

# POLICY COMMITTEE WORKPLAN INSURANCE COMMITTEE

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### 1.0 Overview

The primary mission of the Flood Insurance Committee is to support the ASFPM's floodplain management efforts through information, education, and outreach activities on flood insurance issues. Historically, this Committee has provided significant input on flood insurance legislation and flood insurance rules and guidelines propagated by FEMA. The Committee is also very active in keeping the ASFPM membership informed of upcoming changes to the NFIP's flood insurance program and potential effects these changes could have.

The Committee is run by two Co-Chairs listed below and supported by a Liaison.

#### Co-Chairs:

Bruce A. Bender, Bender Consulting Services, Inc.

John Gerber, North Carolina Division of Emergency Management

The membership is composed of those who have expertise or an interest in flood insurance. The Co-Chairs plan to identify a core group of members that are interested in providing additional support in the form of reviewing documents and providing written responses when the need arises.

Section 2 of this Workplan presents the specific items for 2016-2017 that are to be accomplished by this Committee and the work tasks required to complete these items. These items directly support the Goals & Objectives for ASFPM for 2016-2017 that are related to flood insurance.

# POLICY COMMITTEE WORKPLAN INSURANCE COMMITTEE

## 2.0 Task Outline

### 2.1 2016 – 2017 Ongoing Work Item Worksheets

<b>Task Title:</b> Ongoing Work		<b>Task Leader:</b> Bender, Gerber	
<b>ASFPM Goal and Objective #:</b> N/A		<b>Other Committee:</b> N/A	
<b>Approximate Start/End Date:</b> June 2016 – May 2017		<b>Approximate # Hours to Complete:</b> 100+ hours per person	
<b>Detailed Task Description:</b> <ul style="list-style-type: none"> <li>a. Participate in ASFPM Policy Committee Conference Calls and Retreats</li> <li>b. Initiate and hold 3 scheduled conference calls with Committee members</li> <li>c. Attend National Conference Policy Committee Chair Meeting and hold annual committee meeting</li> <li>d. Prepare Annual Reports, Work Plans</li> </ul>			
<b>Prerequisites Needed: (Activities That Need To Be Performed Before This Task Can Begin)</b> N/A			
<b>Completion Schedule:</b> N/A			
<b>Deliverables:</b> <ul style="list-style-type: none"> <li>1. Minutes from conference calls</li> <li>2. Agenda for and Minutes from Annual Committee meeting</li> <li>3. Annual Report, Work Plan</li> </ul>			
<b>Other Necessary Support or Resources:</b>  N/A			
<b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b> Personal Time – Priceless			
<b>Approval Process: (Does The Task Require Board Approval?)</b>  N/A			
<b>Assumptions:</b>  We have committee calls			
<b>Prepared by/ Date:</b> Bender/Gerber – August 2016			<b>Approved By/ Date:</b>

# POLICY COMMITTEE WORKPLAN INSURANCE COMMITTEE

## 2.2 2016 – 2017 New Work Item Worksheets

<b>Task Title:</b> Continue to monitor modifications and promote improvements to the insurance aspects of the National Flood Insurance Program, both from FEMA and Congress.	<b>Task Leader:</b> Bender/Gerber
<b>ASFPM Goal and Objective #:</b>	<b>Other Committee:</b>
<b>Approximate Start/End Date:</b> June 2016 – May 2017	<b>Approximate # Hours to Complete:</b> 100+ per person
<b>Detailed Task Description:</b> <ol style="list-style-type: none"> <li>a. Follow status of rule making and prepare review comments, as appropriate, to the Federal Emergency Management Agency.</li> <li>b. Strongly promote FEMA to increase training of agents</li> <li>c. Keep Board of Directors and membership apprised of significant flood insurance issues; e.g., Private market changes, implications of changes in levee analysis protocol; need for higher ICC limits and broader application.</li> <li>d. Follow status of bills in Congress and keep Board of Directors and membership apprised of possible effects the proposed changes may have on the Program and any related significant insurance issues.</li> <li>e. As 2017 Reauthorization approaches, liaise with other insurance industry groups, including organizing meetings with them to discuss their stance on issues affecting the NFIP. Promote ASFPM positions such as flood insurance premium reflecting actual risk.</li> <li>f. Provide input to EO on studies with insurance implications.</li> </ol>	
<b>Prerequisites Needed: (Activities That Need To Be Performed Before This Task Can Begin)</b> N/A	
<b>Completion Schedule:</b>  Ongoing	
<b>Deliverables:</b>  Written summaries; written responses via email	
<b>Other Necessary Support or Resources:</b> Continued updates from Merrie Inderfurth	
<b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b> Travel for any meetings	
<b>Approval Process: (Does The Task Require Board Approval?)</b> For any travel	
<b>Assumptions:</b> N/A	
<b>Prepared by/ Date:</b> Bender/Gerber – August 2016	<b>Approved By/ Date:</b>

# POLICY COMMITTEE WORKPLAN

## INSURANCE COMMITTEE

<b>Task Title:</b> Continue to monitor implementation and their effects related to insurance sections of reform legislation.	<b>Task Leader:</b> Bender/Gerber
<b>ASFPM Goal and Objective #:</b>	<b>Other Committee:</b>
<b>Approximate Start/End Date:</b> June 2016 – May 2017	<b>Approximate # Hours to Complete:</b> 100+ per person
<b>Detailed Task Description:</b> <ul style="list-style-type: none"> <li>a. Review NFIP Bulletins and other related documents and disseminate information to Committee members and ASFPM membership</li> <li>b. Provide feedback to FEMA on any concerns which may arise from implementation procedures</li> <li>c. Participate in quarterly FEMA-ASFPM calls/meetings</li> </ul>	
<b>Prerequisites Needed: (Activities That Need To Be Performed Before This Task Can Begin)</b> N/A	
<b>Completion Schedule:</b>  Ongoing	
<b>Deliverables:</b>  Written summaries; written responses via email	
<b>Other Necessary Support or Resources:</b>	
<b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b> Travel for any meetings	
<b>Approval Process: (Does The Task Require Board Approval?)</b> For any travel	
<b>Assumptions:</b> N/A	
<b>Prepared by/ Date:</b> Bender/Gerber – August 2016	<b>Approved By/ Date:</b>

# POLICY COMMITTEE WORKPLAN

## INSURANCE COMMITTEE

<b>Task Title:</b> Continue liaison activities with insurance industry groups, including Flood Insurance Producers National Committee (FIPNC), Institute of Business and Home Safety (IBHS) and National Flood Determination Association (NFDA).	<b>Task Leader:</b> Bender/Gerber
<b>ASFPM Goal and Objective #:</b>	<b>Other Committee:</b>
<b>Approximate Start/End Date:</b> June 2016 – May 2017	<b>Approximate # Hours to Complete:</b> 70 hours
<b>Detailed Task Description:</b> <ul style="list-style-type: none"> <li>a. Participate in FIPNC and IBHS meetings and provide updates. Also, offer ASFPM's views and recommendations where appropriate.</li> <li>b. Assist in providing direction and input regarding flood insurance issues for ASFPM National conference.</li> <li>c. Maintain dialog with the National Flood Determination Association and work towards identifying mutual goals and objectives.</li> </ul>	
<b>Prerequisites Needed: (Activities That Need To Be Performed Before This Task Can Begin)</b> N/A	
<b>Completion Schedule:</b>  Ongoing	
<b>Deliverables:</b>  Written summaries	
<b>Other Necessary Support or Resources:</b>  N/A	
<b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b>  <b>Travel to meetings</b>	
<b>Approval Process: (Does The Task Require Board Approval?)</b>  If travel is to occur	
<b>Assumptions:</b> N/A	
<b>Prepared by/ Date:</b> Bender/Gerber – August 2016	<b>Approved By/ Date:</b>

# POLICY COMMITTEE WORKPLAN

## INSURANCE COMMITTEE

<b>Task Title:</b> Work with FEMA on issues affecting flood insurance including insurance aspects of the Community Rating System (CRS), Increased Cost of Compliance (ICC), coastal, levees and Risk MAP.	<b>Task Leader:</b> Bender/Gerber
<b>ASFPM Goal and Objective #:</b>	<b>Other Committee:</b> ASFPM CRS Representative
<b>Approximate Start/End Date:</b> June 2016 – May 2017	<b>Approximate # Hours to Complete:</b> 120 hours
<b>Detailed Task Description:</b> <ol style="list-style-type: none"> <li>a. Monitor and offer ASFPM's views and recommendations on possible changes to NFIP's insurance, training, simplification, and lender compliance initiatives, etc.</li> <li>b. Monitor and offer ASFPM's views and recommendations regarding the effects of different FEMA programs' procedures (i.e., Risk MAP, Severe Repetitive Loss, levees, coastal) on insurance.</li> <li>c. Work with ASFPM CRS Representative and monitor CRS program issues and offer suggested enhancements and support.</li> <li>d. Work with Pod leader and EO to promote ICC changes</li> </ol>	
<b>Prerequisites Needed: (Activities That Need To Be Performed Before This Task Can Begin)</b>	
<b>Completion Schedule:</b>  Ongoing	
<b>Deliverables:</b>  Summary of meetings; updates to members; Updated ICC write-up in conjunction with Pod leader and EO	
<b>Other Necessary Support or Resources:</b>  Committee Liaison will coordinate updates with ASFPM CRS Representative	
<b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b> Personal Time - Priceless	
<b>Approval Process: (Does The Task Require Board Approval?)</b> N/A	
<b>Assumptions:</b> N/A	
<b>Prepared by/ Date:</b> Bender/Gerber– August 2016	<b>Approved By/ Date:</b>

# POLICY COMMITTEE WORKPLAN

## INSURANCE COMMITTEE

<b>Task Title:</b> Provide flood insurance-related information and assistance to members.	<b>Task Leader:</b> Bender/Gerber
<b>ASFPM Goal and Objective #:</b>	<b>Other Committee:</b>
<b>Approximate Start/End Date:</b> June 2016 – May 2017	<b>Approximate # Hours to Complete:</b> 120+ hours
<b>Detailed Task Description:</b> <ul style="list-style-type: none"> <li>a. Respond to member requests for flood insurance information and statistical data.</li> <li>b. Monitor and communicate proposed and actual changes to insurance-related forms to members; i.e. via bulletin, email, ASFPM newsletter.</li> <li>c. Assist in keeping Flood Insurance section on ASFPM's web site current; review at least 3 times a year</li> <li>d. Provide newsletter articles on a regular basis to Insider's Insurance Corner</li> </ul>	
<b>Prerequisites Needed: (Activities That Need To Be Performed Before This Task Can Begin)</b>  N/A	
<b>Completion Schedule:</b> Ongoing	
<b>Deliverables:</b>  Articles, timely response to members, bulletins to members, updated information to web site	
<b>Other Necessary Support or Resources:</b> ASFPM IT, ASFPM Publication Editor	
<b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b> Personal Time - Priceless	
<b>Approval Process: (Does The Task Require Board Approval?)</b>  Web content approval by ASFPM EO; Bulletin and news article approval by ASFPM EO	
<b>Assumptions:</b>  N/A	
<b>Prepared by/ Date:</b> Bender/Gerber – August 2016	<b>Approved By/ Date:</b>

# POLICY COMMITTEE WORKPLAN INSURANCE COMMITTEE

<b>Task Title:</b> Finalize Mitigation Handout – Reduce the Risk. Reduce the Rate Mitigation Activities a Homeowner Can Take		<b>Task Leader:</b> Bender	
<b>ASFPM Goal and Objective #:</b>		<b>Other Committee:</b>	
<b>Approximate Start/End Date:</b> Sep 2016 – February 2017		<b>Approximate # Hours to Complete:</b> 80 hours	
<b>Detailed Task Description:</b> <ol style="list-style-type: none"> <li>a. Update draft with current premiums</li> <li>b. Provide to co-chairs to review</li> <li>c. Put on web page for review and comment</li> <li>d. Finalize</li> </ol>			
<b>Prerequisites Needed: (Activities That Need To Be Performed Before This Task Can Begin)</b>  N/A			
<b>Completion Schedule:</b>  See Detailed Task Description			
<b>Deliverables:</b>			
<b>Other Necessary Support or Resources:</b> Non-structural and Mitigation Committee			
<b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b> Personal Time - Priceless			
<b>Approval Process: (Does The Task Require Board Approval?)</b>			
<b>Assumptions:</b>  N/A			
<b>Prepared by/ Date:</b> Bender/Gerber– August 2016		<b>Approved By/ Date:</b>	