

# Flood Insurance Committee Work Plan

2019-2020

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### 1.0 Overview

The primary mission of the Flood Insurance Committee is to support 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 and potential effects these changes could have.

The committee is run by two co-chairs listed below.

#### **Co-chairs:**

Bruce A. Bender, CFM Bender Consulting Services, Inc.  
Steve Samuelson, CFM Kansas Department of Agriculture

The membership is composed of those who have expertise or an interest in flood insurance. The co-chairs will use a core group of members who are interested in providing additional support in the form of reviewing documents and providing written responses when the need arises.

Section 2 of this work plan presents specific items for 2019-2020 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 2019-2020 that are related to flood insurance.

# Flood Insurance Committee Work Plan

## 2.0 Task Outline

### 2.1 2019-2020 Ongoing Work Items

| <b>Task Name</b>  | <b>Task Leader</b> | <b>Approx Hrs to Complete</b> | <b>Detailed Task Description</b>  |
|---|--------------------|-------------------------------|---|
| Conference Calls & Committee Retreat                          | Bender/Samuelson   | 44 hours                      | At least one co-chair will attend all conference calls and one of co-chairs will attend the conference retreat.   |
| Annual Conference   | Bender/Samuelson   | 16 hours                      | Prepare for the co-chairs meeting and the annual committee meeting. Prepare notes of annual meeting for distribution.   |
| Committee Conference Calls                                    | Bender/Samuelson   | 24 hours                      | Organize and facilitate at least 3 meetings/calls with active committee members (hours assume both co-chairs participating, 3 meetings per year, and prep/post meeting tasks) |
| Prepare Annual Reports, Work Plans, Insurance Corner Articles | Bender/Samuelson   | 34 hours                      | Write bi-monthly articles for Insurance Corner; write annual report in April and create Work Plans in September   |
| Continue to update Committee Webpage                          | Bender/Samuelson   | 12 hours                      | Review, update and provide new documents to the webpage; review at least three times a year   |
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## Flood Insurance Committee Work Plan

### 2.2 2019 – 2020 New Work Item Worksheets

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| <b>Task Title:</b><br>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><br>Bender/Samuelson                |
| <b>ASFPM Goal and Objective #:</b> Promote Improved National Policy – 2.1; Encourage increasing FEMA webinars/training – 1.4.1   |  |
| <b>Other Committee(s):</b>   |  |
| <b>Approximate Start/End Date:</b><br><b>Complete: July 2019 – June 2020</b>   | <b>Approximate # Hours to Complete:</b><br><b>100+</b> |
| <b>Detailed Task Description:</b> <ol style="list-style-type: none"> <li>a. Follow status of rulemaking 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, Risk Rating 2.0; need for higher ICC limits and broader application, Elevation Certificate update and PART insurance data access.</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. Liaise with other insurance industry groups, including organizing meetings with them to discuss their stance on issues affecting the NFIP, especially reauthorization of 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>Other Policy Committees/entities to Engage for this Task:</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><br>Travel for any meetings   |  |
| <b>Approval Process: (Does the Task Require Board Approval?)</b> For any travel  |  |
| <b>Assumptions:</b><br>N/A   |  |
| <b>Prepared by/ Date:</b><br>Bender/Samuelson – September 2019   | <b>Approved By/ Date:</b>                              |

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| <b>Task Title:</b><br>Continue to monitor implementation and their effects related to insurance sections of reform legislation and changes suggested by Office of Flood Insurance Advocate (OFIA)  |  | <b>Task Leader:</b><br>Bender/Samuelson                    |  |
| <b>ASFPM Goal and Objective #:</b><br>Promote Improved National Policy – 2.1.1   |  | <b>Other Committee(s):</b>                                 |  |
| <b>Approximate Start/End Date:</b><br>July 2019 – June 2020  |  | <b>Approximate # Hours to Complete:</b><br>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. Review OFIA annual report</li> <li>c. Provide feedback to FEMA on any concerns which may arise from implementation procedures</li> </ul> |  |  |  |
| <b>Prerequisites Needed: (Activities That Need to Be Performed Before This Task Can Begin)</b> N/A   |  |  |  |
| <b>Other Policy Committees/entities to Engage for this Task:</b><br>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><br>Travel for any meetings   |  |  |  |
| <b>Approval Process: (Does The Task Require Board Approval?)</b><br>For any travel   |  |  |  |
| <b>Assumptions:</b><br>N/A   |  |  |  |
| <b>Prepared by/ Date:</b><br>Bender/Samuelson – September 2019   |  | <b>Approved By/ Date:</b>                                  |  |

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| <b>Task Title:</b><br>Continue liaison activities with insurance industry groups, including Flood Insurance Producers National Committee (FIPNC), Institute of Business and Home Safety (IBHS), National Flood Association (NFA) and academia.  | <b>Task Leader:</b><br>Bender/Samuelsan   |
| <b>ASFPM Goal and Objective #:</b><br>Promote Improved National Policy – 2.1 1.4.2  | <b>Other Committee(s):</b><br>Explore partnering with insurance trade assocs – Curriculum with Higher Education Committee |
| <b>Approximate Start/End Date:</b><br><b>Complete: July 2019 – June 2020</b>  | <b>Approximate # Hours to Complete:</b><br>70 hours   |
| <b>Detailed Task Description:</b> <ol 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 Association and work towards identifying mutual goals and objectives.</li> </ol> |   |
| <b>Prerequisites Needed: (Activities That Need to Be Performed Before This Task Can Begin) N/A</b>  |   |
| <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><br><b>Travel to meetings</b>  |   |
| <b>Approval Process: (Does The Task Require Board Approval?)</b> If travel is to occur  |   |
| <b>Assumptions:</b><br>N/A  |   |
| <b>Prepared by/ Date:</b><br>Bender/Samuelsan – September 2019  | <b>Approved By/ Date:</b>   |

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| <b>Task Title:</b><br>Work with FEMA on issues affecting flood insurance including, training, insurance aspects of the Community Rating System (CRS), Increased Cost of Compliance (ICC) Risk Rating 2.0 and Pivot.   | <b>Task Leader:</b><br>Bender/Samuelson   |
| <b>ASFPM Goal and Objective #:</b><br>Promote Improved National Policy – 2.1  | <b>Other Committee(s):</b><br><b>ASFPM CRS Representative</b><br>Improve Prof Knowledge – 1.4 |
| <b>Approximate Start/End Date:</b><br><b>Complete: July 2019 – June 2020</b>  | <b>Approximate # Hours to Complete:</b><br>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’ and procedures (i.e., Risk MAP, Elevation Certificate, Risk Rating 2.0, Pivot) 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><br>Summary of meetings; updates to members; Updated ICC write-up in conjunction with Pod leader and EO   |   |
| <b>Other Necessary Support or Resources:</b><br>Committee Liaison will coordinate updates with ASFPM CRS Representative   |   |
| <b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b><br>Personal Time - Priceless  |   |
| <b>Approval Process: (Does The Task Require Board Approval?)</b><br>N/A   |   |
| <b>Assumptions:</b><br>N/A  |   |
| <b>Prepared by/ Date:</b><br>Bender/Samuelson– September 2019   | <b>Approved By/ Date:</b>   |

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| <b>Task Title:</b><br>Provide flood insurance-related information and assistance to members.  | <b>Task Leader:</b><br>Bender/Samuelson           |
| <b>ASFPM Goal and Objective #:</b><br>1.4 Promote knowledge<br>1.1.3 Incentivize mitigation with  | <b>Other Committee(s):</b>                        |
| <b>Approximate Start/End Date:</b><br>July 2019 – June 2020   | <b>Approximate # Hours to Complete:</b> 20+ 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> <li>e. Create a fact sheet on private flood on what floodplain managers need to know</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><br>Articles, timely response to members, bulletins to members, updated information to website  |   |
| <b>Other Necessary Support or Resources:</b><br>ASFPM IT, ASFPM Publication Editor and Flood Science Center for FSC mitigation library project for mitigation impacts on insurance  |   |
| <b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b><br>Personal Time - Priceless  |   |
| <b>Approval Process: (Does The Task Require Board Approval?)</b><br>Web content approval by ASFPM EO; Bulletin, fact sheet and news article approval by ASFPM EO  |   |
| <b>Assumptions:</b> N/A   |   |
| <b>Prepared by/ Date:</b><br>Bender/Samuelson – September 2019  | <b>Approved By/ Date:</b>                         |

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| <b>Task Title:</b><br>Work with FEMA on State access to Predictive Analytical Reporting Tool (PART) and Pivot.  | <b>Task Leader:</b><br>Bender/Samuelson                    |
| <b>ASFPM Goal and Objective #:</b><br>Shared Federal/State responsibility 1.1<br>Build State capability under 1.1.1<br>Promote State capacity 2.3   | <b>Other Committee(s):</b><br>Mitigation                   |
| <b>Approximate Start/End Date:</b><br><b>July 2019 – June 2020</b>  | <b>Approximate # Hours to Complete:</b><br><b>80 hours</b> |
| <b>Detailed Task Description:</b> <ol style="list-style-type: none"> <li>a. Provide FEMA with information on State needs for information.</li> <li>b. Work with ASFPM Office and FEMA to overcome barriers currently preventing access.</li> <li>c. Provide FEMA with feedback on PART after obtaining access to system</li> <li>d. Rep loss data for mitigation work.</li> </ol> |  |
| <b>Prerequisites Needed: (Activities That Need to Be Performed Before This Task Can Begin)</b><br>N/A   |  |
| <b>Completion Schedule:</b><br>See Detailed Task Description  |  |
| <b>Deliverables:</b>  |  |
| <b>Other Necessary Support or Resources:</b><br>ASFPM Office to help disseminate; work with Mitigation Committee  |  |
| <b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b><br>Personal Time - Priceless  |  |
| <b>Approval Process: (Does the Task Require Board Approval?)</b><br>No  |  |
| <b>Assumptions: N/A</b>   |  |
| <b>Prepared by/ Date:</b><br>Bender/Samuelson– September 2019   | <b>Approved By/ Date:</b>                                  |



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| <b>Task Title:</b><br>Review information provided on Risk Rating 2.0 and provide an ASFPM response sharing suggestions for improvement and concerns.  | <b>Task Leader:</b><br>Bender/Samuelson                    |
| <b>ASFPM Goal and Objective #:</b><br>Insurance webinars/train – 1.4<br>Promote improved national policy – 2.1  | <b>Other Committee(s):</b><br>Regulations Committee        |
| <b>Approximate Start/End Date:</b><br><b>July 2019-June 2020</b>  | <b>Approximate # Hours to Complete:</b><br><b>40 hours</b> |
| <b>Detailed Task Description:</b> <ol style="list-style-type: none"> <li>a. Organize work group of core committee members</li> <li>b. Consolidate responses</li> <li>c. Provide to ASFPM office to issue</li> </ol> |  |
| <b>Prerequisites Needed: (Activities That Need to Be Performed Before This Task Can Begin)</b><br>N/A   |  |
| <b>Completion Schedule:</b><br>See Detailed Task Description  |  |
| <b>Deliverables:</b><br>Draft response for the ASFPM office to send out   |  |
| <b>Other Necessary Support or Resources:</b>  |  |
| <b>Approximate Direct Cost to Complete: (Labor and Non-Labor)</b><br>Personal Time - Priceless  |  |
| <b>Approval Process: (Does The Task Require Board Approval?)</b><br>No, but office will review, edit and deliver  |  |
| <b>Assumptions: N/A</b>   |  |
| <b>Prepared by/ Date:</b><br>Bender/Samuelson– September 2019   | <b>Approved By/ Date:</b>                                  |