

# HI Floodplain Managers Conference

November 7-8, 2024  
Edie Lohmann, FEMA R9  
NFIP Insurance Specialist



FEMA



# Flood Insurance

Part 1: A New Way of Rating

Part 2: NFIP Policy Trends

Part 3: NFIP Marketing Campaigns

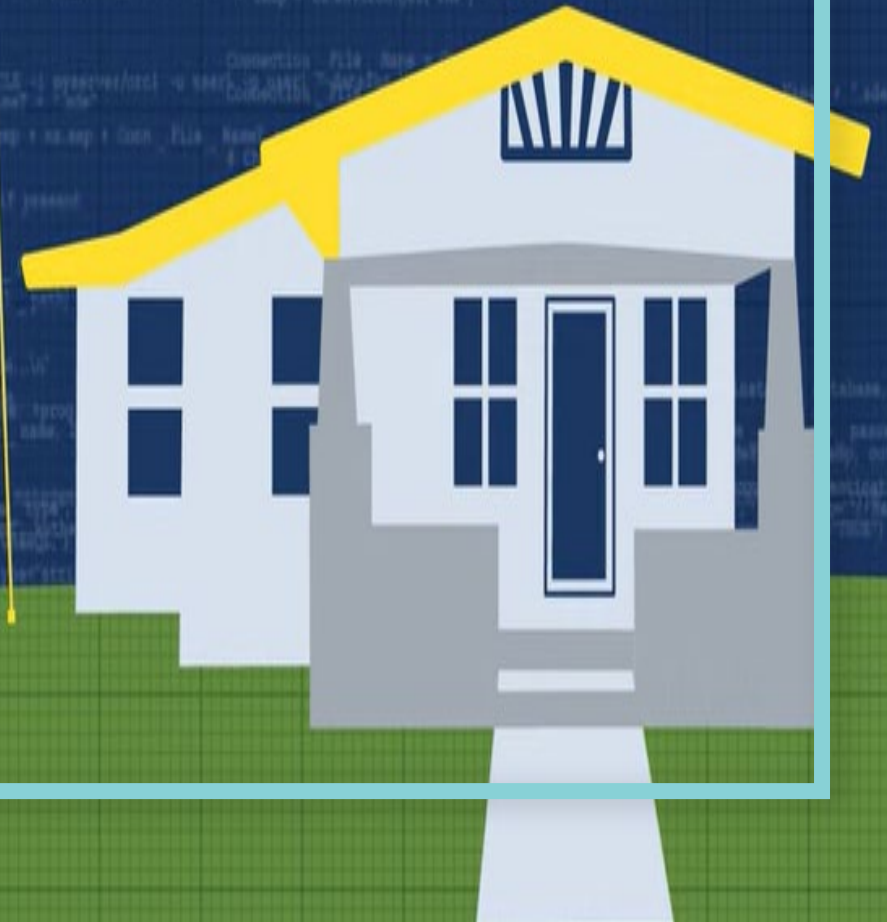
Part 4: Upcoming Program Changes



Photo Credit: NBC Universal News

# Part 1: A New Way of Rating

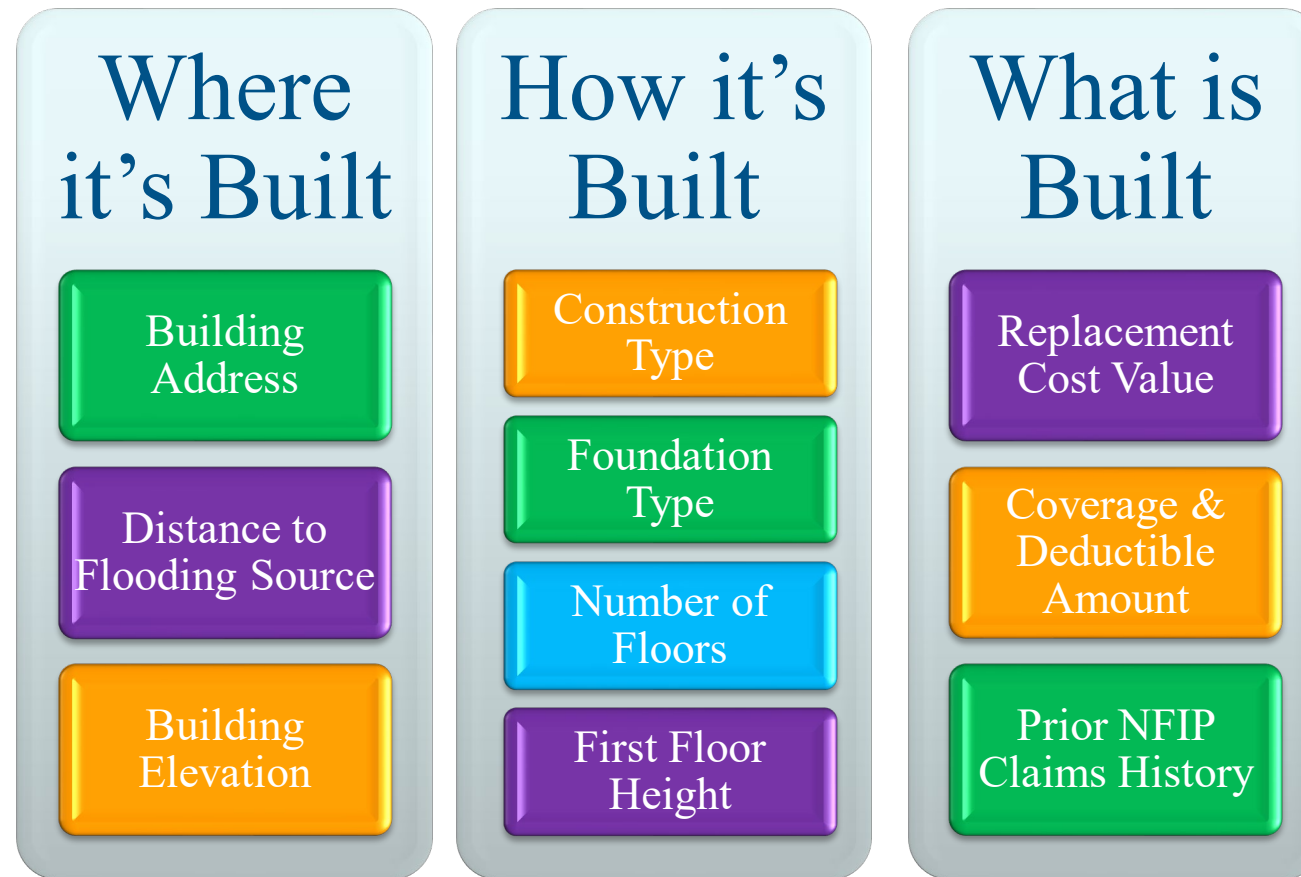
**UNIQUE FLOOD RISK**



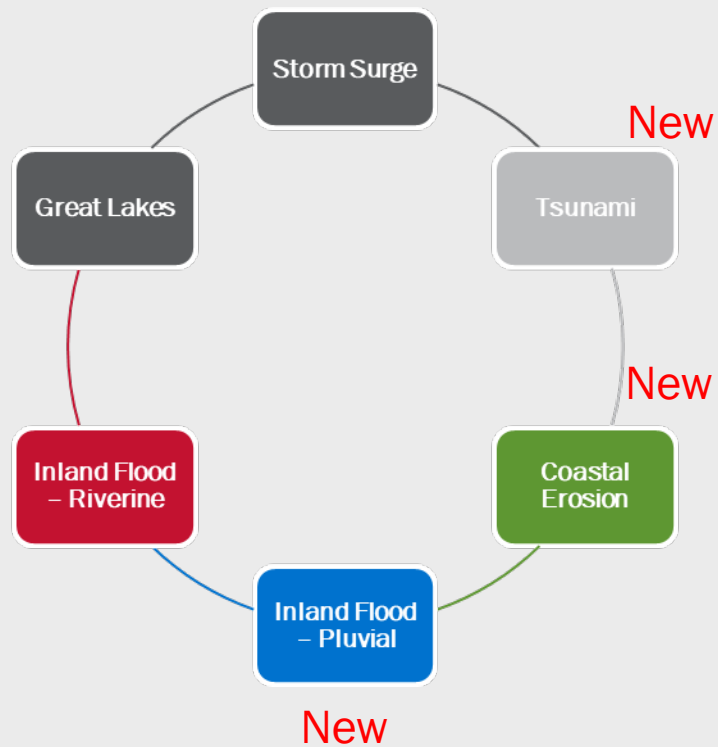
FEMA



# Rating Variables



# BROADER RANGE OF FLOOD FREQUENCIES



## NEW PRICING METHODOLOGY

FEMA-SOURCED MAPPED DATA

ADDITIONAL DATA SOURCES

BROADER RANGE OF FLOOD FREQUENCIES

COST TO REBUILD

RATING VARIABLES

FEES AND SURCHARGES

# Rating System Updates Coming Soon

- Updated USACE levee data
- Updating rating variables
- Premium Adjustments



# PART 2

## NFIP Policy Trends



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# Part 2: NFIP Policy Trends

Hawaii	September 2023	September 2024	PIF Growth
Total NFIP Policies	55,724	60,550	8.70%
<b>NFIP Penetration Rates</b>	<b>In SFHAs</b>	<b>Overall</b>	
	73.2%	4.20%	

NFIP Policy Source: <https://nfipservices.floodsmart.gov/reports-flood-insurance-data> (as of 09/30/2024)

# Part 2: NFIP Public Statistics



## Claims Data

- [Claims Information by State](#)
- [Claims by Occupancy Type/Zone](#)

## Policy Data

- [Policy Information by State](#)
- [Policies in Force by Occupancy Type/Zone](#)
- [Contracts in Force \(CIF\): Rolling 12 Months.](#)
- [Policies in Force \(PIF\): Rolling 12 Months.](#)
- [Preferred Risk Policies \(PRP\): Rolling 12 months.](#)
- [Risk Rating 2.0: Equity in Action State Profiles](#) 

<https://nfipservices.floodsmart.gov/reports-flood-insurance-data>

# Part 2: NFIP Policy Trends

- Hawaii Approved Information Sharing Agreements (ISAA):
  - HI DLNR
  - Honolulu City and County
  - Kauai County

Information  
Sharing  
Agreements

Contact: [edith.Lohmann@fema.dhs.gov](mailto:edith.Lohmann@fema.dhs.gov) or [adam.Lizarraga@associates.fema.dhs.gov](mailto:adam.Lizarraga@associates.fema.dhs.gov)

# PART 3


## Maui Flood After Fire Campaign



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# Maui Flood After Fire Campaign 2024



**ODDS OF**

**YOUR DIY TURNING INTO DIWHY?:**



**HIGH.**




**ODDS OF**

**FLOOD AFTER WILDFIRE:**




**HIGHER THAN YOU THINK**



**BEAT THE ODDS**




**WITH FLOOD INSURANCE**



**CHOOSE FLOOD INSURANCE.**

**FIND A PROVIDER**



[floodsmart.gov](https://www.floodsmart.gov)

# PART 4

## Upcoming Program Changes



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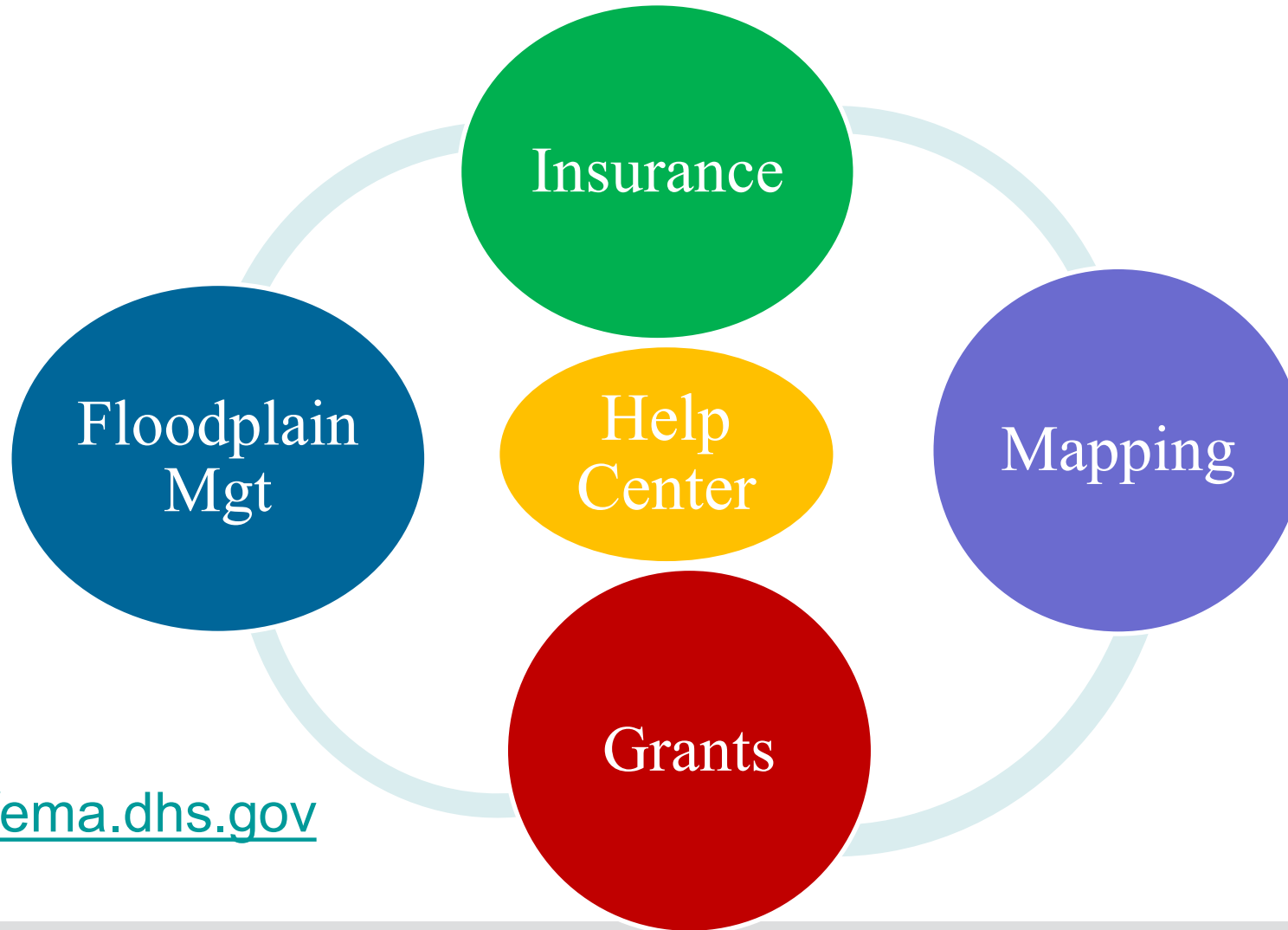
# Part 4: Upcoming Program Changes



- *Upcoming* - NFIP Reauthorization December 20, 2024
- *Upcoming* - Direct to Customer (D2C)
- *New* - Community Rating System Redesign
- *New* Policy Forms
- *New* - Installment Plans


# NFIP Help Center

1-877-336-2627



[FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov)

# NFIP Key Contacts


FEMA
Fact Sheet

Federal Insurance and Mitigation Administration

National Flood Insurance Program (NFIP) Key Contacts

<b>Consumer NFIP Help Center 1-877-336-2627</b> <a href="mailto:FEMA-FMIX@fema.dhs.gov">FEMA-FMIX@fema.dhs.gov</a>	<ul style="list-style-type: none"> <li>General NFIP Information</li> <li>Flood Insurance, Mapping, Grants Questions</li> <li>Find a Flood Insurance Agent</li> </ul>
<b>NFIP Insurance Carrier Contact Information</b> <a href="https://www.floodsmart.gov/flood-insurance-provider">https://www.floodsmart.gov/flood-insurance-provider</a>	<ul style="list-style-type: none"> <li>Request Policy Changes</li> <li>Insurance Agent Assistance</li> <li>Underwriting Inquiries</li> <li>Claims &amp; Coverage Inquiries</li> </ul>
<b>NFIP Outreach and Education Website</b> <a href="https://www.floodsmart.gov">https://www.floodsmart.gov</a>	<ul style="list-style-type: none"> <li>Agent Portal</li> <li>Agent Training (Webinars)</li> <li>Resource Library</li> </ul>
<b>NFIP Technical Home Page</b> <a href="https://www.fema.gov/flood-insurance">https://www.fema.gov/flood-insurance</a>	<ul style="list-style-type: none"> <li>New Pricing Approach</li> <li>Agent Flood Insurance Manual</li> <li>Claims Adjuster Manual</li> <li>Other Technical Information</li> </ul>
<b>FEMA Publications Warehouse</b> 1-800-480-2520 <a href="https://agents.floodsmart.gov/puborderform">https://agents.floodsmart.gov/puborderform</a>	<ul style="list-style-type: none"> <li>Downloadable or Hard Copies of NFIP Forms, Handbooks, Fact Sheets, and Brochures</li> </ul>
<b>FEMA's Office of the Flood Insurance Advocate</b> <a href="https://www.fema.gov/flood-insurance/advocate">https://www.fema.gov/flood-insurance/advocate</a>	

Revised: November 2024

## Flood Insurance Publications – Wai Hālanā

QUESTIONS?



**NATIONAL FLOOD  
INSURANCE PROGRAM**