


Activity 370 – Flood Insurance Promotion

Flood Insurance Promotion

Dave Arkens
ISO/CRS Specialist



More information can be found at
www.fema.gov
– and –
CRSResources.org



Maximum credit: 220 points

372 Elements

- a. **Flood insurance coverage assessment (FIA)**: Up to 15 points for assessing the community's current level of coverage and identifying shortcomings.
- b. **Coverage improvement plan (CIP)**: Up to 30 points for a plan prepared by a committee that has representation from local insurance agents.
- c. **Coverage improvement plan implementation (CPI)**: Up to 60 points for implementing the projects in the CIP plan.
- d. **Technical assistance (TA)**: Up to 35 points for providing advice about flood insurance.
- e. **Flood insurance brochures (FIB)**: Up to 25 points for including flood insurance information with building permits or other direct distributions.
- f. **Flood insurance meeting (FIM)**: Up to 40 points for a community town hall meeting or open house to promote flood insurance.
- g. **State-required continuing education (SCE)**: Up to 15 points for a state requirement for continuing education on flood insurance for insurance agents.





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Continuing Education Credits Poll

- ✓ For full credit (1 CEC) you must be attentive and participate in the polls and activities
- ✓ Credit eligibility is based on attendance and participation
- ✓ We report to ASFPM once per month for the previous month
- ✓ If eligible, you will receive a Certificate of Attendance via email that you can forward to other agencies



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Activity 370

Flood Insurance Promotion

Dave Arkens, ISO/CRS Specialist

Molly O'Toole, Managing Consultant to the NFIP/CRS Program

Becca Fricke-Croft (Host)





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Activity 370 Elements

- FIA – Flood Insurance Coverage Assessment
 - Credit provided for assessing current level of coverage.
- CP – Coverage Improvement Plan
 - A plan prepared by committee with insurance agent(s).
- CPI – Coverage Improvement Plan Implementation
 - The plan's projects are implemented.
- TA – Technical Assistance
 - Providing advice about flood insurance.



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Activity 370 Elements

New 370 Elements:

FIB – Flood Insurance brochures


- Provided with ALL permits and annual mailing to SFHA.

FIM – Flood insurance meeting

- Annual meeting about flood insurance.

SCE – State-required continuing education


- Requirements for insurance agents.



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330 (Outreach Projects)	370 (Flood Insurance Promotion)
PPI – Program for Public Information	
1. Establish a committee	Establish a committee (CP and CPI)
2. Assess public information needs	FIA – Assess insurance coverage
3. Formulate messages	CP, FIB and FIM
4. Identify projects	“
5. Check out other initiatives	“
6. Prepare the PPI document	“
7. Implement, monitor, evaluate	CPI – Implementation



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CRS Resources Home


www.CRSResources.org/300

This is the temporary location of the CRS Resources website. This site is provided for CRS coordinators, webinar participants, and users groups to obtain reference materials related to the CRS. Here you will find CRS documents, worksheets, and tools relevant to the activities credited under the CRS Coordinator's Manual. Other information regarding the National Flood Insurance Program's CRS program can be found on the CRS page at the FEMA.gov website.

Use the menu above to find resources organized by CRS Activity.

Download the 2017 CRS Coordinator's Manual

New communities can click here to find the CRS application and Quick Check.




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Flood Insurance Coverage Assessment (FIA)
Assessing the community's current level of flood insurance

Credit Criteria for FIA (5 Step process)

1. Collect flood insurance information
2. Determine level of flood insurance coverage
3. Prepare the document
4. Submit to the Governing Body
5. Reassess




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Flood Insurance Coverage Assessment (FIA)

- 1) Collect flood insurance information
 - a) Use of General flood insurance data;
 - Insurance Zone
 - Insurance Occupancy

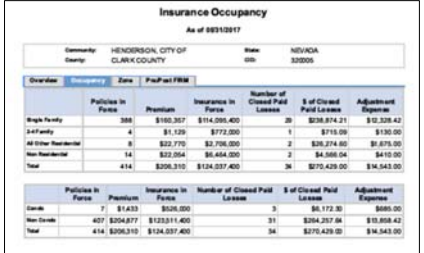
Acquire from ISO/CRS Specialist, FEMA Regional Office,
Or State NFIP Coordinator



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Flood Insurance Coverage Assessment (FIA)

- 1) Collect flood insurance information

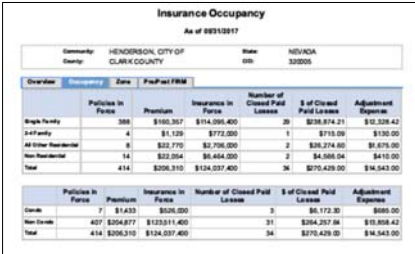


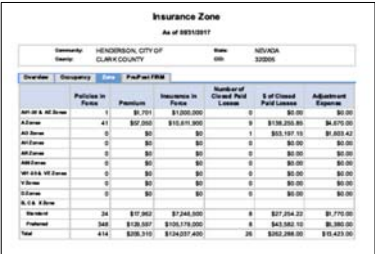

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Flood Insurance Coverage Assessment (FIA)

- 1) Collect flood insurance information






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Flood Insurance Coverage Assessment (FIA)

- 1) Collect flood insurance information
 - b) Use of Detailed or Property Specific flood insurance data;

Protected by the Privacy Act of 1974

 - Insurance policy info to CRS Repetitive Loss Communities
 - Requested from the FEMA Regional Office


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Flood Insurance Coverage Assessment (FIA)

- Assessing the community's current level of flood insurance

Credit Criteria for FIA (5 Step process)

- 1) Collect flood insurance information
- 2) Determine level of flood insurance coverage
- 3) Prepare the document
- 4) Submit to the Governing Body
- 5) Reassess



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Flood Insurance Coverage Assessment (FIA)

(2) Determine level of flood insurance coverage:

Using General or Detailed data

Measured in two ways:

- a) Number of buildings with insurance coverage compared to number of buildings exposed to the flood hazard.
- b) The average amount of coverage by FIRM zone and occupancy type compared to expected damage.



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Flood Insurance Coverage Assessment (FIA)


(2) Determine level of flood insurance coverage

- a) Number of buildings with insurance coverage compared to number of buildings exposed to the flood hazard.

- Using General data:

- AE zone = 186
- A zone = 90
- AO zone = 12
- V zone = 0

Total buildings in the SFHA = 1541
18% of SFHA flood insurance coverage



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Flood Insurance Coverage Assessment (FIA)

(2) Determine level of flood insurance coverage

- b) The average amount of coverage by FIRM zone and occupancy type compared to expected damage.

- Using General data:

	Average Coverage	Occupancy Type, BFE, Elevation
AE zone = 186	\$235,433	
A zone = 90	\$172,858	
AO zone = 12	\$195,525	
V zone = 0	\$0	



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Flood Insurance Coverage Assessment (FIA)

- Assessing the community's current level of flood insurance

Credit Criteria for FIA (5 Step process)

- 1) Collect flood insurance information
- 2) Determine level of flood insurance coverage
- 3) Prepare the document
- 4) Submit to the Governing Body
- 5) Reassess



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Flood Insurance Coverage Assessment (FIA)

- (3) Prepare the document
 - a) Explain the process followed
 - b) Include summary data; Tables for FIRM zone and Occupancy
 - c) Concludes with Narrative Summary of current coverage and with Recommendations about how to improve in coverage.

- Increase number of insured buildings: FIRM zones and/or Occupancy type
- Having higher levels of coverage
- Increase number of Preferred Risk Policies (PRP)
- Increasing insurance levels can be accomplished through various Outreach Projects to specific areas.



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Flood Insurance Coverage Assessment (FIA)

- Assessing the community's current level of flood insurance

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Flood Insurance Coverage Assessment (FIA)

- (4) Submit to the Governing Body
 - Assessment document is submitted to governing body.
 - **General or aggregated data and/or maps only (Privacy Act).**
 - No action is needed by Governing Body is needed for FIA.
 - Please add the date of the submittal to the document
 - If Multi-Jurisdictional, all communities must submit to their respective Governing Bodies.



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Flood Insurance Coverage Assessment (FIA)

- Assessing the community's current level of flood insurance

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Flood Insurance Coverage Assessment (FIA)

(5) Reassess

- The document must indicate that a reassessment will occur every five years prior to the cycle visit.
- You will need to obtain new flood insurance data.
- Each five years the document is revised with new data (including building counts).
- New document or addendum to existing document.
- Re-submit to Governing Body.




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Flood Insurance Coverage Assessment (FIA)

- FIA credit = 15 points
- Example FIA can be found in the 300 Series tab under 370 on CRSResources.org.
- See also the "Preparing a Flood Insurance Assessment for Credit under the Community Rating System of the National Flood Insurance Program" guidelines on CRSResources.org.
- Contact your CRS Specialist for questions.



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Coverage Improvement Plan (CP)

For communities NOT developing a PPI

- (1) Must receive FIA credit
- (2) Committee Membership:

✓ ≥ 5 people	✓ Stakeholders:
✓ Floodplain manager	✓ Residents
✓ Public information office	✓ Private sector
✓ ≥ ½ stakeholders	✓ Non-community government
✓ 1 or more Insurance Agents	✓ Anyone but community staff

Larger group of Stakeholders are encouraged



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