

AROUND THE REGION (continued)

Flood Response Office's 'customer-centric' approach in SC

After South Carolina's severe flooding in October 2015, the National Flood Insurance Program (NFIP) co-located its Flood Response Office (FRO) with the FEMA/State Joint Field Office in Blythewood, SC. The coordination illustrates one way FEMA is developing a stronger customer-centric approach to flood claims handling.



Jason Hunter
Natural Hazards
Program specialist.

"It's the first time it's ever been done," said Jason Hunter, senior Natural Hazards Program specialist with the Floodplain Management and Insurance Branch for the Region IV Mitigation Division. There is "an opportunity to enhance the policyholders' experience," he said.

FEMA Hazard Mitigation Branch Director Jeff Rowbotham pointed out that "having the Flood Response Office located in the Joint Field Office provided mitigation staff with clear visibility of its activities. That visibility traveled upward to JFO management, buttressing their support for flood response operations."

Previously, the JFO and Flood Response offices worked independent of each other. The Flood Insurance and Mitigation Administration (FIMA) at FEMA Headquarters viewed that workflow model as a hindrance to a overall positive survivor/policy holder experience. FIMA hopes the new approach, with the FRO and NFIP under the same roof, gives FEMA more oversight and coordination to provide survivors one-stop service.

"It's all about customer service, really," said Donald Waters, insurance examiner in the Risk Insurance Division, Claims and Appeals Branch of FIMA.

The Flood Response Office coordinated with FEMA and the state on disaster operations, resulting, according to Hunter and Waters, in:

- Better coordination with FEMA disaster programs.
- Rigorous monitoring of quality control and claims compliance.
- Better coordination with the state of South Carolina Department of Insurance.
- Training opportunities for NFIP headquarters staff in disaster field operations and more efficient handling of Congressional inquiries about flood claims processing.

At the FRO, the NFIP conducted a pilot initiative, the Random Claims Quality Check, to review a percentage of open and closed flood claims, to provide visibility on trends, risks and challenges. By mid-December, 170 quality checks had been conducted.

Another initiative at the FRO was Flood Insurance Claims Monitoring, where staff provided claims support to policyholders referred by FEMA and NFIP staff from community meetings, disaster recovery centers and other interactions.

"We hear complaints in the field from policyholders, we follow up, reach out to the company and have the company follow up with the policyholder," Hunter said.

"We want to include the insurance companies in everything we do," he added.