

Community Perspective on the NFIP Journey

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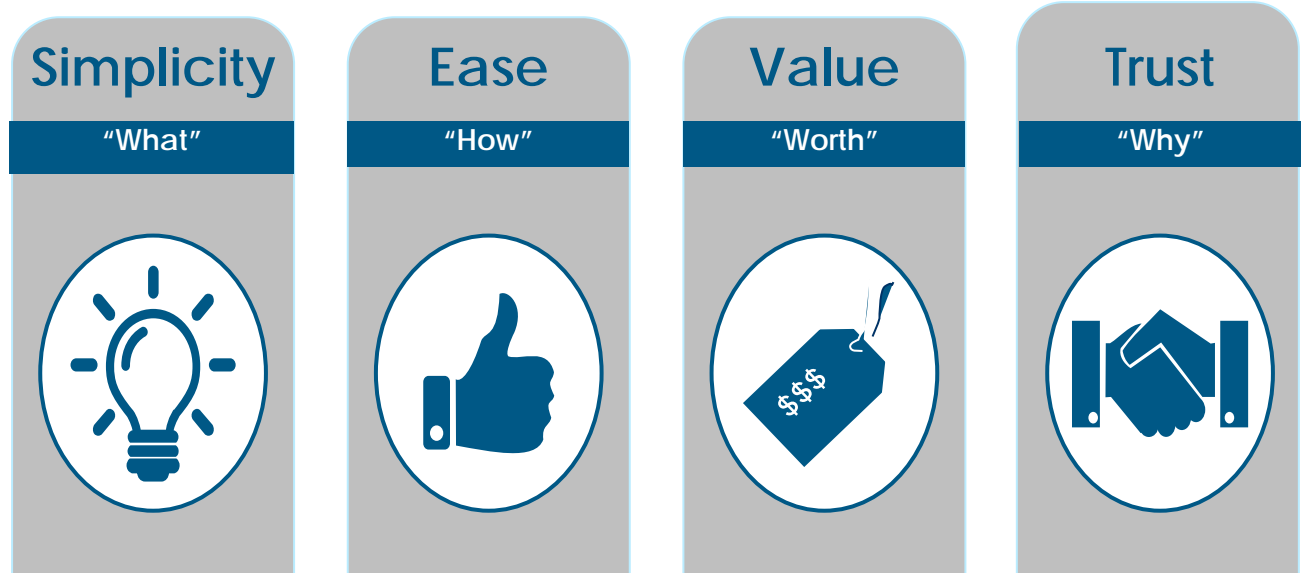
FEMA

We are transforming National Flood Insurance into a simple and easy experience that customers value and trust

Customer Journey



NFIP Transformation



We surveyed over 2,000 customers to understand what matters most to them

Overall Satisfaction



37%

Journey Satisfaction



Policy
Renewal



Program
and Map
Changes

Importance of Journey Sequence



Program & map
initiated change



Shopping and sign-
up



Claims



Policy renewal

We kicked off high-impact, priority initiatives to improve the customer experience for policyholders



Program and map change redesign

The largest area of improvement for policyholders was FIMA or 3rd party initiated changes so we focused on

- Improving the customer experience when there is a map change by testing improved methods of communication
- Directly notifying all affected residents of their flood risk as soon as maps are finalized
- A website to help customers understand the implications of map change
- improved communication with agents to enable improved customer support



Product redesign & enhancements

The current product is one-size fits all and policyholders do not understand their coverage so we are

- Simplifying policy language to reduce usage of legal jargon
- Altering the product to provide more choices
- Making flood insurance more like homeowners

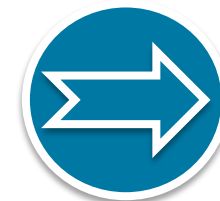
We are working to transform the customer experience for communities



Enabling Resilience through Community Partnership



Consistency



Ease



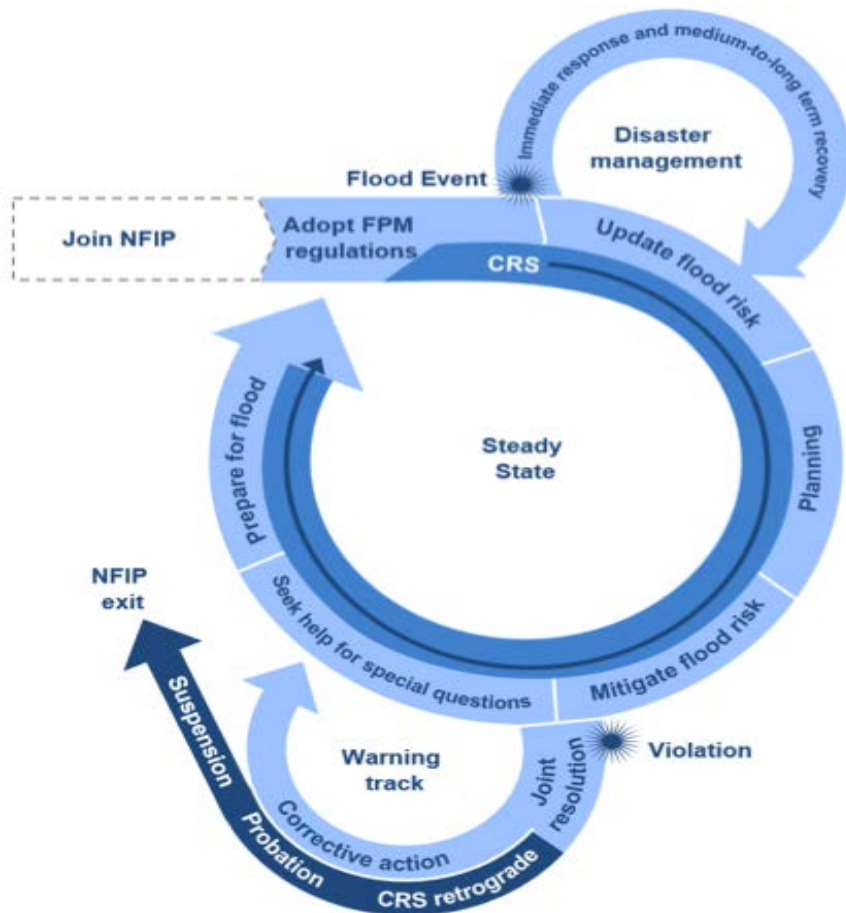
Responsiveness



Trust

We are in the diagnostic phase, focused on characterizing the unique lifecycle of each community's journey

Customer Experience
for Communities
Approach



Unique
Stakeholders



Unique
Community
Experiences

We are gathering feedback to help us better understand the community's customer experience



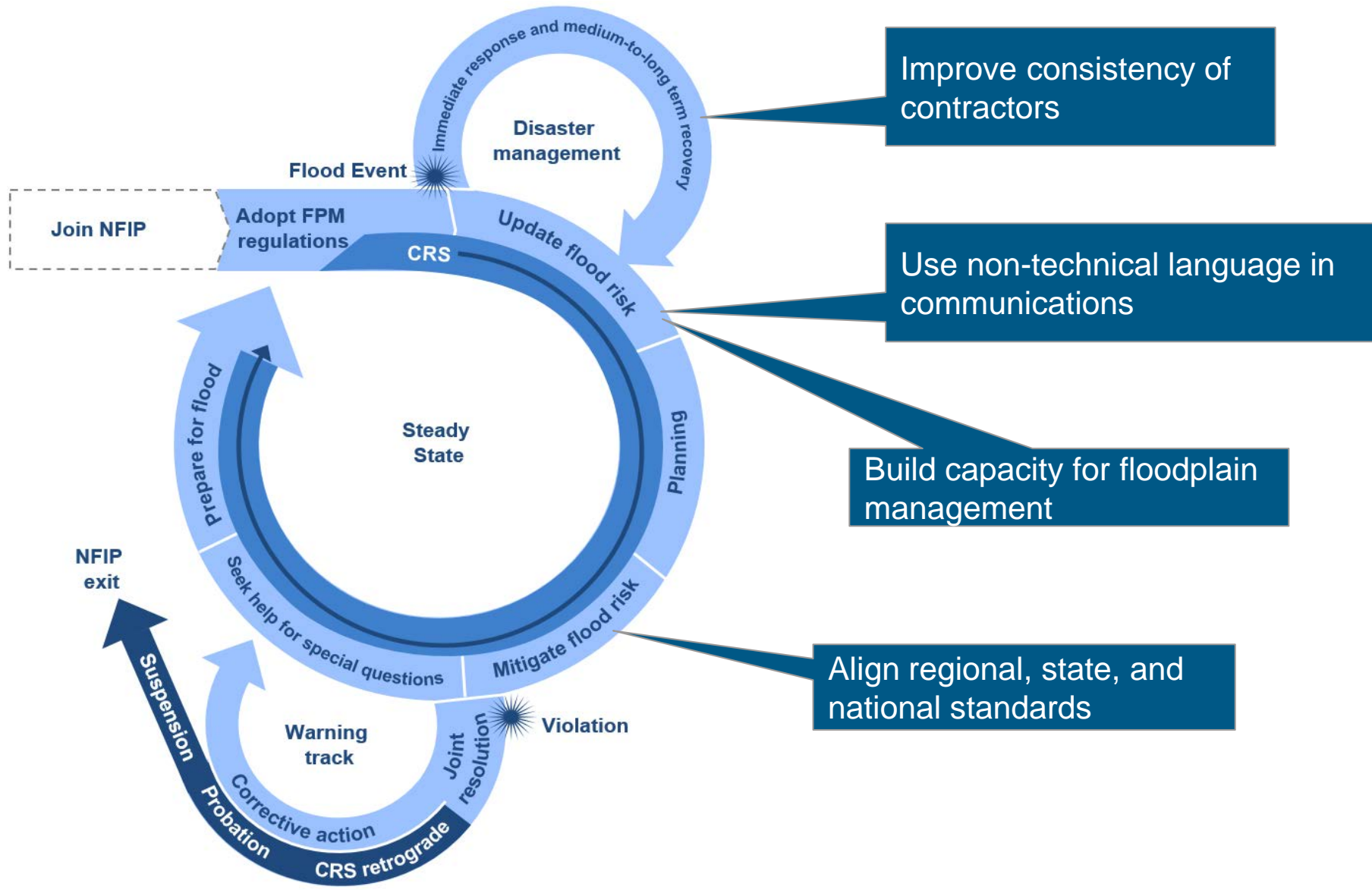
HOW SATISFIED ARE YOU?

Do you and your community get the support you need from FEMA to mitigate flood risk?

Help us understand what we are doing well and what we need to improve with a quick survey at our booth or online at: <http://goo.gl/60dTXx>

We are also requesting volunteers who want to share their thoughts with us on how to serve you better. We will be holding several 60-75 minute focus groups during breaks in the ASFPM conference schedule. Interested volunteers can sign up at the end of the online survey.

We are learning from communities about the different pain points throughout their unique lifecycle



We are collecting ideas on how we can improve the customer experience

Incentives for Grant Funding



Community Wide Flood Insurance



State Floodplain Administration



All Hazards Approach



Single FEMA POC throughout Journey



Technical Mapping Updates



We want your participation and feedback!

Community Workshops

- 8+ upcoming community visits: join one in a community you support
- **Scheduled:** Norfolk, VA; Duval County, FL; Cedar Rapids, IA; Fargo, ND
- **Targeted:** Boston, MA; Ocean City, NJ; Annapolis, MD; New Orleans, LA

NAFSMA Participation

- Participate in the activity following this presentation

FEMA Outreach

- Reach out to your personal FEMA contact with questions or comments, or
- Contact Priscilla Scruggs at headquarters (Priscilla.Scruggs@fema.dhs.gov)

While we're here, we'd like to get your perspective on some of these challenges and opportunities



1. Pair yourself with one person sitting next to you. (If you are an odd number, it is ok to form a group of 3)
2. Empty your envelope to find 4 sheets of different colors
3. We will present a series of questions and statements. After each question, you will have a few minutes to discuss with your partner
4. Together select one color that best reflects your pair's answer, and raise it when prompted

Question 1

Overall, the community/communities I have worked with have viewed FEMA as a dedicated, dependable partner.

- Almost always**
- Sometimes**
- Hardly ever**
- Communities' experience with FEMA is too variable to answer this question**

Question 2

With which experience are communities *most* satisfied?

- Updating flood risk**
- Mitigating flood risk**
- Adopting ordinances**
- Seeking help for special questions**

Question 3

With which experience are communities *least* satisfied?

- Updating flood risk
- Mitigating flood risk
- Adopting ordinances
- Seeking help for special questions

Question 4

What is the most challenging and/or frustrating element of updating flood risk?

- Receiving unclear and/or repetitive communication of expectations, data needs, and deadlines**
- Having a map that does not represent the hazards most important to a particular community (e.g., alluvial erosion)**
- Requesting amendments (LOMA; LOMC)**
- Remaining engaged throughout the long and complex process**

Question 5

Which group should hold the main responsibility of updating flood risk?

- FEMA**
- The state**
- The community**
- All of the above (equal partnership amongst the 3)**

Question 6

What would most enable high capability communities to own the process of updating flood risk?

- Develop a clearer, more consistent set of standards**
- Streamline approval process**
- Increase flexibility in data source**
- Despite high capabilities, FEMA should maintain its current level of involvement**

Question 7

There are distinct advantages to being a CRS community - it is worth the effort.

-  **Strongly agree**
-  **Agree**
-  **Disagree**
-  **Unfamiliar with CRS**



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