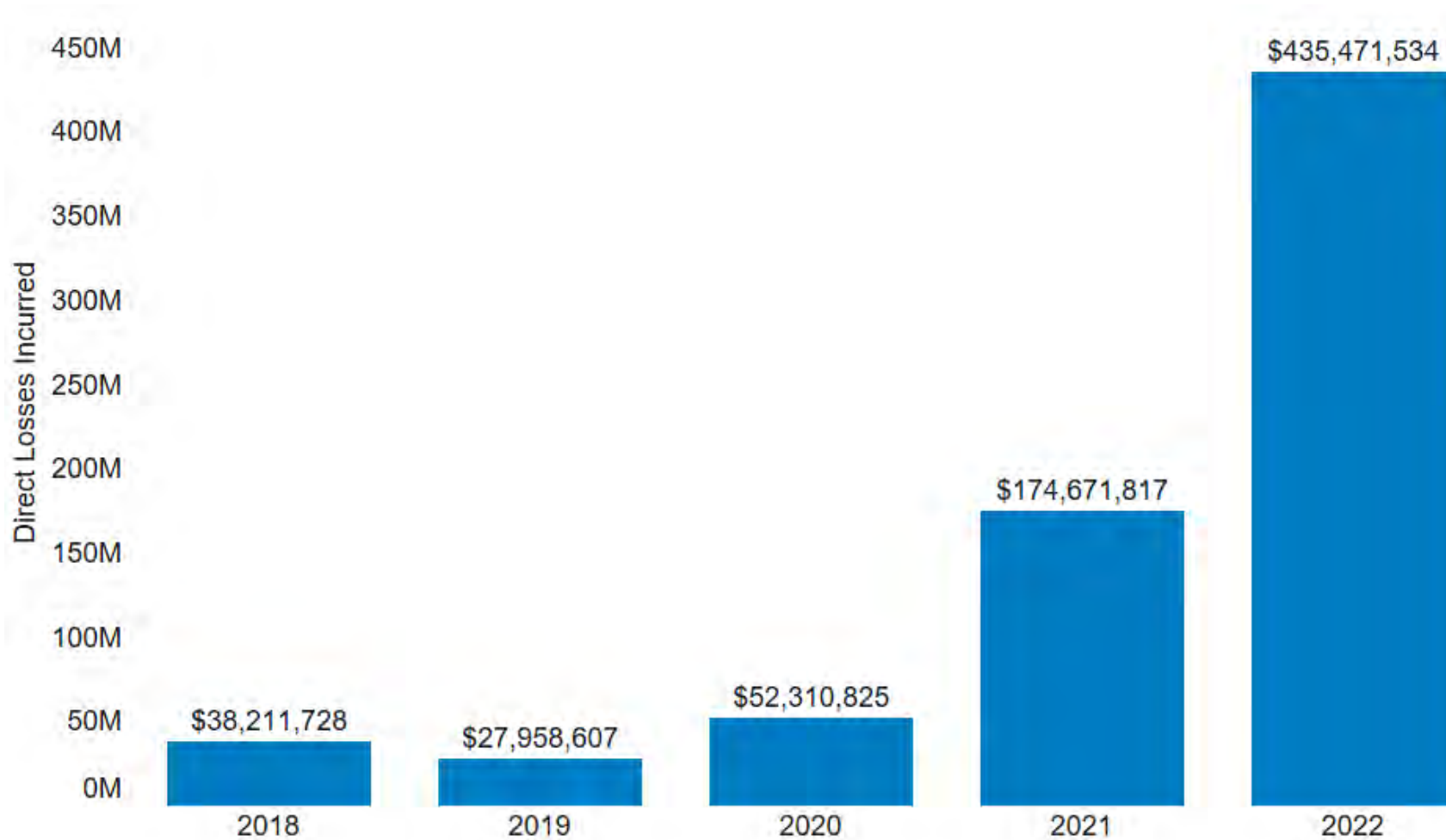
POLICIES IN FORCE FEMA REGION 1



NFIP Policies in Force 2022 FEMA REGION 1

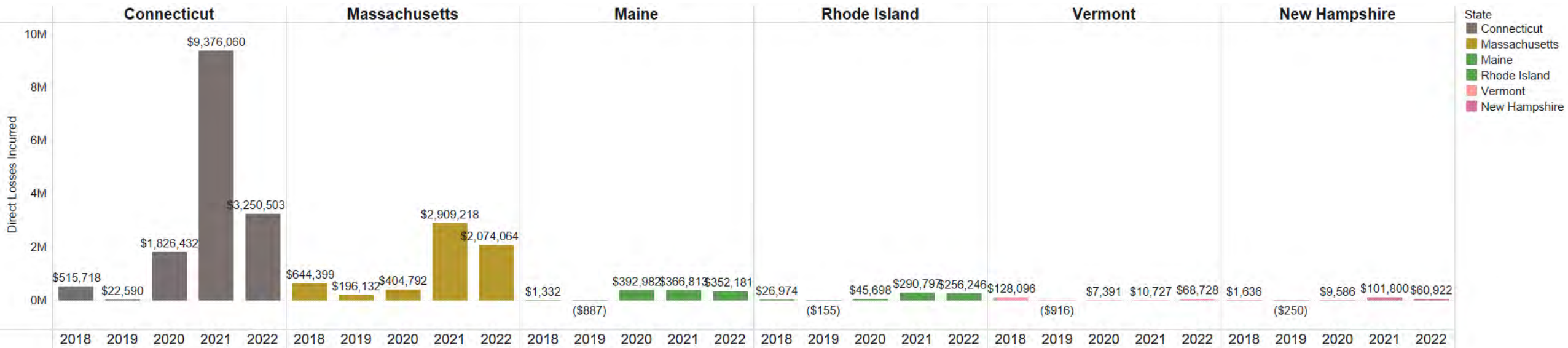


Private Flood Direct Losses Incurred - Residential

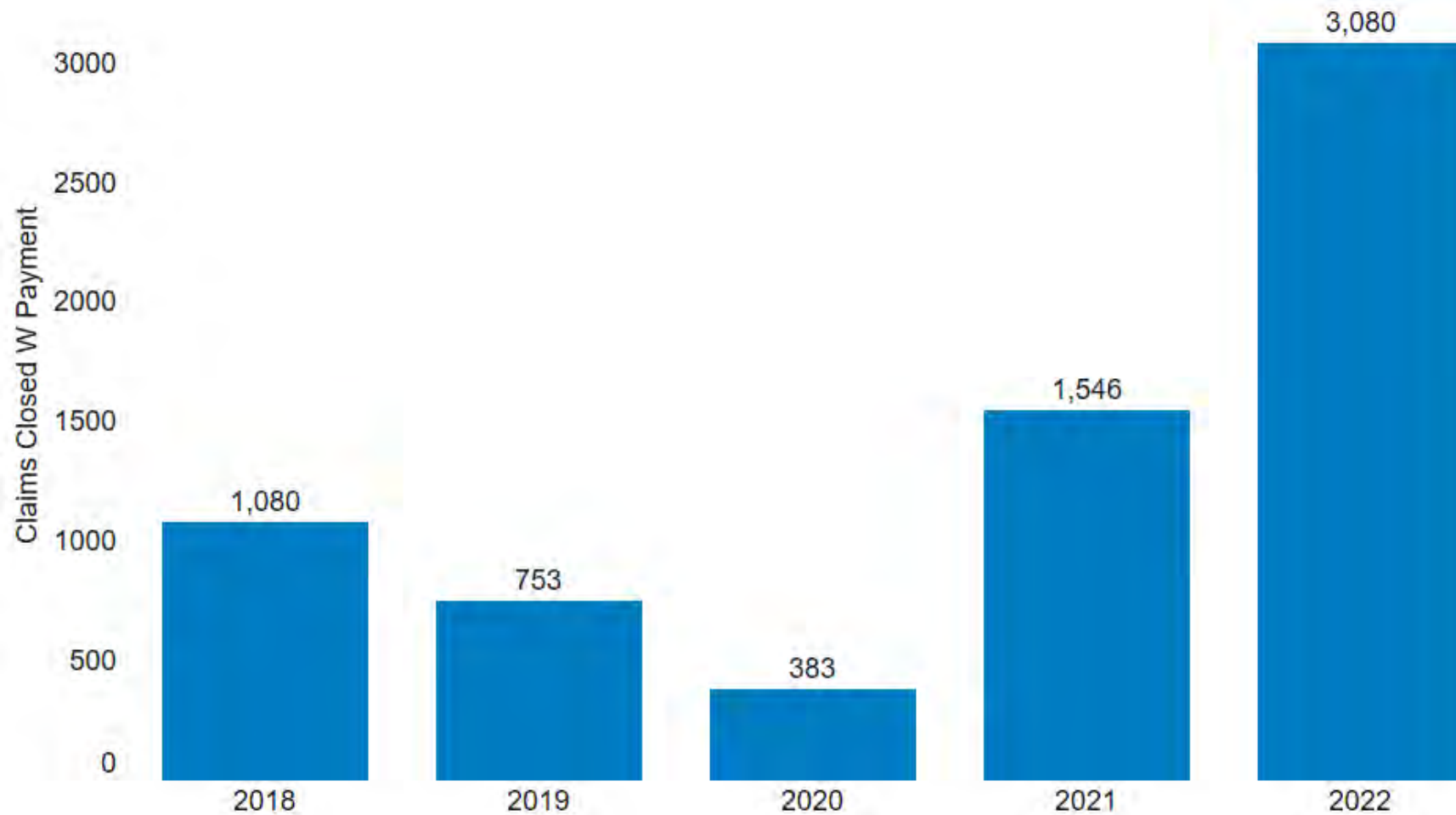


Private Flood Direct Losses Incurred – Residential

FEMA Region 1

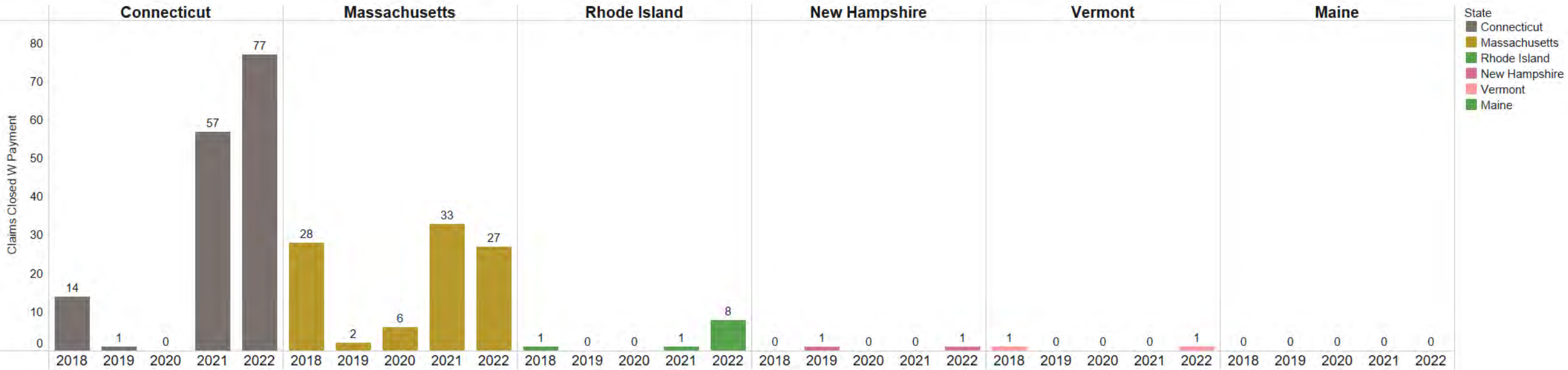


Private Flood Claims Closed with Payment - Residential

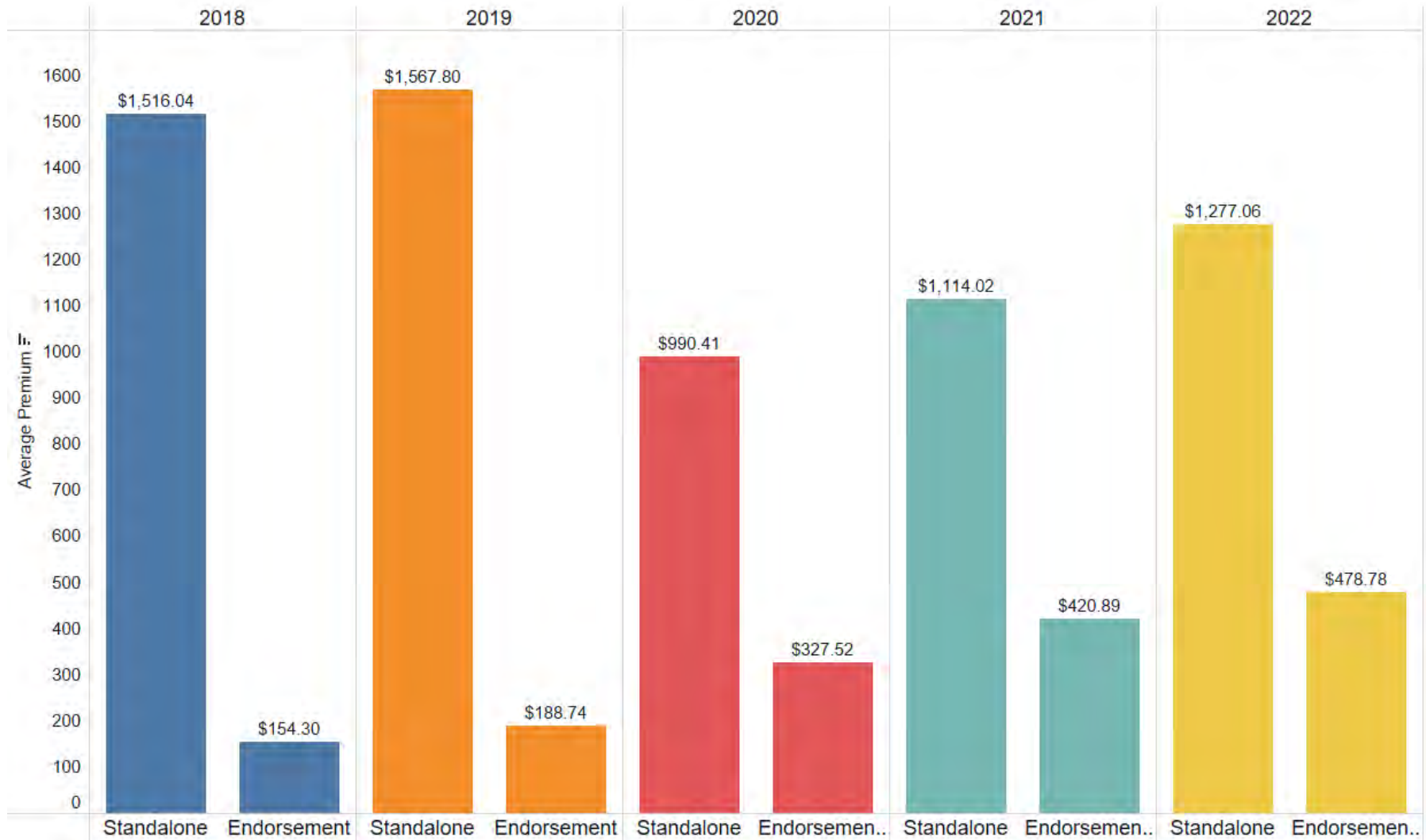


Private Flood Claims Closed with Payment - Residential

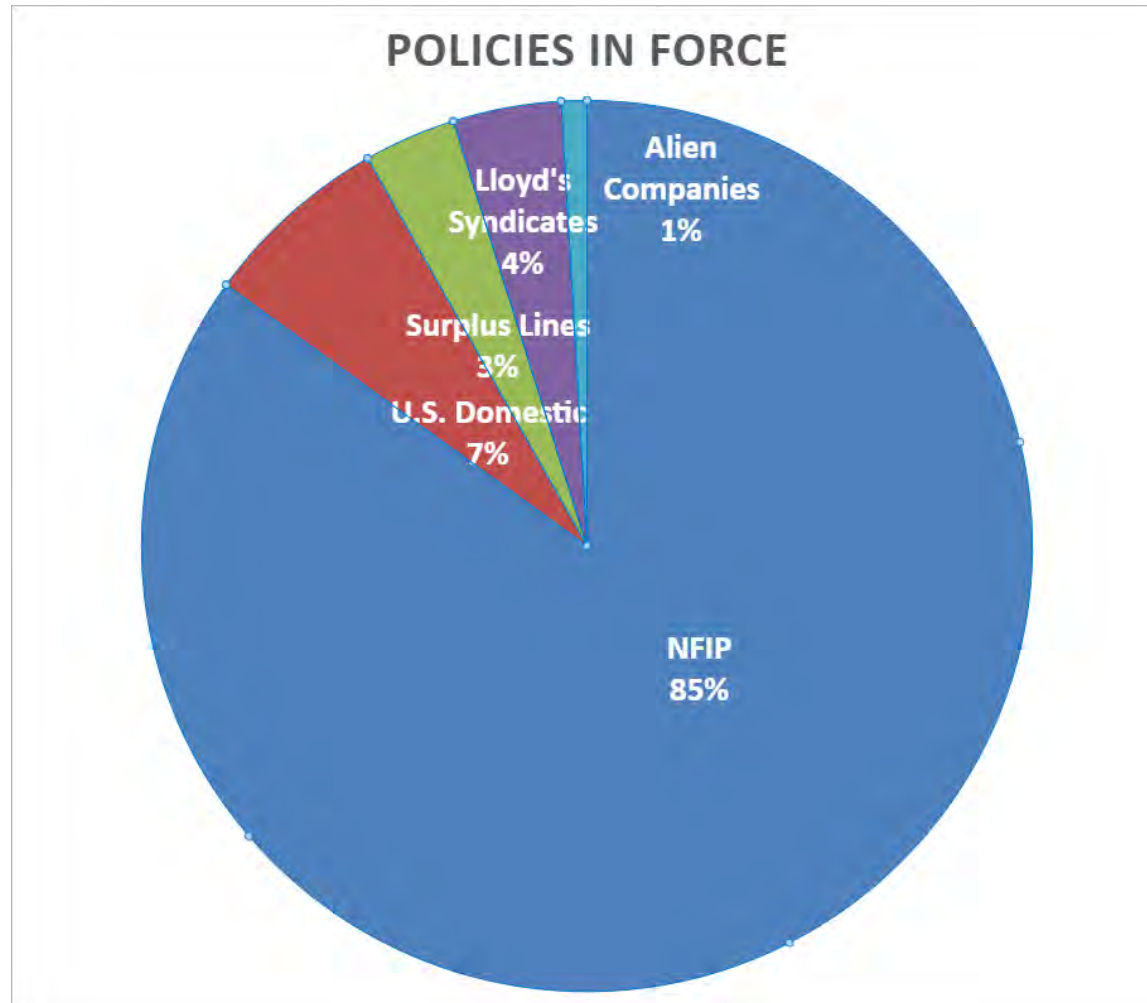
FEMA Region 1



Private Flood Average Premium - Residential



Flood Policies in Force – 2021



Reduce Disaster Suffering

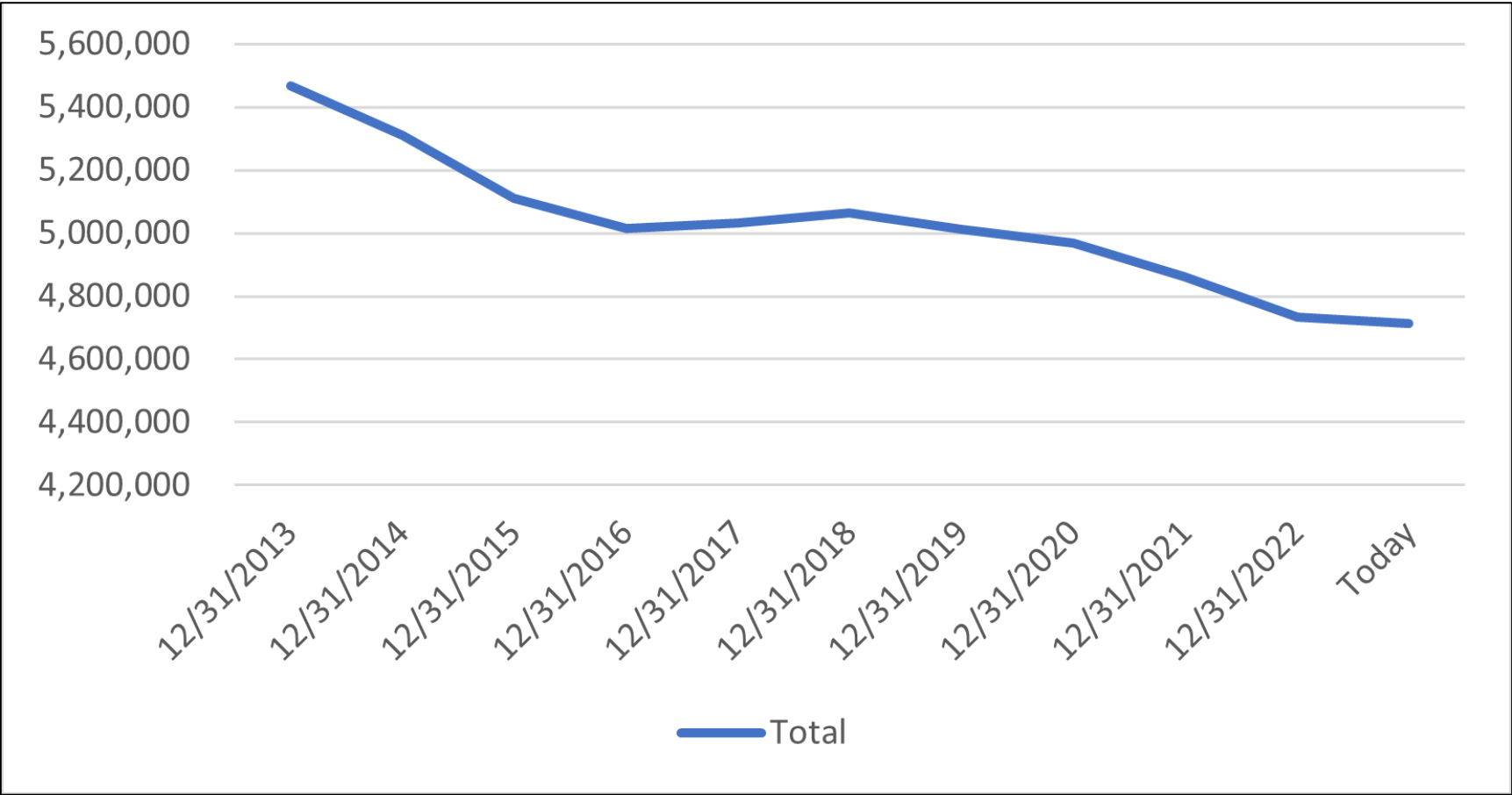
David I. Maurstad

Assistant Administrator, Federal Insurance Directorate



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NFIP Policies in Force: 2013 – Present Day



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Updated Rating Methodology

- Charges actuarially sound premiums
- Corrects longstanding inequities
- Better positions the NFIP for the future



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Policyholders Paying Risk-Based Premiums: Present Day – 2033



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Transparency Efforts

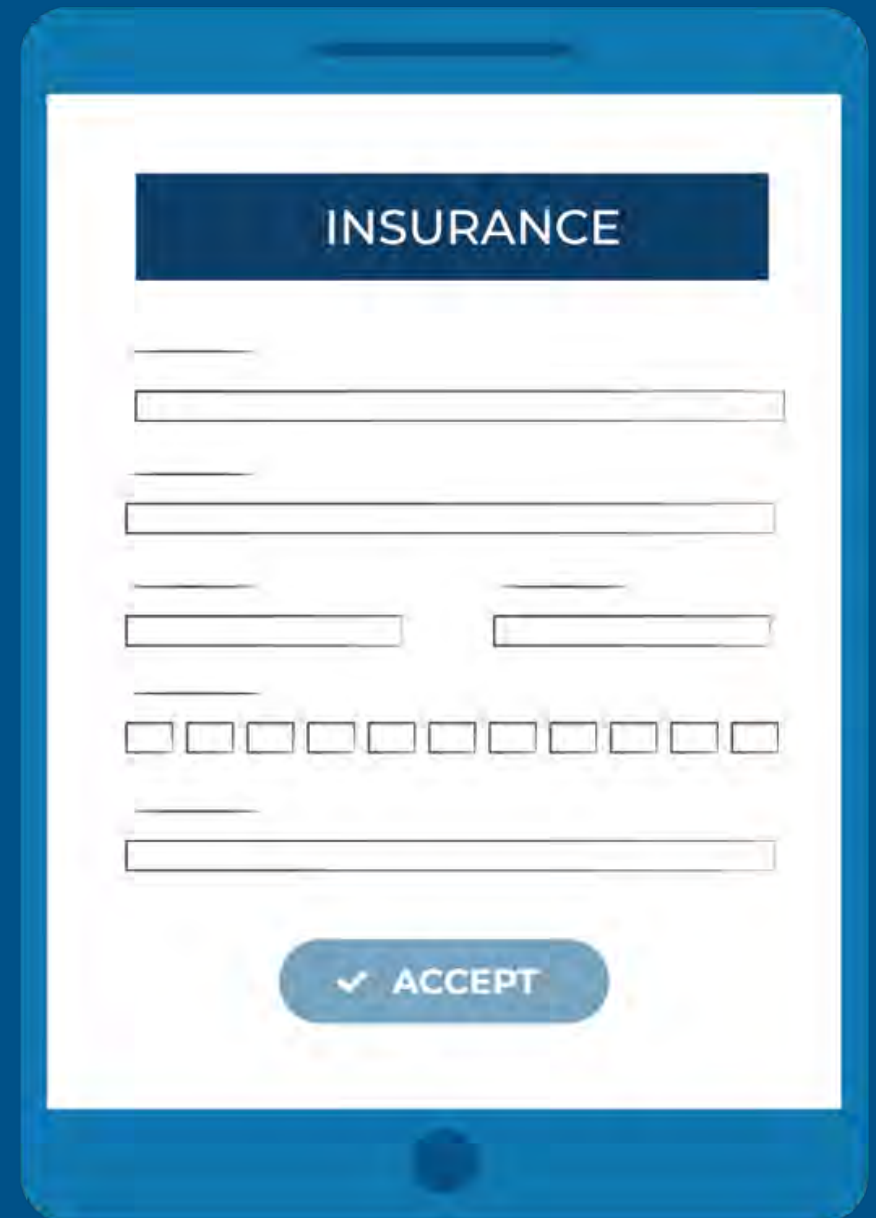
- 100s of briefings resulting in 1,000s of individual touchpoints
- In-person and online training, and technical support
- Methodology and data on FEMA.gov

Customer-centric Initiatives

- Redesigned policy forms
- Installment payment plans
- Online purchasing options



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Our agents are our most
valuable asset
in closing the insurance gap





RESILIENCE AND EQUITY DISCUSSION

David Maurstad, FEMA

Reduce Disaster Suffering

David I. Maurstad

Assistant Administrator, Federal Insurance Directorate



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***Black wealth
goes down
while white wealth
goes up
as local hazard
damages increase***

— *“Damages Done: The Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States” by Junia Howell & James R. Elliott*



Kentucky



Low- to middle-income communities have ***fewer resources*** to prepare for and recover from disaster

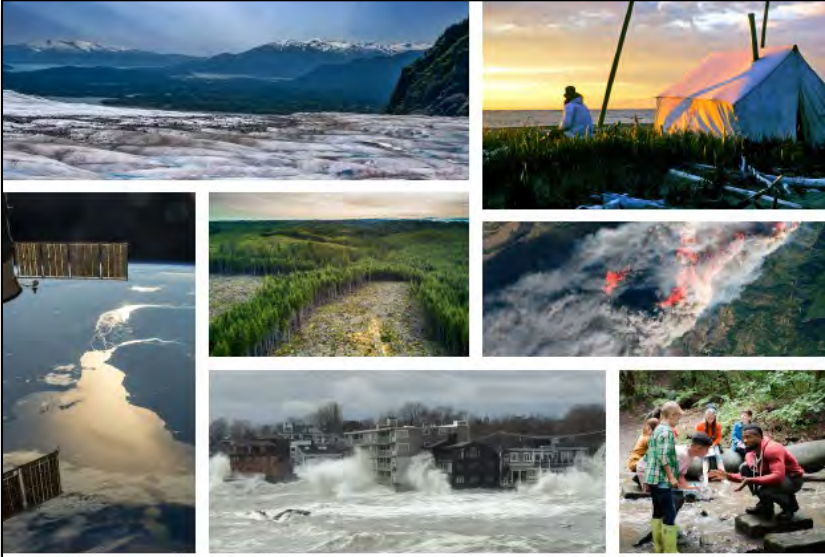
When we establish
intimate connections
with the members of
underserved communities,
we can better understand their
unique challenges

A GUIDE TO
**COMMUNITY
ENGAGEMENT.**

January 2023





 **FEMA**
Federal Emergency Management Agency




**BUILDING ALLIANCES
FOR CLIMATE ACTION**

ADVANCING CLIMATE ACTION THROUGH PARTNERSHIPS

 Resilient Nation
Partnership Network

 **FEMA**





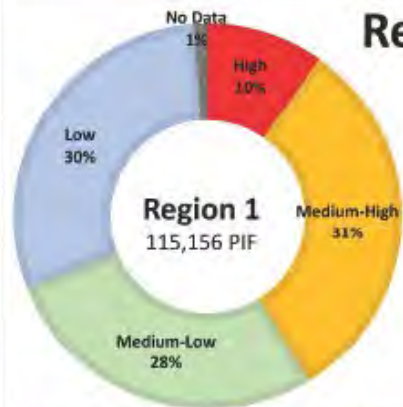
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Only **Congress** has the statutory authority to consider **affordability** in setting rates for the NFIP

Photo Credit: Greg Nash

Region 1 – Percentage of Policies in Socially Vulnerable Areas



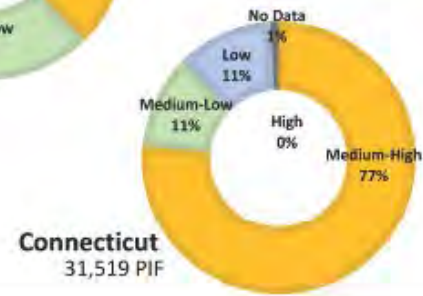
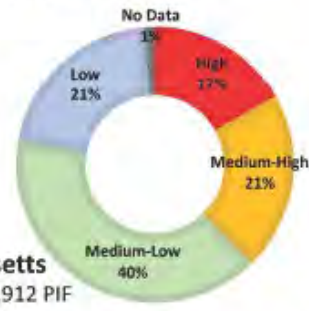
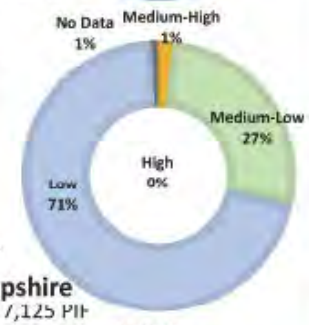
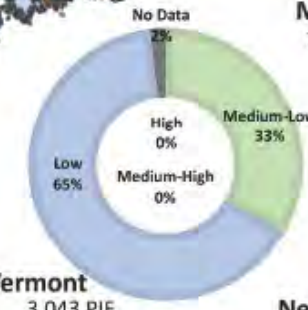
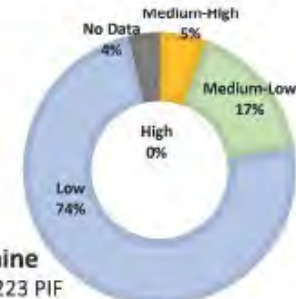
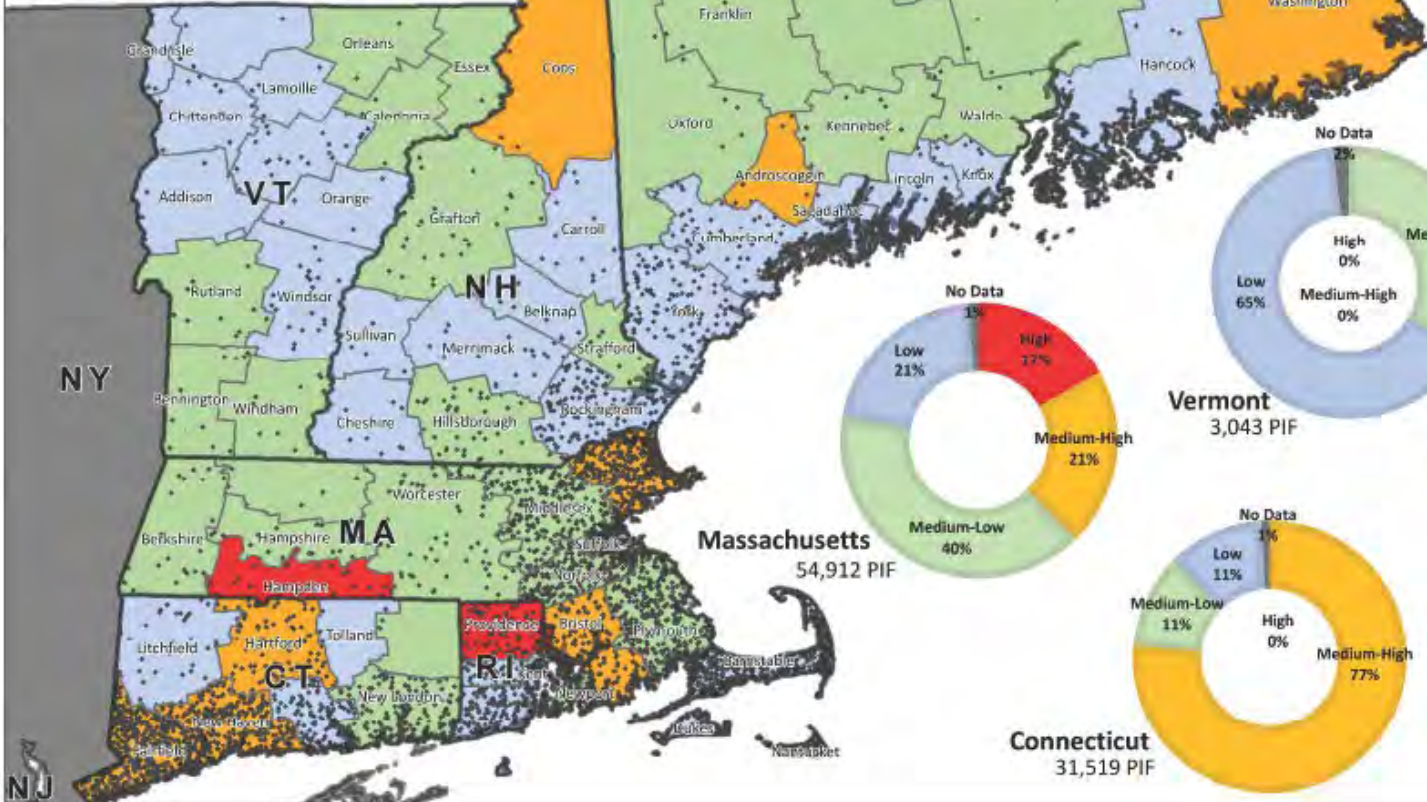
*Source: CDC/ATSDR SVI (No Data = unassigned SVI area)
 A percentile ranking comparing the county of interest to counties nationwide in terms of social vulnerability.
 Low = 75% of counties are more vulnerable
 Medium-Low = 50% - 75% of counties are more vulnerable
 Medium-High = 25% - 50% of counties are more vulnerable
 High = Top 25% of counties in terms of vulnerability

Legend

Social Vulnerability

- Low
- Medium-Low
- Medium-High
- High

1 Dot = 25 pif as of 5/4/23



A CLOSER LOOK INTO HOW OUR ORGANIZATIONS OPERATE BEFORE, DURING AND AFTER DISASTERS

Katie Humphrey , Consumer Services Specialist, VT

George Bradner, Assistant Deputy Commissioner & Property and Casualty Director, CT

Christie Rice, Assistant Commissioner, NH



NAIC Disaster Assistance Capabilities

Aaron Brandenburg, NAIC

May 23, 2023

NAIC NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS

NAIC Disaster Services

- Call Centers
- Data Calls
- Consumer Assistance
- NAIC Committee Resources
 - Consumer Education
 - Catastrophe Resource Center
 - State Disaster Response Plan

NAIC Disaster Assistance Program

- https://content.naic.org/sites/default/files/inline-files/NAIC_DisasterAsstProgram_2.pdf



What is the NAIC Disaster Assistance Program?

The NAIC Disaster Assistance Program is a portfolio of services provided by the NAIC to any member jurisdiction in need of additional support in the aftermath of a catastrophic event. Every event is different, and the impact will vary by jurisdiction. The Disaster Assistance Program is customized to meet the specific needs of each jurisdiction.

Disaster Assistance Program Services include:

- Disaster Relief Call Center (remote/virtual)
- On-Site Disaster Recovery Center (DRC) Insurance Regulator Staff
- Volunteer Regulator Assistance for Impacted Insurance Departments
- Communications Services: NAIC-hosted website, social media communications, inter-state/inter-agency communications
- NAIC Coordinated Data Call

What is the cost?

There is no cost to your jurisdiction for these services. The NAIC covers the cost for services such as a 1-800 phone line, call center equipment, coordination of facilities, website hosting, and travel/lodging expenses for regulator volunteers.

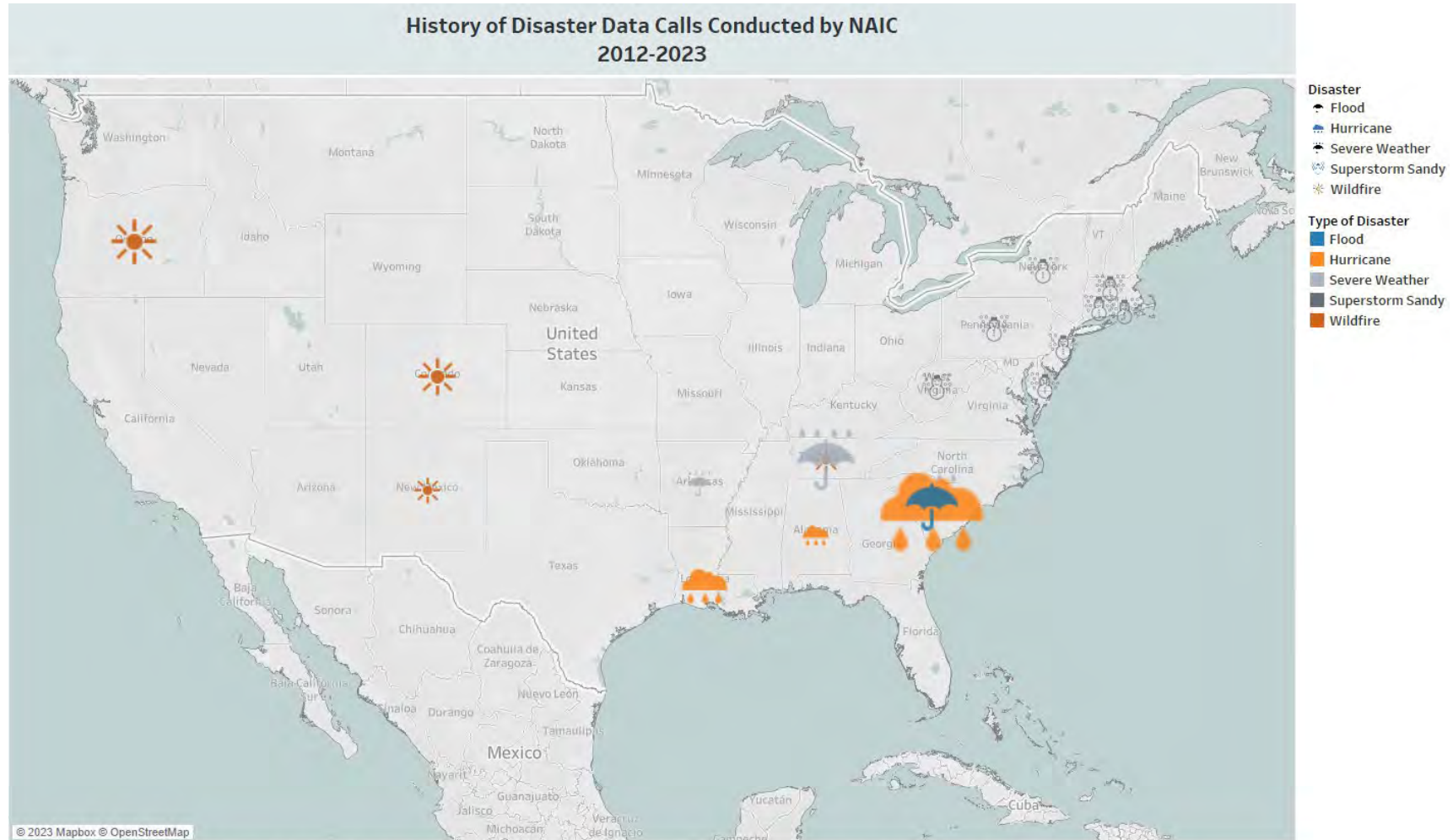
How do we request Disaster Assistance Program services?

Members should contact any of the below NAIC senior leaders to request assistance. The NAIC senior team will work with you and your team to identify your needs and then will present the request to the NAIC Officers for approval.

Examples of NAIC Support

- 2005: Hurricane Katrina, Call Center
- 2011: Alabama Tornadoes, State Volunteers
- 2012: Superstorm Sandy, Call Center, Data Calls
- 2013: Oklahoma Tornadoes, Call Center
- 2017: Hurricane Harvey, State Volunteers
- 2018: Hurricane Irma & Maria, Bilingual Call Center, Volunteers, Website
- 2021: New Mexico Wildfires, State Volunteers

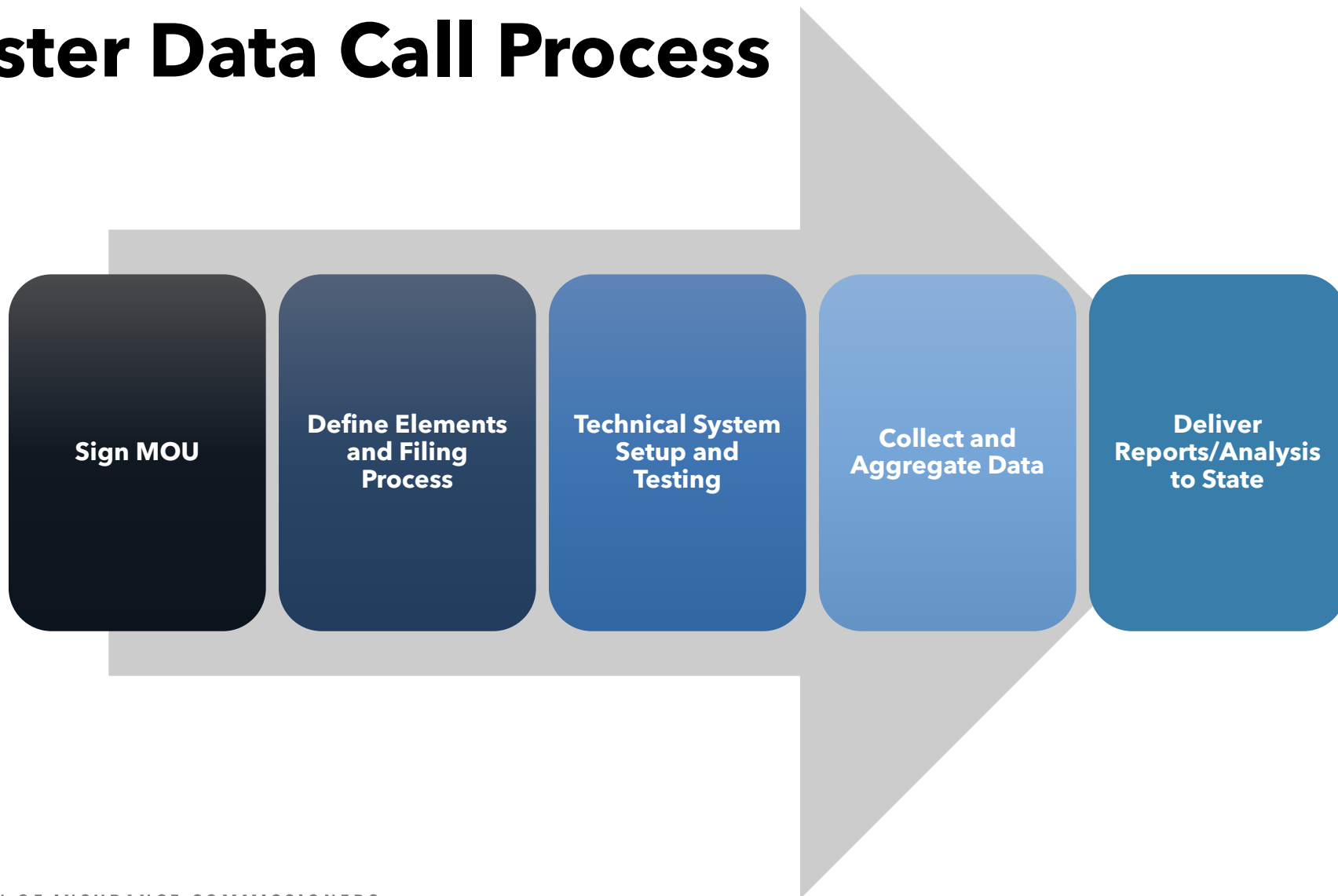
Disaster Data Call Assistance



Map based on Longitude (generated) and Latitude (generated). Color shows details about Disaster. Size shows sum of Frequency. Shape shows details about Disaster. Details are shown for State.

5/23/2023

Disaster Data Call Process



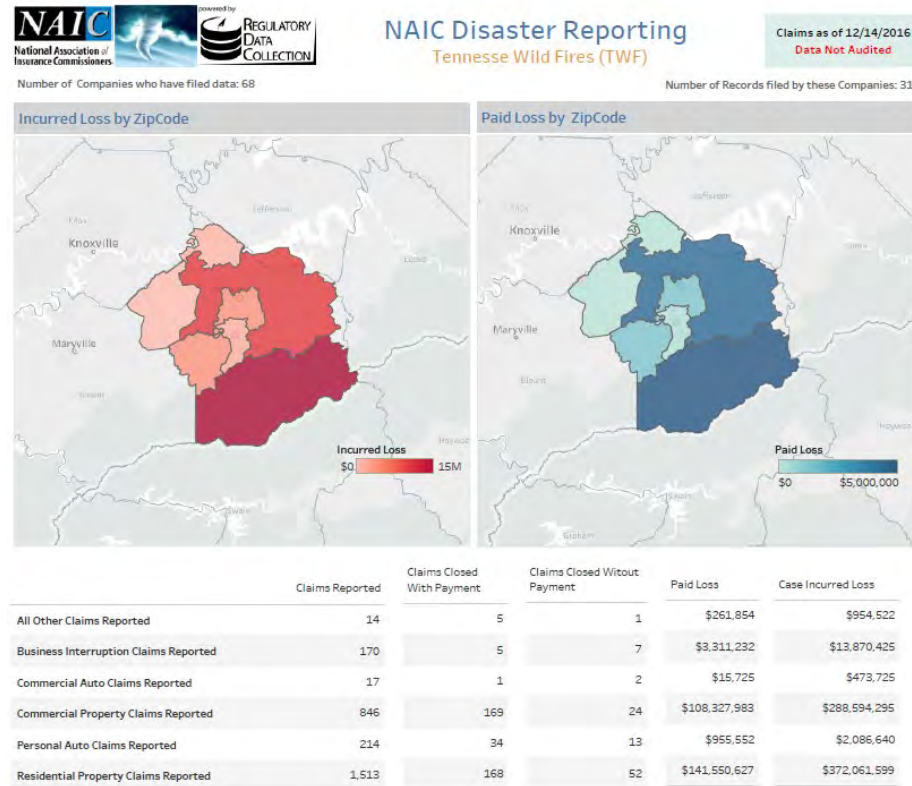
Disaster Data Call Elements

STATE/TERRITORY
OFFICE OF ---
DATA CALL FOR -----
SUMMARY TOTALS BY LINE

Date of Report: DATE

Report Line	Claims Reported	Claims Closed With Payment	Claims Closed Without Payment	Paid Loss	Case Incurred Loss	Percent Closed
Residential Property						%
Commercial Property						%
Personal Auto						%
Commercial Auto						%
Business Interruption						%
Flood						%
All Other Lines						%
Totals						%

Dynamic Reporting via Tableau



COLORADO MARSHALL FIRE 2022 DATA CALL SUMMARY

Select Data Element: 0 5,929

Select Data Element: Number of Claims Reported

Cumulative Claims Date: 4/4/22

Number of Claims Reported

Colorado

© 2022 Mapbox © OpenStreetMap

Number of Claims Reported

Line of Business

- All Other Lines of Business
- Commercial Auto
- Personal Auto
- Business Interruption
- Commercial Property
- Residential Property

Group Name: (All)

Summary by Line of Business

Line of Business	Number of Claims Reported	Claims Closed with Payment	Claims Closed without Payment	Total Paid Loss	Case Incurred Loss
Grand Total	37,817	14,360	3,496	\$4,489,157,480.03	\$7,350,893,261.43
All Other Lines of Business	419	236	66	\$11,327,071.62	\$14,279,452.80
Business Interruption	288	100	16	\$7,671,276.53	\$11,721,634.78
Commercial Auto	47	19	2	\$611,127.21	\$689,673.28
Commercial Property	787	240	111	\$94,976,732.88	\$209,754,623.39
Personal Auto	5,364	1,635	585	\$75,599,575.42	\$82,433,864.55
Residential Property	30,912	12,130	2,716	\$4,298,971,696.37	\$7,032,014,012.63

State Actions with Data Call Results



Data Call Results

The Louisiana Department of Insurance will occasionally use its regulatory authority to request data to explore issues relevant to insurance matters in the state.

Here are the latest data call results from the 2020 and 2021 storm seasons:

[Hurricane Laura Data Call Results](#)

[Hurricane Delta Data Call Results](#)

[Hurricane Zeta Data Call Results](#)

[Hurricane Ida Data Call Results](#)

The LDI reserves the right to request additional information or broaden the scope of a data call in response to any developments or information received. For questions regarding data calls, please see the contact information contained for each data call on the corresponding webpage.

State Data Call Results

Hurricane Ida							
Landfall August 29, 2021							
Losses Reported by Line as of 12/31/2021							
Line of Business	Claims Reported	Claims Closed with Payment	Claims Closed without Payment	Percentage Reported Claims Closed	Percentage Reported Claims Closed with Payment	Paid Loss	Paid + Reserves on Reported Claims
Residential Property	339,193	198,273	87,783	84%	58%	\$ 4,646,796,408	\$ 5,550,113,546
Personal Auto	50,871	40,726	6,140	92%	80%	\$ 311,339,016	\$ 347,403,824
Private Flood	605	240	215	75%	40%	\$ 15,642,723	\$ 30,885,366
Commercial Property	26,885	8,295	5,247	50%	31%	\$ 1,219,051,267	\$ 3,720,771,522
Commercial Auto	802	527	121	81%	66%	\$ 10,254,376	\$ 11,671,414
Business Interruption	4,022	1,873	788	66%	47%	\$ 125,213,729	\$ 497,248,505
All Other Lines of Business	12,255	9,200	1,310	86%	75%	\$ 137,868,134	\$ 332,132,317
Statewide, All Lines Combined	434,633	259,134	101,604	83%	60%	\$ 6,466,165,653	\$ 10,490,226,493

Media Related to Data Calls

The screenshot shows the top of the 'THE TIMES ONLINE HOUMA | THIBODAUX HOUMATIMES.COM' website. The navigation menu includes Home, News, Crime, Sports, Lifestyles, Publications, Obituary, and The Weekly Want Ads. Below the menu is a banner for 'World-class Healthcare now in your neighborhood.' featuring the Terrebonne General Health System Multispecialty Clinic. The main article headline is 'Commissioner Donelon Reports Hurricane Ida Data Call Results' with a sub-headline '2022'. Below the headline is a photograph of a residential area with trees and a house, likely showing damage from Hurricane Ida.

The screenshot shows the 'Reinsurance News' website. The navigation menu includes HOME, NEWS, DATA, INTERVIEWS, CONFERENCES, ROUNDTABLES, ABOUT, and ADVERTISE. Below the menu is a banner for '#ILShow'. The main article headline is 'Louisiana insurers have paid or reserved \$10.5bn of Hurricane Ida claims' with a sub-headline '1st February 2022 - Author: Luke Gallin'. The article text states: 'Insurance carriers in Louisiana have paid or reserved \$10.5 billion on all types of claims related to Hurricane Ida, which devastated the state on August 29th, 2021, as a Category 4 storm after making a prior landfall in the Caribbean. The \$10.5 billion figure comes from Insurance Commissioner Jim Donelon, who reveals that policyholders have filed 434,633 claims of all types from Hurricane Ida as of December 31st, 2021, with 83% of claims closed. Of those claims, 60%, or 259,134 were closed with payment, resulting in \$6.5 billion in payments for damage caused by Hurricane Ida. Commissioner Donelon commented: "Louisiana's resiliency has been thoroughly tested in 2020 and 2021. Paid claims for Hurricane Ida represent a way forward for those most affected by this hurricane. "This \$10.5 billion will help Louisiana policyholders rebuild their lives, homes and businesses."' A satellite image of Hurricane Ida is shown to the right of the text. Below the article is a quote: 'Underwriting to someone else's business plan is OK. It's just not K2.' with a red cube icon. The footer text states: 'The information provided by Commissioner Donelon was produced from a data call issued by the Louisiana Department of Insurance to all authorised property and casualty insurers, including surplus lines insurers, to submit their claims data on Ida.'

Consumer Educational Pieces

- Flood Insurance Basics (English & Spanish)
- Post Disaster Claims Guide
- Consumer's Guide to Earthquake Insurance

Disaster Response Documents

- Catastrophe Computer Modeling Handbook
- Climate, Catastrophe, and Resilience Library Resources
- NAIC Disaster Assistance Program
- NAIC Disaster Reporting Framework
- Resiliency and Mitigation Funding Resources
- State Disaster Response Plan

Private Flood Insurance Resources

- Considerations for State Insurance Regulators in Building the Private Flood Insurance Market

Catastrophe Resource Center

- <https://content.naic.org/catastrophe-resource.htm>

Questions?



Connecticut
still revolutionary

Department of Economic and
Community Development

RECOVERY, RESILIENCE & ADAPTATION

A Framework for Connecticut

Recovery Emergency Support Function 14

Co-Chairmen
George Bradner, CID

Resiliency, Mitigation & Adaption

“It is not the strongest of the species that survive, not the most intelligent, but the one most responsive to change.”

- Charles Darwin



“The Insurance Capital”



Connecticut Insurance Industry By The Numbers:

- **No. 1** in the nation for insurance jobs per capita
- **No. 2** in the nation for life insurance (\$123.9B)
- **No. 2** in the nation for total premium (\$156.3B)
- **In the top 10** in the World for total premium
- **117** domiciles, including industry giants Travelers, Hartford, Aetna, Cigna, ING, Prudential Annuities, Prudential Retirement
- **1,593** companies licensed or approved to do business in our state

Connecticut has the well-educated, specialty workforce the industry needs to thrive – actuaries, analysts, accountants, legal resources.

As the Department prepares for the **2023** hurricane season we would like to remind industry of Connecticut Bulletin IC-30, **Connecticut Catastrophe Preparation - Emergency Contact and Adjuster Placard Information**.

As you know by June 1st each year we ask all companies to report their primary and secondary catastrophe contacts to the Department, **if you haven't please be sure to send your updates for this coming storm season, if you have sent in your 2023 changes you are all set**. If there are no changes please remind us of the names of your CAT contacts for verification and advise that there are no changes.

Important Catastrophe Bulletins

We need to bring to your attention the fact that the Department has re-numbered our IC (Insurance Commissioner) bulletins as below:

Bulletin IC-30 (previously Bulletin IC-36):

<https://portal.ct.gov/-/media/CID/BulletinIC36ConnecticutCatastrophePreparationpdf.pdf?la=en>

Bulletin IC-31 (Previously IC-33):

To: All Insurers - **WEATHER-RELATED EVENT OR OTHER DISASTER**

<https://portal.ct.gov/-/media/CID/BulletinIC33June2013pdf.pdf?la=en>

IC Bulletin 29 (Previously IC-34):

To: Health Insurers & Healthcare Centers- **WEATHER RELATED EVENT OR OTHER DISASTER**

<https://portal.ct.gov/-/media/CID/Bulletin-IC-29.pdf?la=en>

-

Additional Department News and Updates:

The Department modified its emergency adjuster licensing program, **please refer to the links below to learn more about our updated and improved processing of emergency adjuster licenses**.

Catastrophe Licensing Q&A

<http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=545728>

Catastrophe Licensing Program:

All requests to become an emergency CAT Adjuster needs to come through the insurer. The insurer 's authorized representative will register their adjusters by providing the Department with: Company NAIC number, representative's name, title, phone number and email. <http://www.cidverifylicense.ct.gov/CAT/CATlogin.aspx>

Catastrophe Contacts Notification update:

The Department **Will Not** have an on line Web portal as we had originally hoped and has had to put this initiative on hold.

Please continue to remit your information via email until you hear otherwise.

EVERBRIDGE:

As you are aware the Department has a contract with a communications vendor called Everbridge. The Everbridge Mass Notification system enables us to notify individuals or groups using several forms of communication e.g. e-mail, phone and text messaging. This system is currently in place in the Department to alert employees of emergency or non-emergency events.

All insurance company CAT contacts are added to the Everbridge system. It is important that ANY CAT contact changes be brought to our attention, so our information is current and up to date.

In the unlikely event that the Department's e-mail is not functioning, Everbridge is a backup to communicate and creates the redundancy all business continuity plans need.

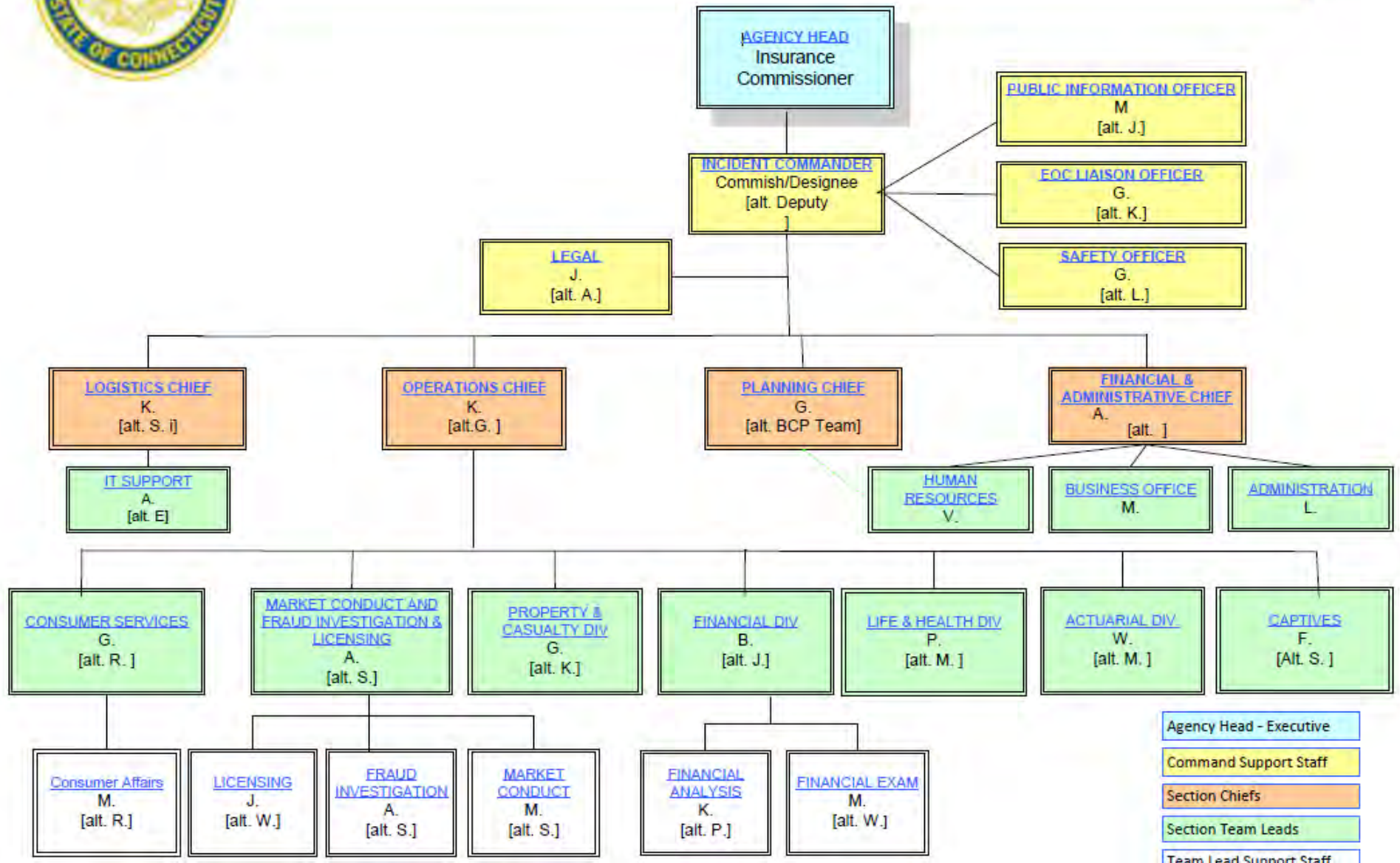
State Emergency Adjuster Credentialing process:

The Department recently received approval of our Emergency CAT adjuster credentialing process from Connecticut's Division of Emergency Management and Homeland Security. We have developed our own state credentialing placards and have asked companies to notify us as to the number of placards they need.



CONNECTICUT INSURANCE DEPARTMENT

BUSINESS CONTINUITY PLAN - INCIDENT MANAGEMENT TEAM

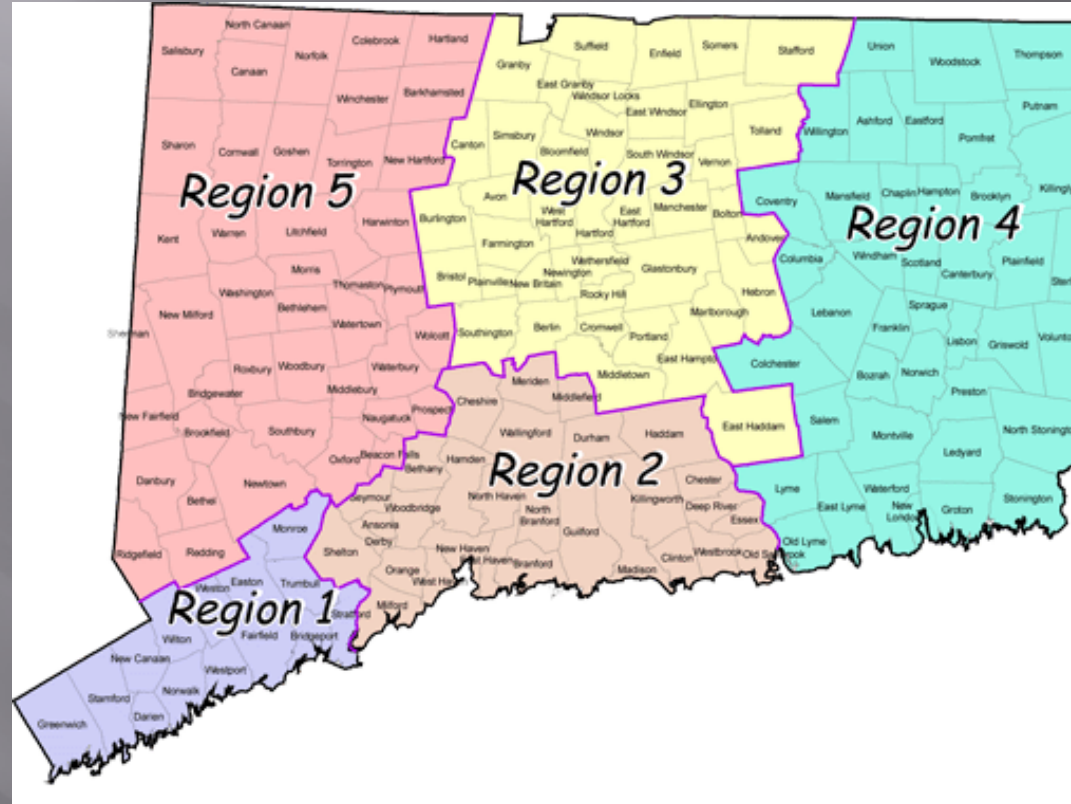


- Agency Head - Executive
- Command Support Staff
- Section Chiefs
- Section Team Leads
- Team Lead Support Staff

Connecticut ESFs

- Division of Emergency Management and Homeland Security (DEMHS) coordinates emergency support functions in five regions (REPTs – Regional Emergency Planning Teams)

5 DEMHS Regions



15 Connecticut ESF

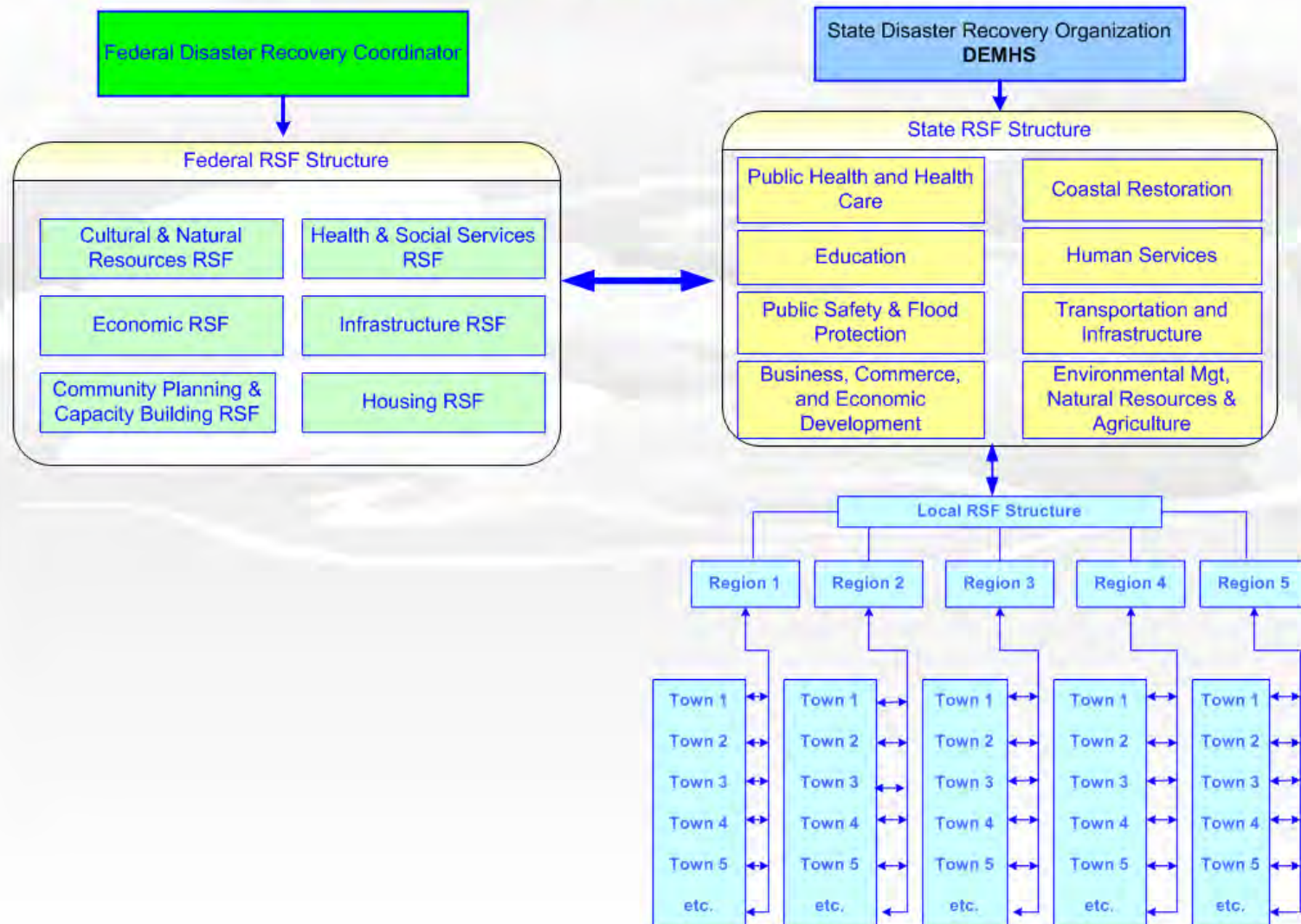
- ESF-1: Transportation
- ESF-2: Communications
- ESF-3: Public Works
- ESF-4: Fire
- ESF-5: Emergency Management
- ESF-6: Mass Care
- ESF-7: Resource Support
- ESF-8: Public Health
- ESF-9: Search and Rescue
- ESF-10: Hazardous Materials Response
- ESF-11: Agriculture and Natural Resources
- ESF-12: Energy
- ESF-13: Law Enforcement/ Homeland Security
- **ESF-14: Long Term Recovery and Mitigation**
- ESF-15: External Affairs

RESF-14: Long Term Recovery and Mitigation

- Provides framework for state government to support local and tribal governments, nongovernmental organizations and the private sector
- Enables community recovery from significant state incident
- Supports & identifies programs and resources (state, federal, other) to mitigate risk, foster recovery

National/State Framework

FEDERAL AND STATE RECOVERY SUPPORT FUNCTIONS





FUNCTIONS OF THE CONNECTICUT LONG TERM RECOVERY COMMITTEE

- PRE-DISASTER**
- *Develop* State Recovery Plan & Steady State
 - *Assign* responsibilities to recovery partners
 - *Maintain* clear lines of communication with:
 - Local/Municipal Partners
 - State/Regional Partners
 - Federal/National Partners

- POST DISASTER**
- *Assess* recovery needs following an event
 - *Activate* RSFs for complex recovery issues
 - *Develop* Post-disaster Recovery Strategies
 - *Oversee* disaster recovery coordination
 - *Report* progress
 - *Evaluate* and update State Recovery Plan

Disaster Recovery Coordinator: William Shea, DEHMS

**DEMHS Advisory Council
State Disaster Recovery Plan**

Long Term Recovery Committee
Co-Chairs: George Bradner, CID
TBD

**Connecticut Care
Disaster Relief Fund**

Individual Assistance Working Group
Co-Chairs: Richard Branigan, Amer. Red Cross
Brenda Downing, Sal Army
Ken Dumais, DEMHS

- DSS
- DMHAS
- DEMHS
- DECD
- DCF
- DOH
- FEMA
- DISABILITY ADVOCATES
- CT VOAD
- CID

Housing Working Group
Co-Chairs: Michael Santro, DOH
TBD

- CT Housing Authority
- HUD
- Fannie Mae
- DSS
- DISABILITY ADVOCATES

Volunteer Organizations Active in Disasters (VOADs) & Non-Governmental Organizations (NGO)
Chair: Chris Baker, CT Red Cross

- CT Rises
- Red Cross
- Salvation Army
- Adventists
- 211
- Other VOADs

Economic Recovery Working Group
Co-Chairs: Paul Ryan, InfraGard
Steve Monroe, MARSH.
???, DECD

- BANKING
- CBIA
- DECD
- CT Retail Merchants Assoc.
- SBA
- CID
- SBDC

RESPONSIBILITIES
•SBA Loans
•HUD FHA Loans
•Gas Station Generators

Natural & Cultural Resources Working Group
Co-Chairs: Karen Michaels, DEEP
Daniel Forrest, DECD

- NRCS
- OPM
- USACE
- CT TRUST FOR HIST. PRESERVATION
- HUD
- TRUST FOR PUBLIC LANDS
- FWS
- NATURE CONSERVANCY
- FEMA
- MASHANTUCKE T PEQUOT TRIBE
- TOWN OF GROTON
- DEEP
- SHPO
- UCONN
- GREENWICH

RESPONSIBILITIES
•Hazard Mitigation
•Environmental Review & Compliance
•Environmental Restoration
•Historic Property Restoration

Community Planning & Capacity Building (CPCB) Working Group
Co-Chairs: Mike Muszynski, CCM
April Capone, OPM

- DEMHS/FEMA Coordinators
- DOE/DOHE
- University/Coll eges
- Regional LTR

RESPONSIBILITIES
•Community Planning
•Capacity Building
•Mitigation and Community Resilience

Challenges & Lessons In The Land of Steady Habits

- 169 Municipalities – Home Rule
- Public policy incongruent with community resilience
- Different zoning standards
- Local long-term disaster coordinator should not just be an emergency responder, team them with a P&Z individual
- Educate public on NFIP
- Manage public expectations on federal aid
 - ✓ FEMA \$/NFIP not intended to make homeowners whole

One of the greatest lessons from last 2 years...



Questions

Connecticut
still revolutionary

Department of Economic and
Community Development

After the Storm.....the calm



BREAK UNTIL 11:05

FEMA FEDERAL INSURANCE HQ DISASTER OPERATIONS

Candita Sabavala, Regional Engagement and Disaster Management Lead, Federal Insurance, FEMA

Butch Kinerney, Chief, Marketing and Outreach Branch, Federal Insurance, FEMA

Bartees Cox, Claims Branch, Federal Insurance, FEMA

Federal Insurance Flood Response

Candita Sabavala

Regional Engagement and Disaster Management Team



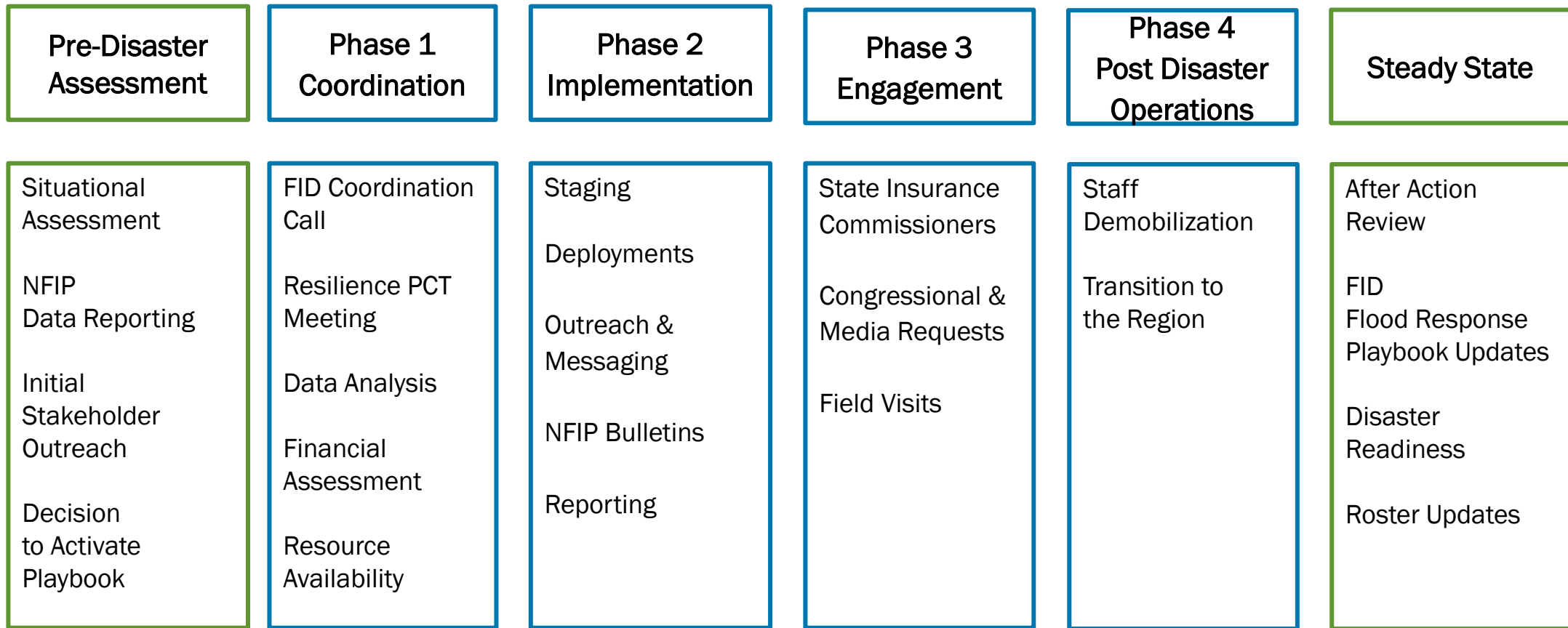
FEMA

Federal Insurance – How We Respond to Flood Events

- The overall mission of the Federal Insurance Directorate (FID) is to provide customer-focused flood insurance to help survivors and their communities recover from flood events.
- To meet our mission, we utilize the FID Flood Response Playbook to respond to flood disasters. The playbook was established in 2017 as a direct result of responding to Hurricanes Harvey, Irma and Maria
- The FID Flood Response Playbook outlines, step-by-step, what FID staff will do when a flood event occurs.
- Partnerships are key to the success of FID's mission.



FID Flood Response Playbook Visual Overview



Pre-Disaster Assessment

- Situational Assessment
- NFIP Data Reporting
- Initial Stakeholder Outreach
- Decision to Activate Playbook



Phase 1 Coordination

- FID Coordination Call
- Resilience PCT Meeting
- Data Analysis
- Financial Assessment
- Resource Availability



Phase 2 Implementation

- Staging
- Deployments
- Outreach & Messaging
- NFIP Bulletins
- Reporting



Phase 3 Engagement

- State Insurance Commissioners
- Congressional & Media Requests
- Field Visits



FEMA

Phase 4 Post Disaster Operations

- Staff Demobilizations
- Transition to the Region



FEMA

Steady State

- After Action Review
- FID Flood Response Playbook Updates
- Disaster Readiness
- Roster Updates



Federal Insurance NFIP Claims

Bartees Cox

Claims Branch, Federal Insurance



FEMA

Flood Response Office (FRO) Operation

- Nor Easter/Flood Events
 - Basements
 - FIP
- Flood Event Oversight
 - NIFP General Adjusters (Contractors)
 - Flood Survey (Region and City Official Contact)
 - Flood Response Office (Remote or Brick and Mortar)
 - Random Claim Quality Checks (RCQC/Reinspection)
 - JFO and DRC Support
 - Community Support
 - Process Adjuster Preliminary Damage Assessment (APDA)
 - DOI/ HQ POC Robert Montgomery: robert.montgomery@fema.dhs.gov



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

NFIP Outreach Disaster Operations

R1 State Insurance Commissioners

Butch Kinerney
Chief, Marketing & Outreach, NFIP

May 23, 2023



Before A Flood...



FEMA





NFIP Desk Reference Guide

For State Insurance Commissioners and Others

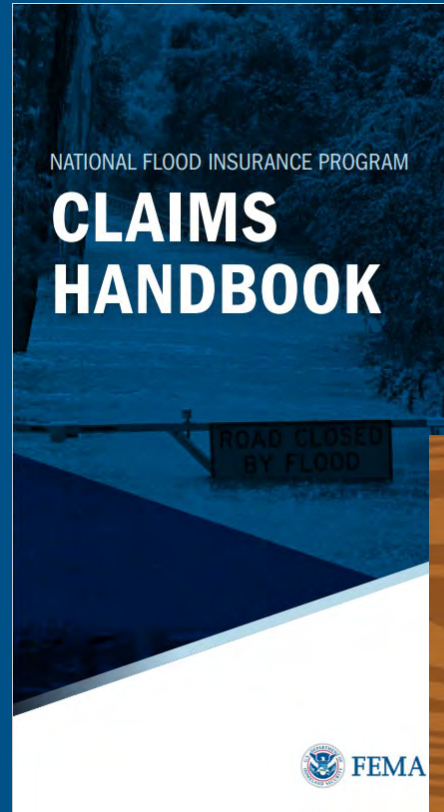
October 2017



https://www.fema.gov/sites/default/files/2020-07/fema_nfip_desk-reference.pdf

Free Stuff...

- Social media graphics
- Links to publications (multiple languages)
- Pre-flood resources
- Videos in multiple languages
- Agents.FloodSmart.Gov



Your NFIP Flood Insurance
reimburses up to \$1,000



take photos of all exterior
damage to your home,



FEMA



You should be getting this.....

- Push email which goes out to state insurance commissioners, state floodplain managers, state NFIP coordinators, agents' associations and others
- Pushes before predicted storm or just after
- Please use resources and share broadly



FEMA Marketing & Outreach (M&O) | MARCH 11, 2022



NFIP Resources for Region 4 Flooding



Areas of Region 4 are in the projected path of a severe storm system. In the event of widespread flooding, FEMA's National Flood Insurance Program is standing by to assist you and your community.

Below are a number of resources available for your use. All resources may be distributed widely with other partners in insurance, public safety, emergency management, media, and elsewhere. Please see the attached document for a printable version of this email.

Quick Resources

- > [How to Start Filing Your Claim](#)
- > [How to Document Damage](#)
- > [NFIP Claims Handbook](#)

After A Flood...



Post-Event Digital Ads

NFIP Policyholders
Damage After a Flood?
Call your agent now to file a flood insurance claim. [File Now](#)



NFIP Policyholders
Damage After A Flood?
Call your agent now to file a flood insurance claim. [File Now](#)



NFIP POLICYHOLDERS
Recover after a FLOOD
Call your agent now to file a flood insurance claim. [LEARN MORE](#)



Post-Event Radio Advertising

Digital and Broadcast/Terrestrial





FEMA



https://www.floodsmart.gov/claims

Sign Up for Updates | Find a Provider | Resource Library | FloodSmart for Agents

Search

[Buying a Policy](#) [Renewing a Policy](#) [Flood Risks and Costs](#) [Before and After a Flood](#) [Flood Zones and Maps](#)

Steps to Prepare for Flooding

- How Do I Start My Flood Claim?**
- Document Damage and Start Clean Up
- Appeal Your Flood Claim
- Understanding Coverage Decisions
- Reducing Future Flood Damage

Rebuilding after a flood can be difficult. We're here to help.

Whether your home experienced inches of flood water or a few feet, the National Flood Insurance Program (NFIP) can help you recover. If you're an NFIP policyholder, follow the steps below to begin filing your flood claim.

Start a claim	+
Prepare for your inspection	+
Work with your adjuster	+
Document your loss and receive payment	+
Know Your Claims History	+

Apply for disaster assistance.

When there is an [official Presidential Disaster Declaration](#), NFIP flood insurance policyholders are encouraged to apply for FEMA disaster assistance.

More freebies...

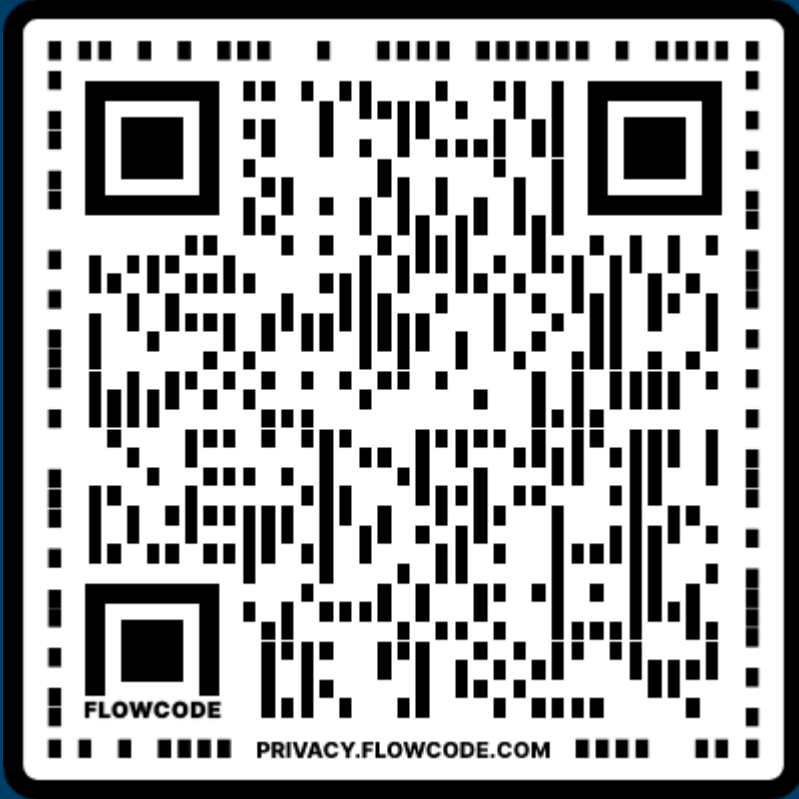
<https://agents.floodsmart.gov/client-support/claims>

- Instructions
- Tips
- Fact Sheets & Handouts

Social Media graphics



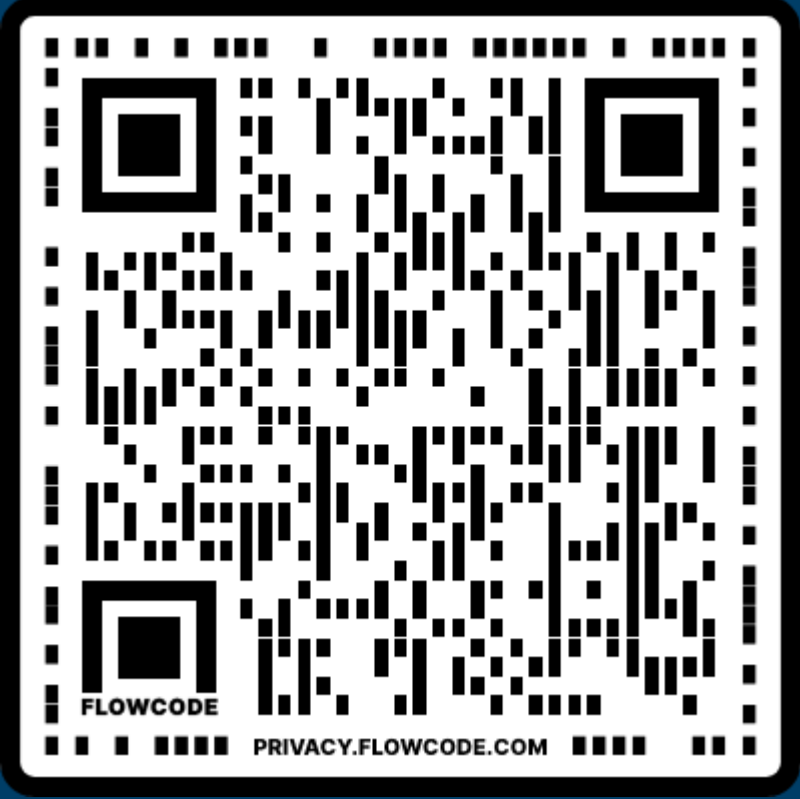
A screenshot of the FEMA National Flood Insurance Program website. The page is titled "Filing a Claim: Support Your Clients After the Flood". The header includes the FEMA and NFIP logos, a search bar, and navigation links such as "Sign Up for Updates", "Articles", "Training", "Resource Library", and "FloodSmart for Consumers". The main content area features a blue sidebar with "Flood Loss Avoidance" and "Claims Support" options. The main text explains that after a flood event, agents and their insurance carriers are often the first call a client will make. It provides three steps to help clients recover: "File a flood insurance claim", "Register for disaster assistance", and "Appeal a flood insurance claim". Below this, there is a section titled "Filing a flood insurance claim" which details the process of filing a claim directly with the insurance agent or carrier.



Questions?

Butch Kinerney

Chief, NFIP Marketing & Outreach
eugene.kinerney@fema.dhs.gov



FEMA REGION 1 MITIGATION AND INSURANCE POST- DISASTER

Bob Desaulniers, Regional Flood Insurance Liaison

Melissa Surette, Floodplain Management and Insurance Branch Chief, FEMA Region 1

**LUNCH BREAK & TOUR
OF FACILITY
RETURN AT 1:00 PM**





FEMA REGION 1 RESPONSE AND RECOVERY OVERVIEW

Darrell Gwinn, Insurance Specialist, FEMA Region 1

Sam Harvey, Emergency Management Specialist, FEMA

Chelsea Smith, Emergency Management Program Specialist, FEMA

Individual Assistance Program Overview

Helping People Before, During and After Disasters

FEMA Region 1 - Boston, MA



FEMA



Individual Assistance Program Mission



To ensure that individuals and families affected by disasters have access to the full range of available FEMA programs in a timely manner with the best possible level of service provided to all applicants while administering these programs.



FEMA

Individual Assistance

BEFORE & DURING A DISASTER

- Mass Care & Emergency Assistance
- Voluntary Organizations Active in Disasters (VOAD)
- Preliminary Damage Assessments

AFTER A MAJOR DISASTER DECLARATION

- Individuals and Housing Program (IHP) - *Housing Assistance & Other Needs Assistance*
- **Community Services** – *Crisis Counseling Program, Disaster Legal Services, Disaster Unemployment Assistance, Disaster Case Management*
- Voluntary Organizations Active in Disasters (VOAD)



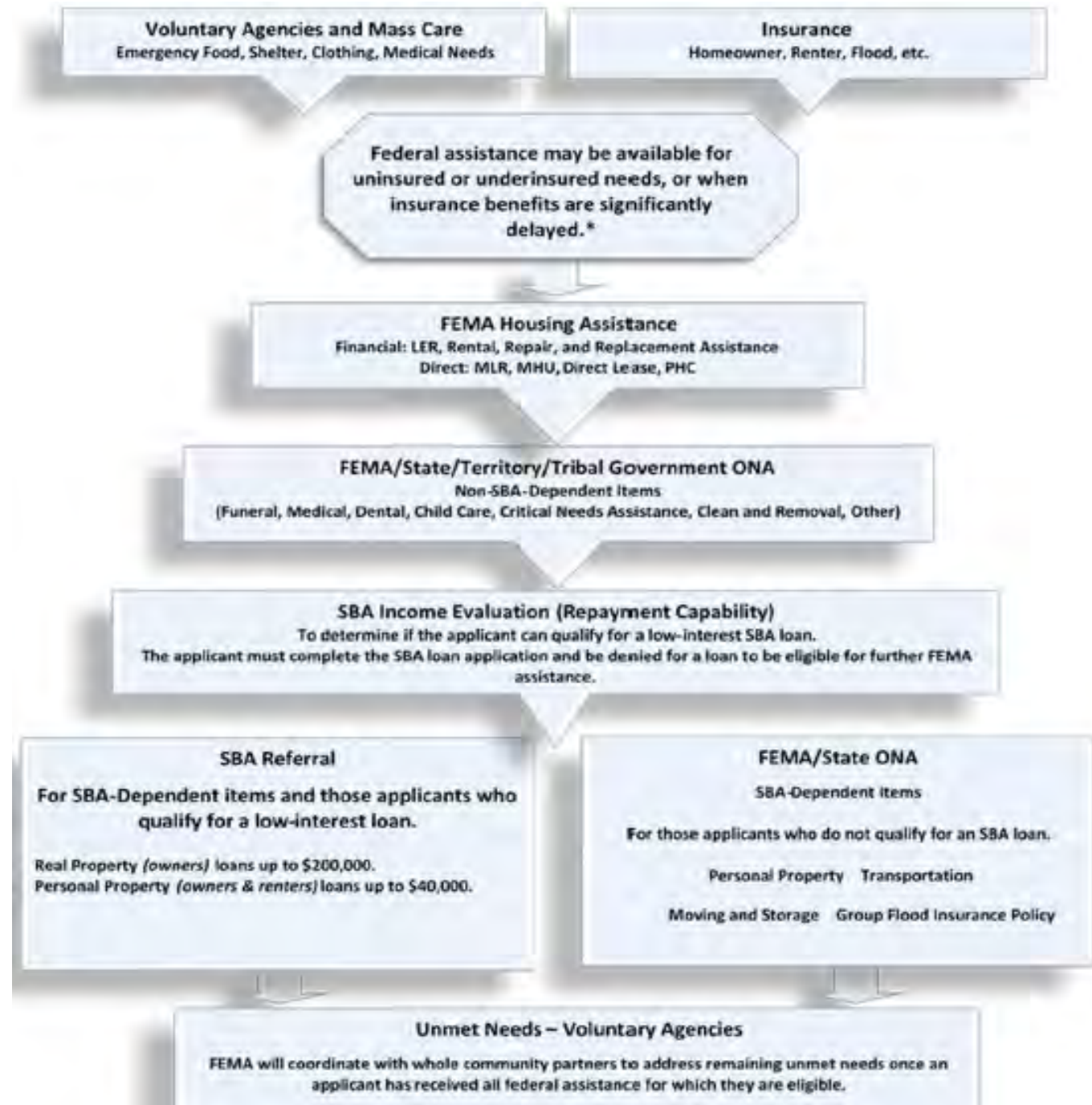
FEMA

Joint Preliminary Damage Assessments (PDAs)

- ❖ PDAs are both a management tool and a mechanism for determining the impact and magnitude of damage and assessing unmet needs of individuals, the public sector and the community as a whole.
- ❖ After a state or tribal government complete an initial damage assessment and determine that the damage exceeds their capabilities, the state or tribal government formally requests a Joint FEMA, State, Tribal, and local PDA.
- ❖ FEMA coordinates PDA planning & scheduling with states and tribes as well as providing PDA staff.
- ❖ Joint PDAs should include: FEMA IA staff, state/tribe IA staff, county or local emergency management and Small Business Administration.
- ❖ FEMA compiles results of the PDA for the Regional Validation and Recommendation (RVAR)



Disaster Assistance Sequence of Delivery



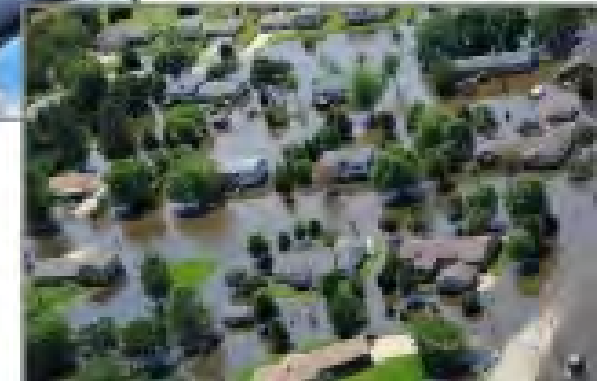
FEMA

Individual and Households Program (IHP) Overview

- ❖ Provides financial assistance or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means, such as insurance.
- ❖ IHP is designed to address physical losses, such as housing needs or critical expenses.
- ❖ *IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.*



Images of flood-damaged homes.



FEMA

General Conditions of IHP Eligibility

- ❖ The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- ❖ FEMA must be able to verify the applicant's identity.
- ❖ The applicant's disaster-caused needs must be uninsured or underinsured.
- ❖ The applicant's disaster-caused needs are a direct result of the Presidentially-declared disaster.
- ❖ The applicant must be in compliance with flood insurance requirements, when applicable.



FEMA Disaster Recovery Centers (DRC)

- ❖ Located in disaster-impacted areas with locations pre-identified by states, territories & tribes
- ❖ Staffed by:
 - ❖ Federal/State/Local Government
 - ❖ Voluntary Agencies – local, regional, national
- ❖ Offers guidance and access to resources to assist with the disaster recovery process.



FEMA disaster assistance staff provide applicants information on FEMA programs.



FEMA

Individual Assistance Program and Policy Guide (IAPPG) effective as of May 26, 2021

A copy of the document and associated
FAQs and summary of changes can be
found at

[Individual Assistance Program and Policy
Guide | FEMA.gov](https://www.fema.gov/individual-assistance-program-and-policy-guide)



Individual Assistance Program and Policy
Guide (IAPPG)

Version 1.1

FP 104-009-03 | May 2021



FEMA



FEMA

FEMA Public Assistance and Insurance

Commercial Exposures and the National Flood Insurance Program



FEMA

Requesting and Authorizing Public Assistance

PA is intended to supplement State, Local, Tribe, and Territory (SLTTs) as well as eligible non-profit entities when authorized as part of a presidential declaration.

PA's broad scope includes assistance for urgent response immediately before or after a disaster strikes, as well as long term recovery assistance.



FEMA

FEMA's Public Assistance Program

PA-Eligible Work

Emergency Work

Category A Debris Removal

Category B Emergency Protective Measures

Permanent Work

Category C Roads and Bridges

Category D Water Control Facilities

Category E Buildings and Equipment

Category F Utilities

Category G Parks, Recreational and Other

Public Assistance Policy on Insurance

Insurance is an important element of the PA Program. Federal law (Robert T. Stafford Disaster and Emergency Assistance Act (Stafford Act) guides FEMA's Insurance policies and procedures.

1. Disaster assistance provided by FEMA is intended to supplement financial assistance from other sources. PA assistance will not duplicate coverage provided by the Applicants insurance and any insurance coverage payments must be subtracted from all applicable PA Grants in order to avoid duplication of benefits.
2. The Applicant must obtain and maintain insurance on damaged insurable facilities (buildings, equipment, contents and vehicles) as a condition of receiving PA grant funding
3. FEMA will reduce the amount of eligible PA funding for flood losses in the Special Flood Hazard Area (SFHA). If an eligible facility damaged by flooding is located in SFHA , and is not covered by flood insurance, FEMA will reduce the PA funding by the amount had it been covered by a NFIP policy

Frequently Asked Questions

Q. Is a PA applicant required to already have insurance on a facility in order to receive assistance to repair it following a disaster?

A. Depends on the location of the facility. For most facilities, there is no requirement that an applicant have insured a facility the first time a disaster damages it. However, if the facility is located in a FEMA-designated Special Flood Hazard Area, that facility must have flood insurance in order to obtain disaster assistance. But generally, requirements to obtain insurance kick in only after a PA applicant receives assistance to repair, restore, or replace the facility.

Q. What are those requirements

A, Basically, any PA applicant receiving assistance to repair, restore, reconstruct, or replace a damaged facility must obtain and maintain insurance that is reasonably available, adequate and necessary to protect that facility against future losses. This basic “obtain and maintain” insurance requirement is set forth in Section 311 of the Stafford Act, which addresses insurance

Q. Why do we have this requirement to “obtain and maintain” insurance?

A. Well, first and foremost, encouraging States and local governments to protect themselves with insurance coverage is one of the stated purposes of the Stafford Act.³ In addition, it just makes sense to require applicants to insure the repaired or replaced facilities so that federal assistance is not required to repair damage or replace the facilities again and again in future disasters

Q & A Continued

Q. And this insurance purchase requirement applies to facilities no matter where they are located and no matter how they're damaged?

A. Correct! A PA applicant must obtain insurance on any facility for which it receives disaster assistance, regardless of where the facility is located. And the insurance-purchase requirement applies no matter what type of disaster damaged the facility. So wherever a facility is located, and no matter how it's damaged, a PA applicant must obtain insurance on it to safeguard against damages from similar events—for example: hurricane insurance for a hurricane damaged facility.

Q. How much insurance does an applicant need to obtain?

A. Well, in general, the insurance must cover the same peril that caused the damage, and, at a minimum, it must be in the amount of eligible disaster assistance. The regulations on the amount are worded slightly differently depending on whether we are talking about facilities damaged by floods or facilities damaged by other hazards.⁴ However, the bottom line is that a PA applicant must obtain insurance coverage at least up to the amount of assistance it receives to repair or replace its damaged facility. Requiring applicants to obtain this amount ensures that if a disaster strikes again and federal assistance is required again, the second round of assistance won't duplicate what FEMA provided the first time around.

Q & A Continued

Q. What about flood insurance? Isn't there a maximum amount available for commercial properties under the National Flood Insurance Program, or NFIP?

A. Yes—the maximum amount of coverage available for commercial properties under an NFIP policy currently is \$500,000 for the structure itself and an additional \$500,000 for contents.

Q. Is there any way an applicant can avoid the insurance “obtain and maintain” requirement?

A. Well, there is the possibility of what is referred to as a state insurance commissioner “waiver.” Remember that under the Stafford Act, PA applicants must obtain and maintain insurance that is “reasonably” available, adequate, and necessary. The Stafford Act states that insurance won't be required beyond the type and extent that the relevant state insurance commissioner certifies as reasonable.⁷ So, ultimately, it is the state insurance commissioner who makes the determination of reasonableness through certification. The “obtain and maintain” requirements we're talking about do not apply if eligible assistance does not exceed \$5,000. FEMA has waived the requirements if the assistance is less than that.

Q. Could a PA applicant just self-insure and cover the costs of future damage on its own instead of going out and buying insurance?

A. Yes, that is an option but only for states. Not local governments, tribal governments, or private non-profits. The Stafford Act's insurance section expressly permits states to act as self-insurers with respect to facilities they own.⁹ If a state adopts and maintains a FEMA-approved plan for self-insurance on facilities it owns, the “obtain and maintain” insurance requirements are satisfied.

Q & A Continued

Q. So what happens if PA applicants don't obtain and maintain insurance? What are the consequences?

A. They can't receive disaster assistance. This is sometimes true if an applicant is seeking disaster assistance for a facility the first time but is always true if an applicant is seeking disaster assistance for a facility after a subsequent disaster. You'll recall me saying that normally a PA applicant doesn't need to have insurance on a facility in order to receive disaster assistance the first time around. But in order to receive assistance after that first disaster, it must obtain insurance on the facility. In other words, obtaining insurance is a condition FEMA imposes on an applicant's receiving PA grant funds to repair or replace a facility. Exactly. If the applicant does not obtain insurance after a project has begun, FEMA will de-obligate the grant.

Q. What about applicants who fail to maintain required insurance?

A. The applicant must maintain the required amount of insurance. If the applicant fails to maintain the required insurance and the facility is damaged again by the same type of hazard, the applicant cannot receive any disaster assistance for it.

Q. How are insurance deductibles treated?

A. As a matter of policy, the first time FEMA provides assistance for a damaged facility it reimburses the amount of the PA applicant's insurance deductible, so long as the deductible is reasonable. In subsequent disasters of the same type, however, FEMA does not reimburse the amount of the applicant's deductible on the facility.

Q & A Continued

Q. We've been talking about insurance coverage on PA applicants' facilities and duplication of benefits issues. Do similar issues arise for emergency work under the PA Program, as opposed to permanent work involving damaged facilities?

A. Yes, they do. Insurance issues often arise when assistance for debris removal from private property is authorized. If the private property owner has property insurance covering debris removal, that insurance would duplicate the assistance a PA applicant receives (through either grant funding or direct federal assistance) for removing debris from the property. Generally, this is addressed in the rights of entry that applicants obtain from the private property owners, and which should require the property owners to report any insurance coverage related to debris removal.

Key Takeaways

I think one basic thing to remember is that we are all stewards of taxpayer dollars. Three basic points flow from that principle: 1. We should not provide PA applicants with federal disaster assistance over and over again to repair or replace facilities for damage caused by the same hazards. That's why, under the PA Program, applicants must obtain a certain amount of insurance in order to receive assistance before a subsequent disaster strikes or before certain initial floods strike. 2. Applicants also must maintain that insurance in order to receive any assistance following a future disaster; and 3. In addition, the Stafford Act prohibits a duplication of benefits, which not only also relates to fiscal responsibility, but goes to the basic notion that federal disaster assistance is designed be supplemental in nature.

Darrell D. Gwinn ARM, AIC
Insurance Specialist
FEMA Region (1)
Darrell.Gwinn@fema.dhs.gov



FEMA

Thank you



FEMA



2023 NFIP MARKETING & OUTREACH STRATEGY



Butch Kinerney, FEMA

Mary Mitros, Marketing and Outreach Branch, FID

NATIONAL FLOOD INSURANCE PROGRAM

NFIP Marketing Overview

R1 State Insurance Commissioners

Butch Kinerney
Chief, Marketing & Outreach, NFIP

May 23, 2023


Agenda

- The Importance of the NFIP
- Marketing Smartly
- Spring and Summer Campaign Overviews
- Paid and Organic Social Media
- Expanding Access to NFIP Information and Resources
- How You Can Get Involved
- Questions

The Importance of the NFIP



goFundMe Search Start a GoFundMe



Harvey Relief Fund Sanchez Family

\$7,359 raised of \$10,000 goal

105 donors 558 shares 112 followers

Share

Donate now

Anonymous \$15 - 45 mos

goFundMe Search Start a GoFundMe



Emergency funds/ no flood insurance

\$1,810 of \$100,000 goal

Raised by 27 people in 7 days

Donate Now

Share on Facebook

Created June 2, 2019

Fundraising Team Emergence FORT GIBSON, OK

goFundMe Search Start a GoFundMe



Help our Benny & her family recover from Flood

\$4,625 raised of \$20,000 goal

43 donors 0 shares 43 followers

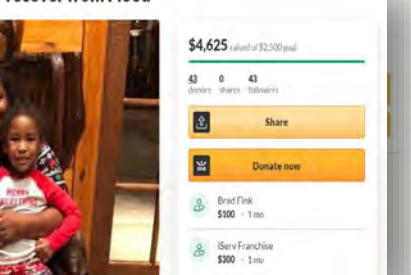
Share

Donate now

Brad Fink \$100 - 1 mo

IServ Franchise \$300 - 1 mo

goFundMe Search Start a GoFundMe



Home Recovery - No Flood Insurance

\$9,315 of \$10,000 goal

Raised by 70 people in 67 months

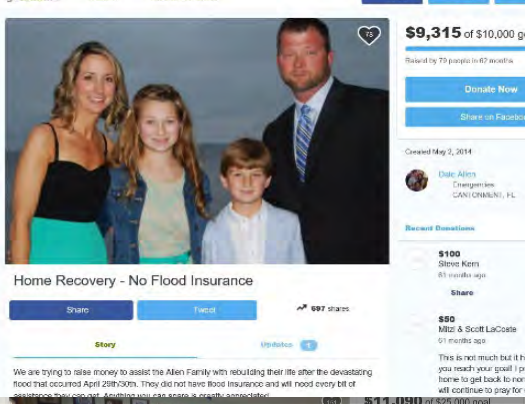
Donate Now

Share on Facebook

Created May 2, 2014

Dale Ajims Emergence GANONVILLE, FL

goFundMe Search Start a GoFundMe



'Claudia's Flood Recovery'

\$3,697 of \$108,000 goal

Raised by 12 people in 8 days

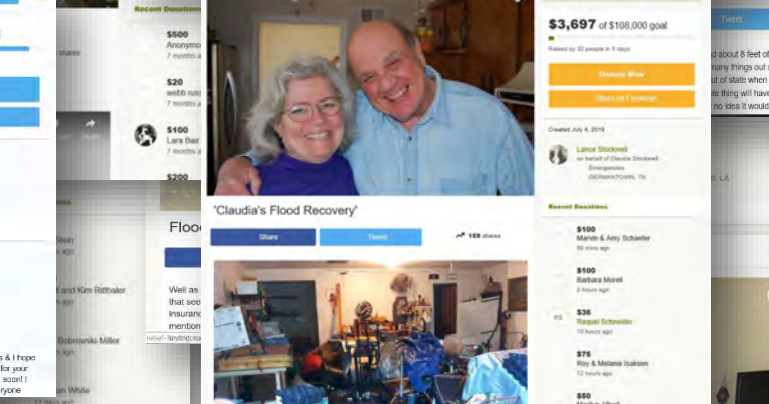
Donate Now

Share on Facebook

Created July 4, 2018

Lance Stobbe on behalf of Claudia Stobbe Emergence WILMINGTON, NC

goFundMe Search Start a GoFundMe



Flood fund for the Vlack-Cowell fam

\$1,931 of \$5,000 goal

Raised by 10 people

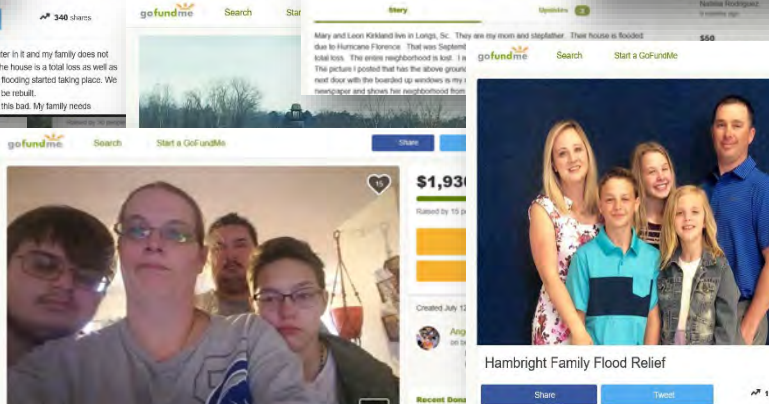
Donate Now

Share on Facebook

Created July 12

Ang Lee

goFundMe Search Start a GoFundMe



Hambricht Family Flood Relief

\$1,230 of \$5,000 goal

Raised by 10 people in 10 days

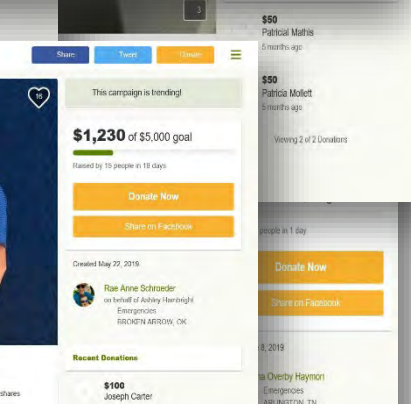
Donate Now

Share on Facebook

Created May 27, 2016

Rae Anne Schroeder on behalf of Ashley Hambricht Emergence ROCKY ARROYO, OK

goFundMe Search Start a GoFundMe



Flooded family

\$7,385 of \$15,000 goal

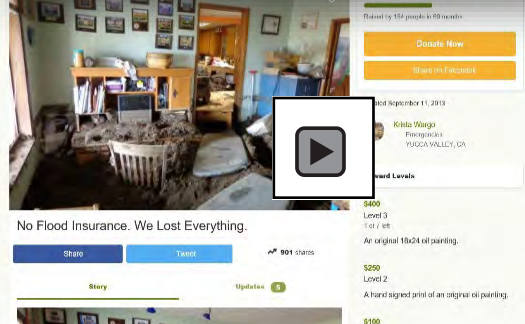
Raised by 20 people in 2 months

Donate Now

Share on Facebook

Created March 17, 2018

goFundMe Search Start a GoFundMe



Who needs flood insurance?

\$400 of \$1,000 goal

Level 3 for 1st

Original 18x24 of painting.

Level 2

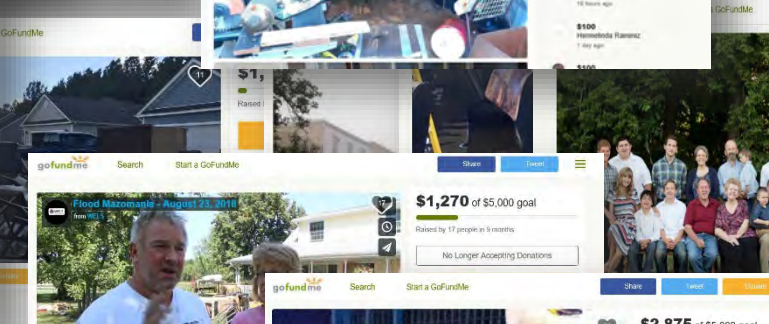
A hand signed print of an original oil painting.

Level 1

Created July 5, 2018

Nyla Lounsbury Emergence WELLSVILLE, VA

goFundMe Search Start a GoFundMe



Help Support The Wolf Family

\$1,270 of \$5,000 goal

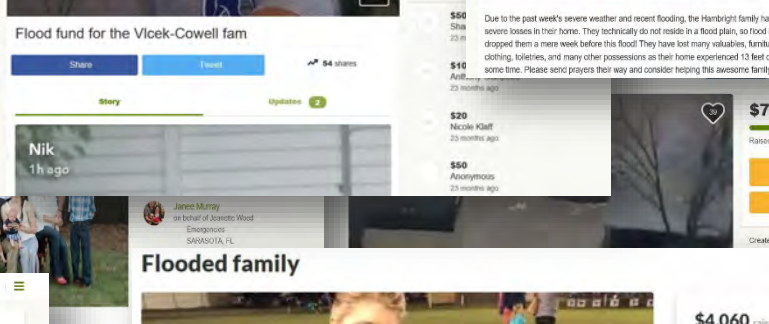
Raised by 17 people in 5 months

No Longer Accepting Donations

Created September 5, 2017

Tiffany Ahogge-Burke Youseur Baytown, TX

goFundMe Search Start a GoFundMe



Disaster Relief - Monceaux Family

\$2,875 of \$5,000 goal

Raised by 20 people in 21 months

Donate Now

Share on Facebook

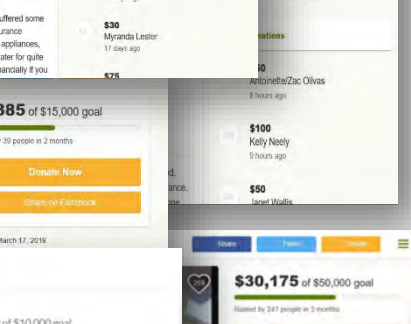
Created September 5, 2017

CHRISA Teel 21 months ago

Michelle Ruiz 21 months ago

Joey Brosh 21 months ago

goFundMe Search Start a GoFundMe



Who needs flood insurance?

\$100 of \$1,000 goal

Level 3 for 1st

Original 18x24 of painting.

Level 2

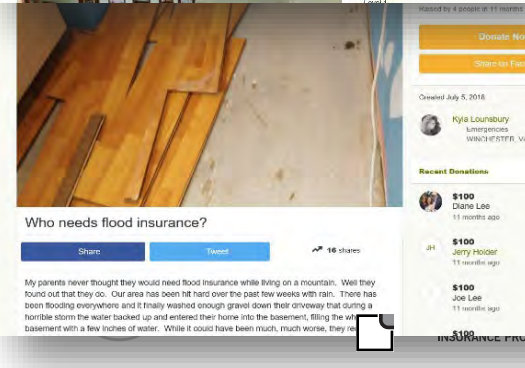
A hand signed print of an original oil painting.

Level 1

Created July 5, 2018

Nyla Lounsbury Emergence WELLSVILLE, VA

goFundMe Search Start a GoFundMe



Help Support The Wolf Family

\$1,270 of \$5,000 goal

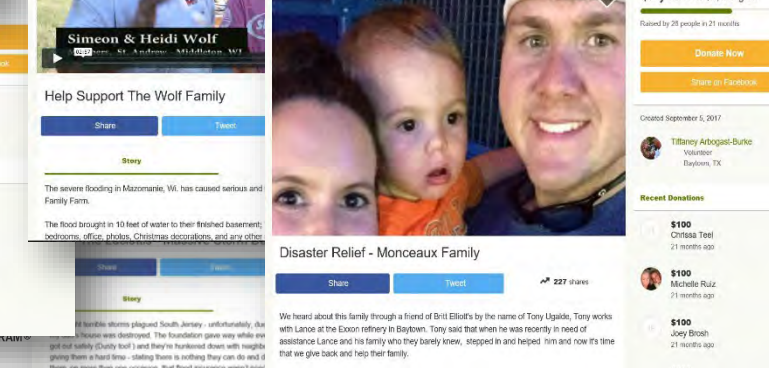
Raised by 17 people in 5 months

No Longer Accepting Donations

Created September 5, 2017

Tiffany Ahogge-Burke Youseur Baytown, TX

goFundMe Search Start a GoFundMe



Disaster Relief - Monceaux Family

\$2,875 of \$5,000 goal

Raised by 20 people in 21 months

Donate Now

Share on Facebook

Created September 5, 2017

CHRISA Teel 21 months ago

Michelle Ruiz 21 months ago

Joey Brosh 21 months ago

goFundMe Search Start a GoFundMe



Who needs flood insurance?

\$400 of \$1,000 goal

Level 3 for 1st

Original 18x24 of painting.

Level 2

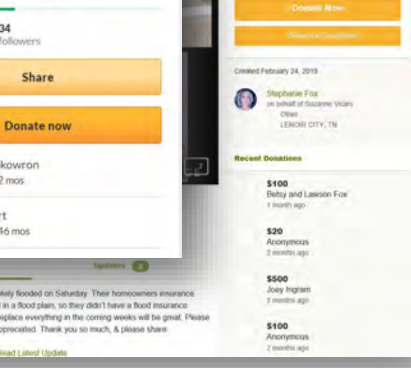
A hand signed print of an original oil painting.

Level 1

Created July 5, 2018

Nyla Lounsbury Emergence WELLSVILLE, VA

goFundMe Search Start a GoFundMe



Help Support The Wolf Family

\$1,270 of \$5,000 goal

Raised by 17 people in 5 months

No Longer Accepting Donations

Created September 5, 2017

Tiffany Ahogge-Burke Youseur Baytown, TX

Federal Emergency Management Agency

Home

Results for "flood insurance"

12597 results found



SARASOTA, FL Wood Family Flood Insurance

My boss is in desparate need of help. Last night, a storm hit Kans...

Last donation 1yr ago

\$2,912 raised of \$250,000



YUCCA VALLEY, CA No Flood Insurance. We Lo...

Last week on Saturday, September seventh, there was a major flash fl...

Last donation 5yrs ago

\$11,090 raised of \$25,000



BELLEVUE, NE Sally Randel's Flood Insura...

Aunt Sally's house, where we spent every weekend growing up as kid...

Last donation 1mo ago

\$7,385 raised of \$15,000

Why the NFIP's Work Matters

- Established by Congress, the NFIP provides affordable flood insurance to property owners, renters and businesses.
- Climate change is exacerbating the risk of flooding in areas not usually prone to consistent and devastating flooding.
- As flood risk continues to rise in communities around the country, the NFIP is working to educate the public and raise awareness about ongoing risks, while providing tangible solutions to help protect the lives they've built.



Flooding in Region 1

- New England has a long history of Flooding — 20 declared disasters in Region 1 involving flooding since 2019
- Since 1978, there've been 82,136 flood insurance claims in Region 1 totaling \$1.26 billion in flood insurance payments directly to policyholders
- Whether it's river flooding, coastal flooding from hurricanes and nor'easters, flooding from dam and levee failures or storm drain runoff in urban areas, there are numerous risks for Region 1 residents



How we market smartly



Five Key Marketing Tactics

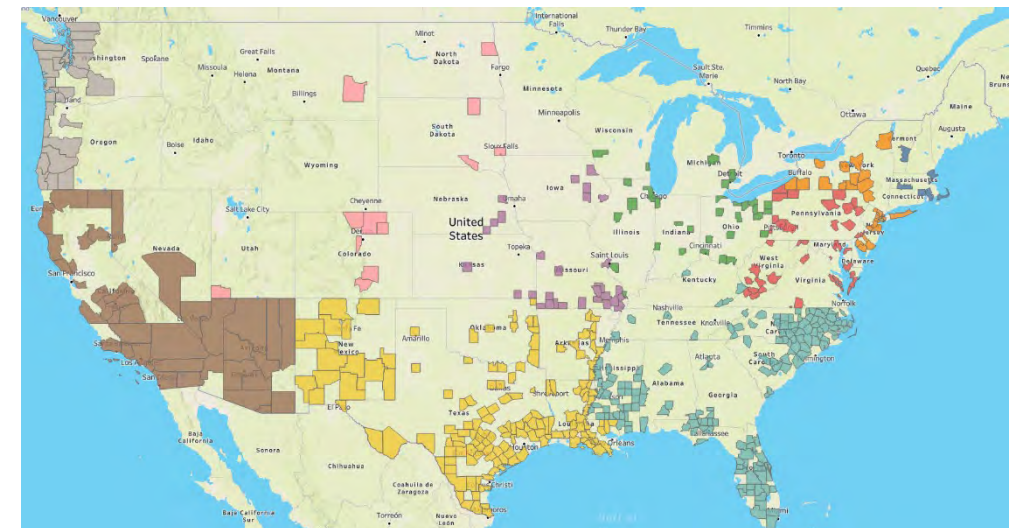
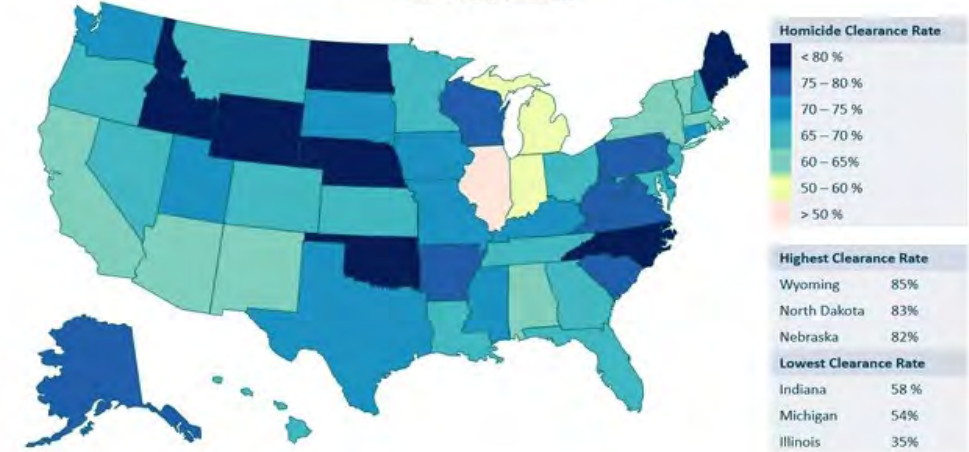
Paid	Organic	Owned	Earned	Web
<p>The Organic, Owned, Earned and Web tactics were integrated with the overall hurricane season campaign.</p>				
<p>Promote flood insurance through paid digital advertising channels</p> <ul style="list-style-type: none"> • Static, HTML5, high-impact banner ads • Radio • Paid search and keywords 	<p>Promote the campaign through non-paid channels and organic State, Local, Tribal and Territorial (SLTT) network channels</p> <p>Social media</p> <ul style="list-style-type: none"> • Social media package (Twitter, LinkedIn) • Social media email • NFIP LinkedIn 	<p>Promote the campaign through non-paid channels and owned (industry, agents, FEMA and federal) partnerships</p> <p>Industry/agents</p> <ul style="list-style-type: none"> • Industry/agent email campaign via GovDelivery 	<p>Promote the campaign through earned media channels</p> <ul style="list-style-type: none"> • ANR (English and Spanish) 	<p>Promote the campaign through updated or new campaign landing pages FloodSmart website</p> <ul style="list-style-type: none"> • Consumer landing page • Agent landing page • Agent resources in online Resource Library

What Is Market Segmentation?

Market Segmentation is a method for geographically segmenting and defining target audiences. NFIP uses it to build audiences based on flood risk and flood insurance penetration rate. This approach:

- Provides a more **data-informed understanding** of the size and composition of the NFIP's customer base;
- Analyzes **key demographics and behavioral traits** for each target segment; and
- Uses data to help M&O determine where to focus marketing and outreach efforts and where to target **“quick wins”** with paid media dollars.

Chances of your murder being solved in each US State
(according to projectoldcase.org)

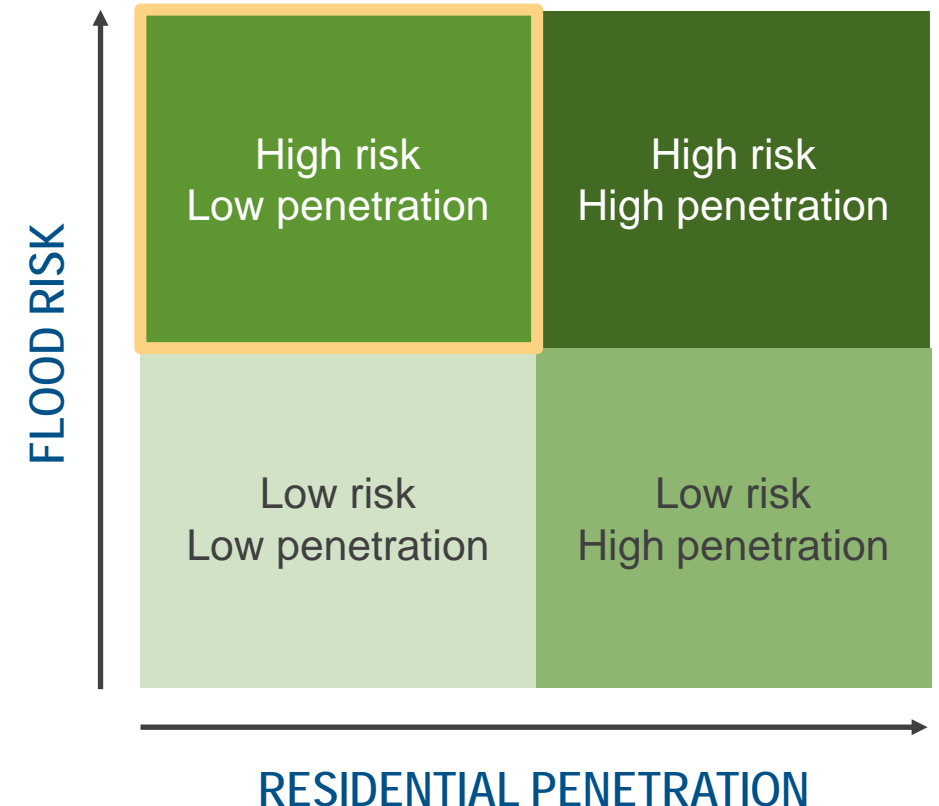


Target County Selection Approach

We selected target counties across the U.S. based on two key factors:

1. **Flood risk***
2. **Flood insurance (residential) penetration rate:**
 - Estimated number of residential NFIP Contracts in Force (CIF) divided by total residential structures as derived from the National Structure Inventory and licensed cadastral data.
 - Within a county's Special Flood Hazard Areas (SFHAs).
 - Within the whole county.

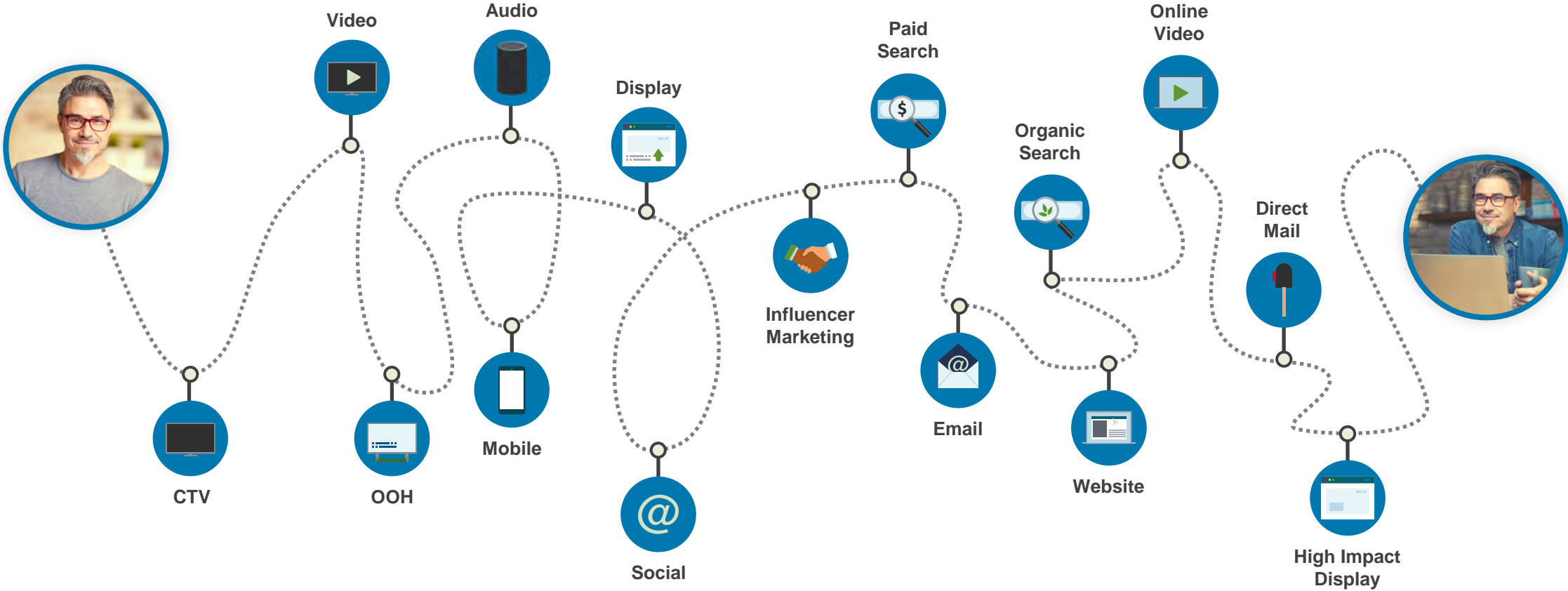
The counties of focus we identified using this approach have **high flood risk** and have **low flood insurance penetration**.



* These hazard risk data come from the National Risk Index (NRI) data. We've elected to exclude avalanche, cold wave, drought, earthquake, hail, heat wave, ice storm, landslide, lightning, strong wind, tornado, volcanic activity, wildfire and winter weather risk to solely focus on flood risk.

Marketing Campaign Journey

Reaching target audiences throughout the customer journey across channels



Spring & Summer Marketing Campaigns



FY23 Flood Awareness Week: Initiative at-a-Glance

Goals:

- Urge insurance agents to sell flood insurance and stakeholders to generate awareness of flood insurance to protect their community members' homes from the financial damage of flooding.

Timing:

- There were four email deployments in 19 participating states from March 3-23, with a fifth scheduled for October 2023.
- The states' initiatives take place on various weeks throughout the year.
- So far, over 18,000 insurance agents received emails customized to their specific state/region, with links to social media posts and other flood awareness resources on agents.floodsmart.gov.

Targeting:

- **R1:** ME, MA, CT, RI, NH; **R2:** NJ, NY; **R3:** VA; **R4:** FL; **R6:** AR; **R7:** KS, MO, NE, IA; **R8:** UT; **R10:** All States
- The messaging and creative is applicable to all states and territories.

Tactics:

- (1) Agent Email
- (1) Social Media Package (4-5 posts)

FY23 Flood Awareness Week Creative



Flood Awareness Week

Agent Outreach Email 1

Audience: Flood Insurance Agents in Nebraska

Subject Line: Your Free Flood Awareness Resources

Send Date: March 23rd, 2023



Your clients' needs are all unique, but one thing that unites them is the real and rising risk of flooding. The risk of flooding is everywhere, and flood insurance can help protect the lives your clients have built in Nebraska. Whether it's agent to client or neighbor to neighbor, it's important to share what we've learned to help build resilient communities nationwide. Put their peace of mind on cruise control and drive the conversation toward helping those in need when disaster strikes.

FEMA and its National Flood Insurance Program (NFIP) are supporting [Nebraska's Severe Weather Awareness Week from March 27 to 31](#) to increase awareness of the often-overlooked flood risks in your state. Now is the time to not only help spread awareness of flood risks in your community, but also strengthen relationships with existing clients by making sure that they have the appropriate coverage.

Explore Flood Awareness Materials

- Social Post 1 [Facebook/LinkedIn](#) | [Twitter](#)
- Social Post 2 [Facebook/LinkedIn](#) | [Twitter](#)
- Social Post 3 [Facebook/LinkedIn](#) | [Twitter](#)

Help your clients and community prepare for flood risks by following these easy steps:



Riverine Flooding: Campaign At-a-Glance

Goals:

- **Help people understand their riverine flood risk during the riverine flooding season and take well-informed action.**
 - **Primary:** Education and Awareness
 - **Secondary:** Acquisition and Policy Growth

Timing:

- **Campaign in Market: May 15–July 9**

Geographic Regions:

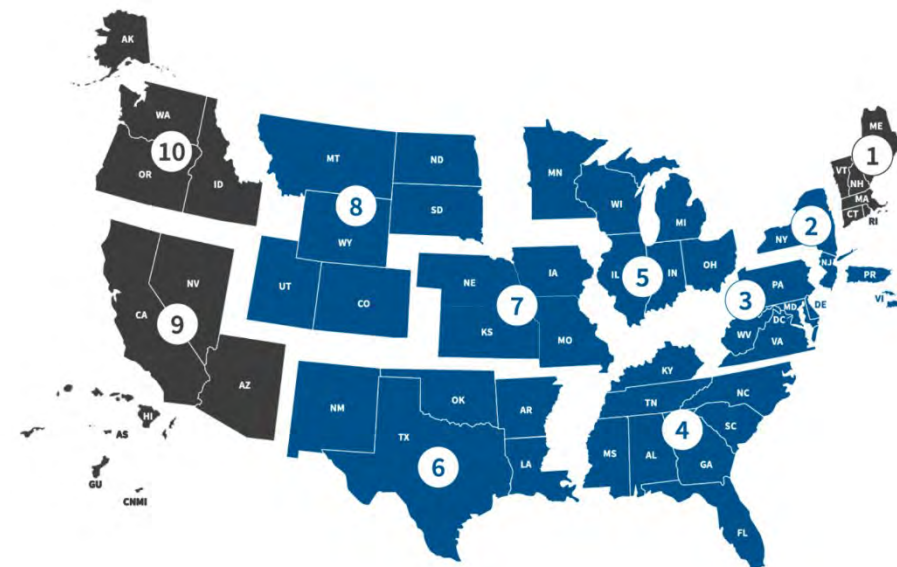
- **Campaign will cover parts of Regions 2, 3, 4, 5, 6, 7 and 8**

KPIs:

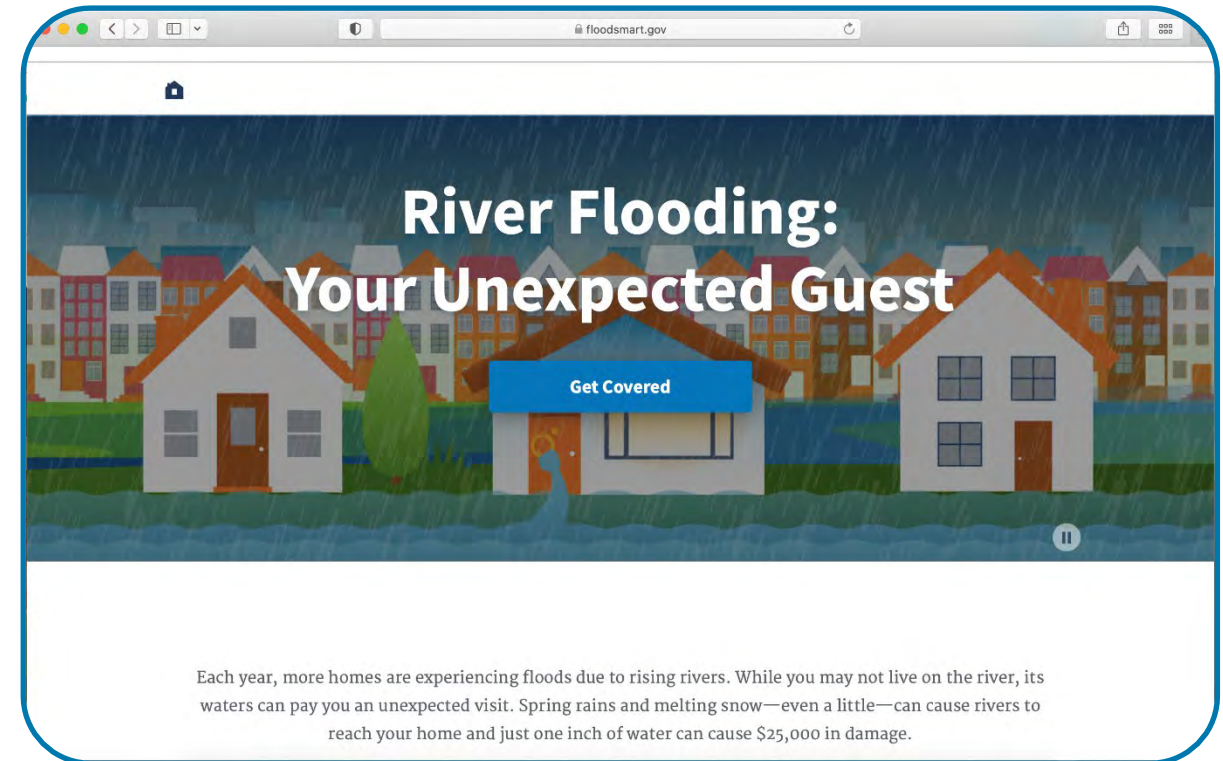
- **Awareness and Understanding:** Reach and brand metrics.
- **Well-Informed Actions:** Quality traffic and engagement.
- **Acquisition:** Events on landing pages.

Tactics:

- **Paid:** Banner Ads, Hi-impact Units, Radio Spots, Paid Search + Keywords, Agent LinkedIn
- **Organic:** Social Media Package, Newsletters, SLTT Email
- **Owned:** Industry Email Campaigns via GovDelivery, Agent Educational Webinar
- **Earned:** Audio News Releases, Combination Satellite Media Tour/Radio Media Tour
- **Web:** Consumer Landing Pages, Agent Landing Page



Riverine Flooding: Creative



Hurricane Season: Campaign At-a-Glance

Goals:

- Urge residents and insurance agents to take well-informed action by generating awareness of flood insurance to protect the lives they've built from the financial damage of flooding cause by hurricanes and summer storms.

Timing:

- June 1, 2023–September 29, 2023

Targeting:

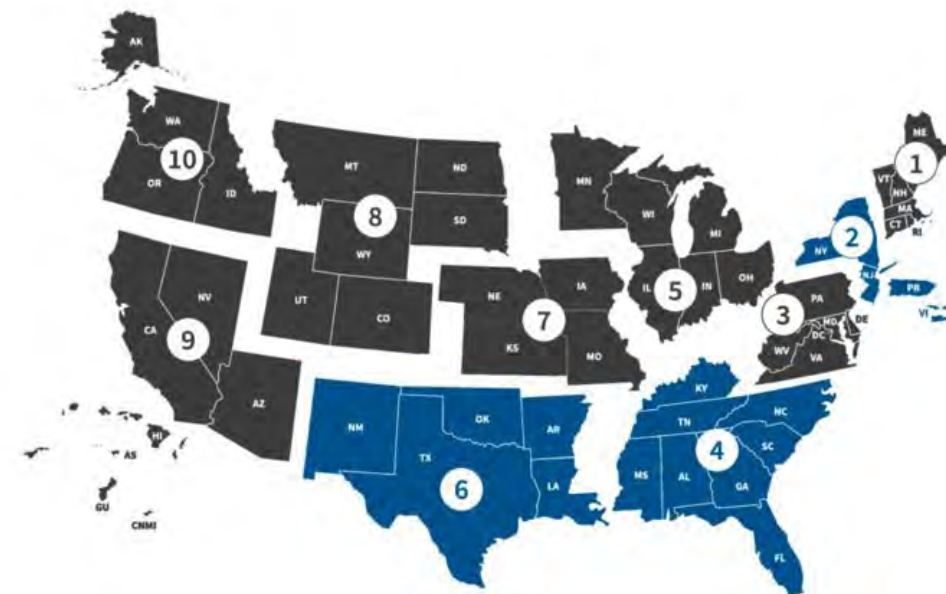
- Not all states participate but we provided all/any states with resources if their dates aligned with asset development.
- The messaging and creative is applicable to all states and territories.

Who:

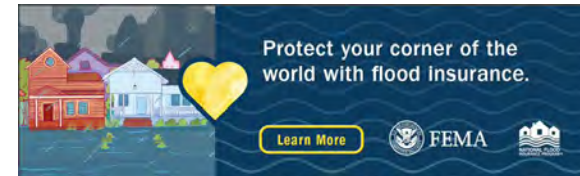
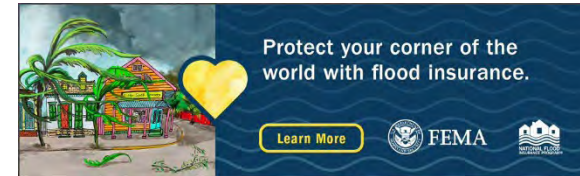
- Consumers
- Agents
- Stakeholders

Tactics:

- **Paid:** Banner Ads, Hi-impact Units, Radio Spots, Video Spots, Paid Search + Keywords, Agent LinkedIn, Native Advertising
- **Organic:** Social Media Package, Newsletters, SLTT Email
- **Owned:** Industry Email Campaigns via GovDelivery, Agent Educational Webinar
- **Earned:** Audio News Releases, Combination Satellite Media Tour/Radio Media Tour, Op-ed, FEMA Podcast Episode
- **Web:** Consumer Landing Pages, Agent Landing Page



Hurricane Season: Creative



Paid and Organic Social Media



Reaching Agents with Timely Information and Resources

NFIP engages with Agents on LinkedIn in a variety of ways:

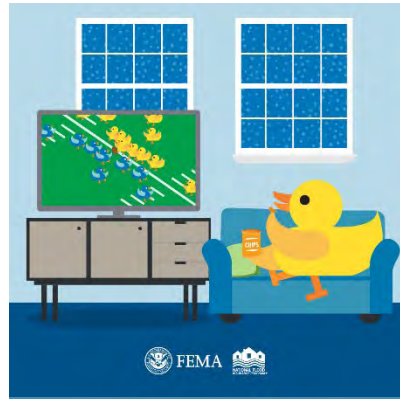
- Publications Tuesdays
- Flood Fact Fridays
- Multilingual Resources
- Seasonal Happenings
- Links to articles on Floodsmart.gov

Posts often include links to new or updated publications or articles about flooding and flood insurance. By aligning with posts with trending topics and hashtags, we increase our reach organically and gain exposure to new audiences.



Having FLIP-ing Fun with Social Media

FLIP is frequently used on the NFIP LinkedIn page for agents, as well as in the *Info & Insights* monthly newsletter.



Providing Relevant Content for Agents to Share

The NFIP also provides agents with a quarterly **social media content calendar** that includes relevant, refreshed content covering risks, facts and trivia about flooding and flood insurance for insurance agents in.

By sharing this content on their social media platforms, not only can agents educate their clients about how critical having flood insurance is, but they will also position themselves as reputable sources, building stronger, more trusted relationships.

The content calendars are housed in both the resource library and the [how to use social media to promote flood insurance landing page](#) on agents.floodsmart.gov. The landing page is specifically designed to house educational and marketing campaign resources and social media best practices, creating a one-stop-shop for customer-facing content.



Expanding Access to NFIP Information and Resources

Expanded Access: NFIP Publications & Resources

In an effort to provide equitable access to the NFIP's informational materials, we are continuously expanding access to our publications in additional languages.

- **Why Do I Need Flood Insurance?**
[Spanish](#), [Chinese](#), [Korean](#), [Vietnamese](#)
- **Starting Your Recovery Fact Sheet**
[Spanish](#), [Chinese](#), [Korean](#), [Vietnamese](#)
- **NFIP Flood Insurance for Renters Brochure**
[Spanish](#), [Chinese](#), [Korean](#), [Vietnamese](#)
- **Understanding Flood Loss Avoidance Flyer**
[Spanish](#)

The NFIP offers a variety of printed resources to educate and inform policyholders, agents and the public. Visit floodsmart.gov/puborderform to order free copies from FEMA's Publications Warehouse.



您需要瞭解的有關洪水保險的內容 洪水保險

大多數房產都容易受到淹水影響

任何下雨或下雪的地方，都可能發生淹水。平均而言，國家洪水保險計劃 (NFIP) 40% 的洪水保險索賠都發生在洪水高發區之外。因此，購買洪水保險來保護您所建立的生活，至關重要，即使您住在海水中低風險區。

NFIP 所使用的官方定義為「部分淹沒或全部淹沒兩狀或以上通常乾燥陸地區域，或兩處或多處房產 (其中至少有一處為您的房產) 的一般性和暫時性狀況，包括：

- 內陸或泥沙水溢；
- 任何來源的地表水異常迅速地積聚或徑流；
- 泥石流；或
- 由於波浪或水流超過預期週期性水平，造成湖泊或類似水體沿岸土地塌方或下沉，導致上述所定義的洪水。」

「泥石流的定義為「在通常乾燥的陸地表面上，液體狀的流動泥漿而形成的河流，如同水流帶走泥土。其他地表移動，如山體滑坡、崩塌、或飽和土解體液體隨著液體移動，都不是泥石流。」

大多數房主保險均不承保洪水 損害

很可惜，許多業主發現其房主保險單並不承保洪水時，為時已晚。NFIP 可提供單獨保險，保護您最重要的財務資產——您的房屋或企業。

NFIP 提供建築物承保

以下項目為 建築物承保 下承保示例：

- 建築物和地基
- 在未加工地板上永久安裝的地毯
- 中央空調
- 電氣系統
- 鍋爐和散熱器
- 爐具、爐灶和烤箱
- 冰箱
- 窗戶百葉窗

如需完整清單，請查看您的保單或聯繫您的保險代理人。

NFIP 為您的物品提供承保

無論您是租戶還是業主，請務必向您的洪水保險代理人詢問有關保護您個人財產的承保。承保可另行購買，無論是與建築物承保一起購買還是單獨購買。

物品承保通常承保以下項目：

- 個人財物，如衣服、家具和電子設備等
- 地毯
- 洗衣機和乾衣機
- 食品冰櫃和其中的食物
- 便攜式微波爐和洗碗機

如果您為租戶，並負責進行了改善，則改善承保額度可高達責任限額的10%。

如需完整承保清單，請查看您的保單或聯繫您的保險代理人。

您可以為以下財產類型購買洪水保險，買至其可提供的最高保額金額：

財產類型	建築物承保	物品承保
單戶住宅	\$250,000 美元	\$100,000 美元
長用移動式/裝配式房屋	\$250,000 美元	\$100,000 美元
住宅樓內的自住共管公寓單元	\$250,000 美元	\$100,000 美元
租用的住宅 (如公寓單元、租用的單戶住宅等)	不適用	\$100,000 美元
非住宅建築物 (如辦公室、零售空間、酒店、公寓等)	\$500,000 美元	\$500,000 美元
其他非住宅建築物 (如禮拜堂、康樂、學校、俱樂部會所)	\$500,000 美元	\$500,000 美元

您知道嗎？

聯邦政府要求，在洪水地區上以 AE 或 VE 字樣指定的洪水高發區房屋，如果為聯邦政府監管放款人所支持貸款的抵押，則必須受洪水保險保護。如果借款人房產位於這些地區，放款人 則必須在成交前通知放款人這一要求。請前往地圖服務中心，網址為 msc.fema.gov，來瞭解更多有關您洪水區的信息。

您可以隨時購買洪水保險

在保單生效前通常有 30 天的等待期，但也有一些例外情況：如果您起初在為空的房產進行作保，調整或續訂時購買了洪水保險，則無等待期。貸款結清後，承保則會生效。如果您住在最近受洪水地區變化影響的地區，請與您的保險代理人一起審議您的選擇。此外，如果您的房產遭過由 您社區野火所造成的洪水損害，30 天的等待期可能不適用。如需了解更多關於野火後期的例外情況，請造訪 fema.gov/wildfires.youneed.flood.insurance。

請牢記這些例外情況並提前計劃，這樣您就不會在沒有保險的情況下被困。在保單生效前，由發生洪水所造成的損失，此保單不予承保。此外，洪水一旦開始，您則不能增加您的保險承保。

在發生洪水的情况下，災難援助可能有限或無法獲得。只有當總統宣佈災難聲明時，才能獲得聯邦災難援助。洪水保險對您的房屋進行承保，即使災難未發生。

聯邦災難援助有兩種形式：美國小企业管理局 (SBA) 貸款，必須連本帶利償還；或聯邦緊急事務管理局 (FEMA) 的災難補助金，平均每戶約為 \$5,000 美元。

這兩項計劃，都有基於個人需求的嚴格資格要求。許多災難倖存者可能不符合資格。相比之下，自 2010 年以來，洪水保險申報平均為 \$27,000 美元，而且不需要償還。

SET Messaging for Equity Campaign

Unfortunately, flood insurance is not always affordable -- many times those who need it most are the ones who can afford it the least.

The NFIP team addressed this issue by developing specific “SET” creative and messaging (“**S**” important documents; “**E**” utilities and other important items; and “**T**” debris that may exacerbate flooding).

These ads are designed for lower-income target audiences who may not be able to afford flood insurance but who still need to take other mitigation efforts to protect themselves from flood damage.

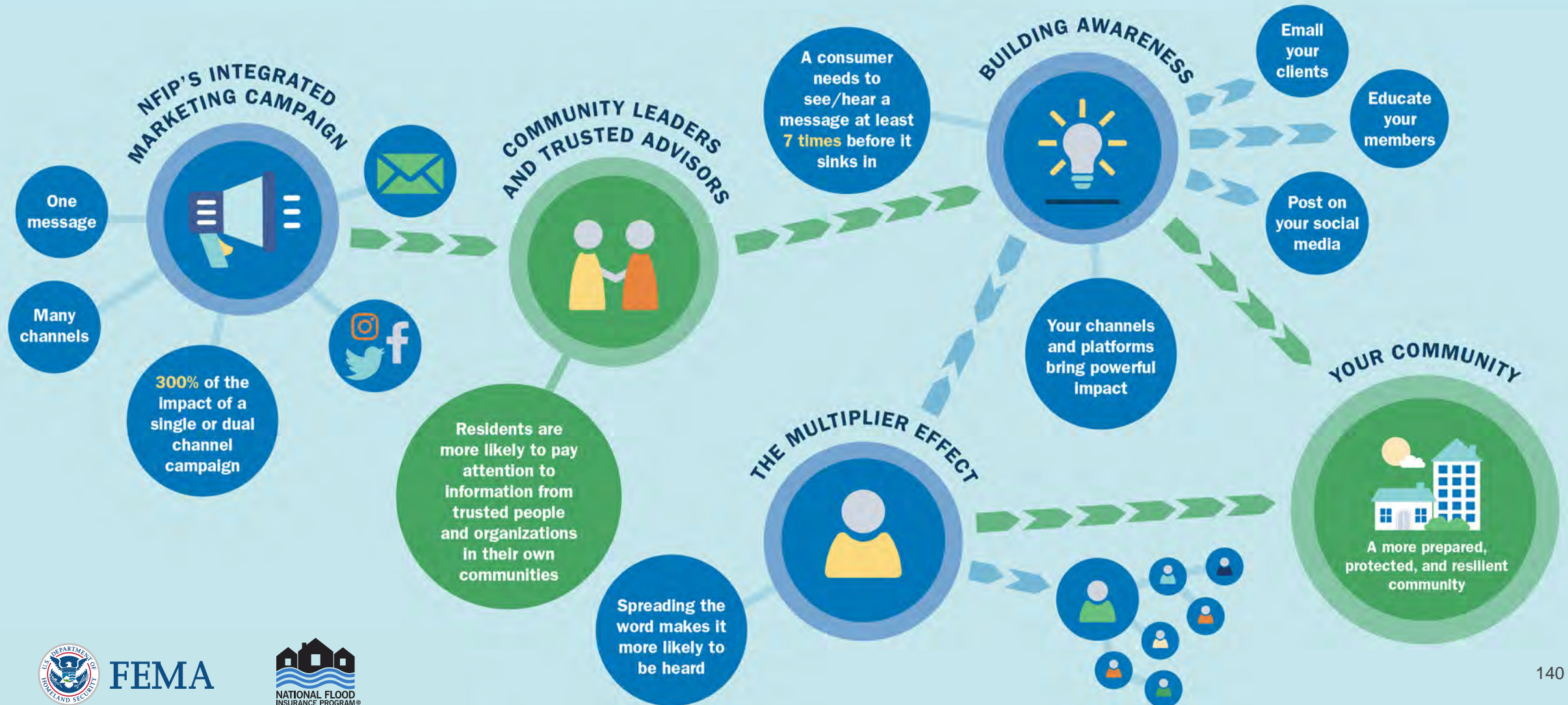


How You Can Get Involved



The Vital Element in Flood Risk Awareness is: YOU

FEMA's National Flood Insurance Program (NFIP) is running educational campaigns to raise awareness and encourage consumers to protect the lives they've built with flood insurance. And we couldn't do it without you.



FEMA



Talbot County Emergency Services (DES)
 April 20 at 7:00 AM · 🌐

April is Flood Awareness Month and Talbot County is joining the statewide effort to educate our residents about floor risk and flood insurance!

Before severe storm season is in full swing, now is the time to review your insurance policy and explore flood insurance options, protect your home, finish your home mitigation projects, and make your emergency supply kits should your community become impacted by flooding.

A few flood facts... .. See more

FLOOD AWARENESS MONTH

Have you signed up for flood insurance?

Are you signed up for weather alerts?

Jackson County is a participant in the NATIONAL FLOOD INSURANCE PROGRAM. Through this, the County provides residents with the opportunity to obtain **FLOOD INSURANCE PREMIUMS at a REDUCED RATE.**

abc 36 STORM TEAM
FLOOD SAFETY

- ✓
Know your risk: Are you in a floodplain?
- ✓
Check insurance for flood coverage.
- ✓
Clear storm drains of any loose debris

HAWAII RESIDENTS Received \$1,022,468 in NFIP Flood Insurance Payouts in the Last 8 Years

FLOODING WON'T WAIT FOR YOU.

Make sure you're prepared by purchasing your flood insurance policy today.

Flooding can happen anywhere, for a variety of reasons. Hawaii is at risk of flood damage from:

- Flash Flooding
- Tsunamis
- Coastal Flooding
- Severe Storms
- Hurricanes

Find your agent at floodsmart.gov/find or call the NFIP Direct at 1-800-638-6620. Photo: copyright November 2021.

IN AN EMERGENCY DIAL 911

WELCOME TO THE DUCK FIRE DEPARTMENT

[ABOUT](#) | [APPARATUS](#) | [DUCK FIRE TEES](#) | [More](#)

[Home](#) | [About Bristol](#) | [Departments](#) | [Boards & Commi](#)

Flood Awareness

Know your risk.
Protect your property.
Get flood insurance.

dcr.virginia.gov/flood

Ready, set, selfie with your pet!

Head & shoulders please as you selfie your pet. In case you are stranded during a disaster.

GET PREPARED

2023 NH Flood Safety Awareness Week - Day 5

POSTED ON: MARCH 17, 2023 - 2:40PM

Today is the last day of Flood Safety Awareness Week! Our final "Know the Flow: Types of Flooding that may Affect Your Community" is flooding caused from ice jams. Ice jams occur every winter in New Hampshire, creating potential flooding hazards. Ice forms on cooling rivers in early winter. When the ice breaks up and starts to flow with warmer weather, often with heavy rain, jams can develop. When water backs up behind jams, sometimes quickly, flooding can occur upstream and downstream of the jam. Ice jams can form almost anywhere along a channel, making them difficult to predict.

No matter the type of flood, flooding can be dangerous to both you and your home. Take steps to be ready now, before a flood occurs. Information about the risks of floods can be found on local television and radio and on the National Weather Service. To find out about any potential flooding in your area, visit weather.gov and input your zip code.

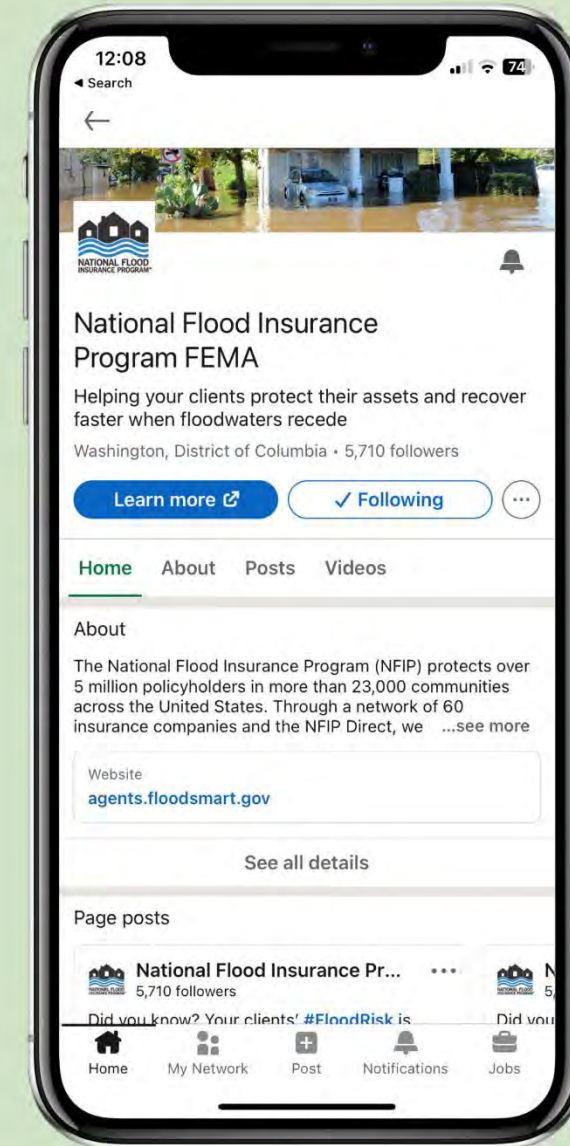
Learn how you can prepare for flooding with the following resources:

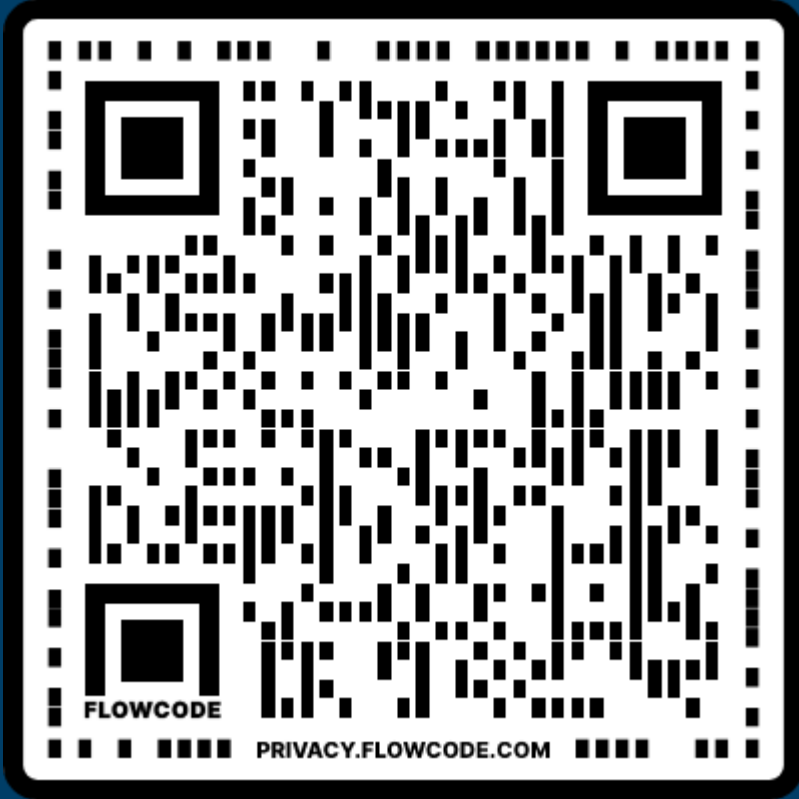
- [Readynh.gov](https://readynh.gov) - New Hampshire's official source for information during state emergencies.
- [NH Flood Hazard Viewer](#) - Find out if you live in a flood-prone area.
- [Floodsmart.gov](https://floodsmart.gov) - Information on National Flood Insurance Program (NFIP) Flood Insurance.

Floods can happen anywhere. To anyone. At any time.

And Also...

- Follow the NFIP on [LinkedIn](#).
- Join upcoming NFIP webinars and help spread the news to others who may benefit from joining.
- Talk to community leaders about flood risks, mitigation efforts, and the importance of flood insurance.
- Identify underserved communities and help us get our SET messaging to those audiences.
- Continue to strengthen relationships with flood insurance agents in Region 1.

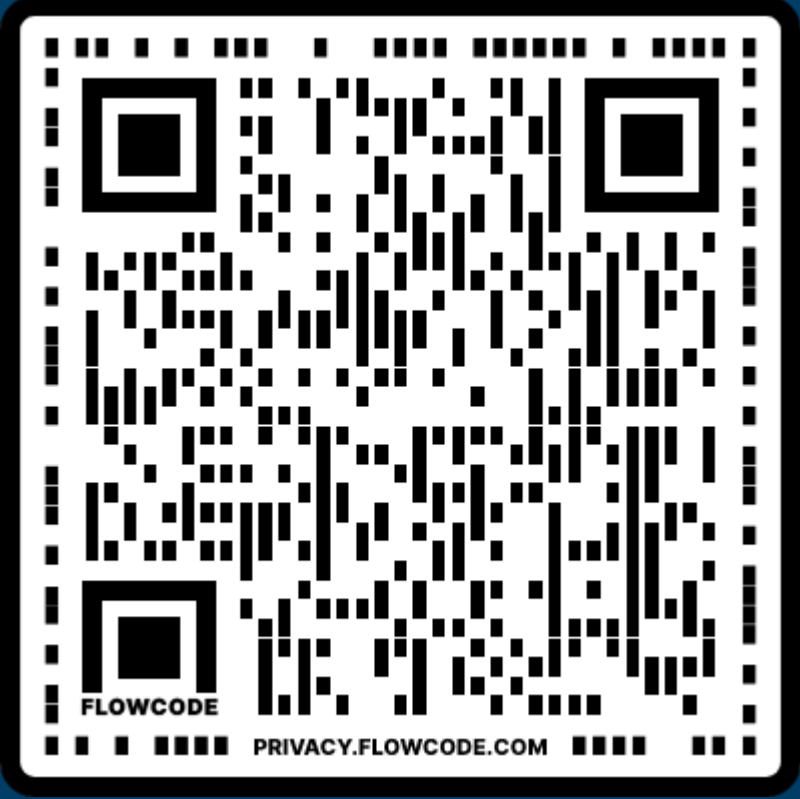




Questions?

Butch Kinerney

Chief, NFIP Marketing & Outreach
eugene.kinerney@fema.dhs.gov



BREAK UNTIL 2:15

WORKING TOGETHER AFTER DISASTERS BREAKOUT DISCUSSION

How do all our disaster operations fit together?
In what ways are we succeeding?
In what ways can we improve our partnerships?

ROUNDTABLE DISCUSSION WITH FEMA REGION 1 DOI'S

What difficulties are encountered following a disaster when the state does not regulate the line of business?

What are some of the issues that states deal with when outside adjusters come in following a disaster?

Best practices in disaster operations in each state.

+ **CLOSING REMARKS AND NEXT** +
• **STEPS** ○
