

Agenda

NFIP Stakeholder Session - March 4, 2016

9:10 – Introduction, Michael Newman

9:15 – Remarks, Roy Wright

10:00 – Consumer priorities and questions

11:00 – Improving communication among NFIP stakeholders

12:00 – Effect of privatization on distribution channels

12:30 – Concluding remarks, Paul Huang

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Participant List

Corise Morrison	USAA
Courtney Guss	Westfield Insurance
Andrea Gardner	The Hartford
Allen Anderson	Selective Insurance
Patricia Latshaw	Wright Flood
Doug Iannarelli	Auto Club Insurance Company of Florida
Jennifer Rath	Allstate
Irica Solomon	MetLife
Jeff Hinsley	Farmers Insurance
David Koontz	Assurant
Paul Hilliar	Marsh
Jake Clark	Guy Carpenter
Ken Evans	Willis
Frank Bordeaux	Bancorp South
Richie Clements	Clements Insurance
Chris Heidrick	Sanibel Insurance
Timothy Russell	The Russell Agency LLC
Angela Ripley	VW Brown Insurance Services
Hadi Sedigh	National Association of Counties
George Hartwick	Dauphin County, Pennsylvania
Rebecca Kagan	City of New York
Amy Bach	United Policyholders
Birny Birnbaum	Center for Economic Justice
Sue Marticek	Ocean County LTRG
Kevin McKechnie	American Bankers Association
Anjali Wade Phillips	American Bankers Association
Austin Perez	National Association of Realtors
TJ Johnson	Torrent
Keith Brown	National Flood Services

William Rader	New Jersey Department of Banking & Insurance
Teresa Miller	Pennsylvania Insurance Department
Jessica Altman	Pennsylvania Insurance Department
Michael Newman	Treasury
Chester McPherson	Treasury
Roy Wright	FEMA
Melissa Anderson	FEMA
Claudia Murphy	FEMA
Nancy Niederhofer	FEMA
David Stearrett	FEMA
Paul Huang	FEMA
Julia Tishman	CIAB
Jeffrey Williams	Allstate
Brooke Stringer	NAIC
Jennifer Webb	Big I
Amy Roberti	CIAB
Tom Glassic	PCI
John Hair	NAMIC
Anthony Cimino	FSR
Tom Santos	AIA
Pat Borowski	PIA
Tom Woods	USAA
Don Griffin	PCI
Matt Gannon	Farmers
Patricia Mulvania	Assurant
Sally Estvanic	Westfield Insurance
Jordan Quinn	The Hartford
Saras Singas	Mortgage Bankers Association
Cynthia DiVincenti	National Flood Services
Louis Hobson Elliot	National Flood Services

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Objective: To understand challenges and opportunities related to flood insurance distribution channels and the impact of these channels on the customer experience

1. When marketing and/or selling flood insurance, what are some of the questions insurance agents and brokers hear from consumers? What are consumers' top priorities?
2. What are the most common hurdles that consumers face in obtaining flood insurance (e.g., completing the application, providing the required paperwork, obtaining elevation data, etc.)?
3. What are the strengths and weaknesses of the training provided to agents and brokers by the NFIP? What improvements can be made to this training?
4. What processes do WYO carriers use to respond to flood insurance questions from consumers, agents, and brokers?
5. What advantages does the WYO program provide for consumers, agents, and brokers?
6. How does the WYO compensation structure impact the effectiveness of distribution channels?
7. What role do realtors play in providing information to consumers about flood insurance?
8. How do state and local government officials encourage consumers to purchase flood insurance? What methods have been most successful?
9. How do state and local government officials obtain information about flood insurance to share with constituents? How could this process be improved?
10. What do state insurance regulators hear from consumers about the way consumers are marketed and educated about flood insurance? How can it be improved?
11. What do consumer advocates hear from consumers about the way consumers are marketed and educated about flood insurance? How can it be improved?
12. What are the connections between the marketing of flood insurance and issues that arise later in the consumer experience (e.g., claims disputes)?
13. What recommendations do you have to improve the early stage customer experience and increase the number of consumers purchasing flood insurance?
14. How would distribution channels for flood insurance change if more private insurers offered flood insurance products?