



W-09037  
July 13, 2009

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

FROM: James A. Sadler, CPCU, AIC  
Director of Claims  
National Flood Insurance Program

SUBJECT: Notice of FEMA's Request for WYO Companies and The NFIP Servicing  
Agent to Provide Consistent and Timely Claims Polling Information

The purpose of this Bulletin is to emphasize the importance of claims polling information after a material event(s).<sup>1</sup> Congress, the National Response Coordination Center (NRCC), the Regional Response Coordination Center (RRCC), and so many others request information prior to the event actually causes flood damage, for instance, prior to landfall of a tropical storm or hurricane. The Bureau provides FEMA with targeted policies in force <sup>1</sup>(PIF)/contracts in force data and exposure data that meet that need.

Prior to receiving claims polling information FEMA receives detailed flood surveys provided by the NFIP General Adjusters (GP) and more focused PIF and exposure data. The combined GA survey information and focused PIF/Exposure data yields a very rough preliminary paid loss projection that is closely held.

Polling information provides FEMA with claims receipts and paid loss information adding substance to previous projections. However, FEMA's confidence in the information, however preliminary, is enhanced when all WYO Companies and the NFIP Servicing Agent (Insurers) consistently report when requested. It must be noted that polling information is not official NFIP data. Therefore, the distribution of policy information and its use are very limited.

Because of the importance of this information, FEMA will be advised when this important function is disregarded by an Insurer(s). Please expect prodding emails from the Director of Claims or the Senior Actuary encouraging compliance. The iServices Bureau contractor and FEMA are working very hard to make polling a useful tool.

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<sup>1</sup> Material Event is not an easily defined term. Certainly, events like Hurricanes Katrina and Ike are material. In 2008, there were a series of storms that individually would not be material, but in combination, they could have been. Another factor is the debt ceiling. The closer the Program gets to the ceiling the smaller the event has to be to be material. In addition, FEMA Claims or Actuaries or Claims may have other event specific criteria for receiving polling information.

The NFIP Bureau iService Team has provided two methods to submit claims polling data. WYO companies or vendors may use either method. Please refer to the attachment for additional information.

We ask for your full support. Any questions or comments regarding the claims polling process should be directed to James A. Sadler, CPCU, AIC, Director of Claims, National Flood Insurance Program. Mr. Sadler may be reached by email at [James.Sadler@dhs.gov](mailto:James.Sadler@dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting, IT

Attachment

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## 1 iService Claims Polling Requirements

<i>Purpose:</i>	To provide FEMA with current claims data for select flooding events
<i>Created by:</i>	WYO Companies/Flood Insurance Vendors
<i>Processed by:</i>	NFIP BSA iService Team
<i>Frequency:</i>	Daily Reporting:* Daily by Noon EST Weekly Reporting:* Wednesday by Noon EST <i>*Determined by FEMA and Communicated by iService Company Consultants</i>
<i>Data Submission Methods:</i>	1) Online Submission ( <a href="http://www.nfipiservice.com">www.nfipiservice.com</a> > Polling) – Manual Entry 2) Flat File (ftp:// <a href="http://www.nfipiservice.com">www.nfipiservice.com</a> ) – Automated File Feed
<i>Flat File - FTP Folder:</i>	ftp://www.nfipiservice.com/ftpout/coxxxxx/polling coxxxxx=Company ID or NAIC
<i>Flat File - Format:</i>	Flat Positional Fixed Length
<i>Naming Convention:</i>	CP.<NAIC>.<YYYYMMDD>.dat e.g.,CP.xxxxx.20090501.dat CP=Claims Polling

### 1.1 WYO Company Claims Polling Data Submission Procedures

Claims polling data is submitted by the WYO companies to the NFIP Bureau iService Team. Reported claims data is for FEMA selected flooding events, which may be identified as a named storm (e.g., Ike) and/or the Flood Insurance Claims Office (FICO) number (e.g., 225, 225). Flood-related losses located within the affected FICO state and county as documented in the NFIP Clearinghouse FICO Bulletin ([www.nfipiservice.com](http://www.nfipiservice.com)) must be reported. The NFIP iServices company consultant will inform companies when claims data should and should not be reported.

#### Example – Flooding Events and State FICO Numbers

If FEMA requires claims polling for Hurricane Ike, then the WYO companies need to submit claims data for all Ike related FICO numbers. If there are 12 FICO numbers for Ike, then the company must report claims data for each state associated with IKE. See the table below for details.

Event Name	State	FICO No.	Dates of Loss
Hurricane IKE	Alabama	225	9/11/08 - 9/15/08
Hurricane IKE	Arkansas	226	9/12/08 - 9/15/08
Hurricane IKE	Indiana	227	9/11/08 - 9/15/08
Hurricane IKE	Florida	228	9/11/08 - 9/13/08
Hurricane IKE	Kansas	229	9/12/08 - 9/14/08
Hurricane IKE	Michigan	230	9/12/08 - 9/15/08
Hurricane IKE	Missouri	231	9/12/08 - 9/15/08
Hurricane IKE	Oklahoma	232	9/11/08 - 9/15/08
Hurricane IKE	Mississippi	233	9/11/08 - 9/15/08
Hurricane IKE	Illinois	666	9/11/08 - 9/15/08
Hurricane IKE	Louisiana	667	9/11/08 - 9/15/08
Hurricane IKE	Texas	668	9/11/08 - 9/15/08

WYO companies who have policies in the impacted areas with FICO numbers are expected to report claims statistical data. WYO companies who are not reporting will be identified and reported to FEMA as “non-reporting.”

FEMA will determine the claims polling frequency by event name or FICO number, which may be daily.

The following reported Claims Polling data is collected by FICO and its related state.

- Losses Received (Count)
- Losses Paid (Count)
- Losses CWOP (Count)
- Losses Closed (Count)
- Percent Closed (Number) – System Calculated
- Total Paid on Closed Claims (Whole Dollars)
- Total Paid on Open Claims (Whole Dollars)
- Average Closed Claim Payment (Whole Dollar) – System Calculated

Submitted claims polling data should be cumulative for the event identified. Do not only include claims for a specific day, week or other timeframe.

### 1.2 Option 1 - Polling Online Submission

- Location: [www.nfipiservice.com](http://www.nfipiservice.com)
- Method: Manual Data Entry (see following screenshot)
- Access Control: Refer to iService Company Consultant

Enter your company's estimated losses Received, losses Paid, losses CWOP, Total Closed, and Total \$ Paid for the states that your company writes policies in. These are only estimates prior to reporting to the NFIP's statistical reporting system.

State: AL	FICO: 225	Date Range: 09-11-2008 - 09-15-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update
State: AR	FICO: 226	Date Range: 09-12-2008 - 09-15-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update
State: IN	FICO: 227	Date Range: 09-11-2008 - 09-15-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update
State: FL	FICO: 228	Date Range: 09-11-2008 - 09-13-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update
State: KS	FICO: 229	Date Range: 09-12-2008 - 09-14-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update
State: MI	FICO: 230	Date Range: 09-12-2008 - 09-15-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update
State: MO	FICO: 231	Date Range: 09-12-2008 - 09-15-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update
State: OK	FICO: 232	Date Range: 09-11-2008 - 09-15-2008	Event: NOAA Named Storm Ike					
Losses Received (#)	Losses Paid (#)	Losses CWOP (#)	Total Closed (#)	Percentage Closed (%)	Total Paid on Open Claims (\$)	Total Paid on Closed Claims (\$)	Average Claim Payment (\$)	Last Update

Done

### 1.3 Option 2 - Polling Flat File

- Location: <ftp://www.nfipiservice.com>
- Method: FTP File Exchange
- Access Control: Refer to iService Company Consultant
- Encryption: Do Not Encrypt Files

#### 1.3.1 Claims Polling Data File Layout

Data/Column Name	Field Length	Type	Position	Notes
FICO	5	Number	1-5	e.g., 228, 689
State Code	2	Alpha	6-7	e.g., FL, GA
Losses Received (Count)	10	Number	8-17	
Losses Paid (Count)	10	Number	18-27	
Losses CWOP (Count)	10	Number	28-37	
Losses Closed (Count)	10	Number	38-47	
Percent Closed (Number)	10	Number	48-57	System Will Validate Number
Total Paid on Closed Claims (Whole Dollars)	10	Number	58-67	
Total Paid on Open Claims (Whole Dollars)	10	Number	68-77	
Average Closed Claim Payment (Whole Dollar)	10	Number	78-87	System Will Validate Number
Last Update Date (Claim data is accurate as of date)	14	Number	88-101	Date Timestamp (YYYYMMDDHHMMSS) Hours: 24-Hour Clock

#### 1.3.2 Header Record (HR)

Data/Column Name	Field Length	Position	Notes
Record Identifier	2	1-2	Header Record (HR)
Creation Date	14	3-16	Date Timestamp (YYYYMMDDHHMMSS) Hours: 24-Hour Clock
Data Records	12	17-28	Total Number of Data Records in File (Excluding Header and Trailer Records)
Contact Name	50	29-78	WYO Company Claims Polling Contact Name
Contact Phone Number	10	79-88	WYO Company Claims Polling Contact Phone Number
Contact Email	50	89-138	WYO Company Claims Polling Contact Email

#### 1.3.3 Trailer Record (TR)

Data/Column Name	Field Length	Position	Notes
Record Identifier	2	1-2	Trailer Record (TR)
Creation Date	14	3-16	Date Timestamp (YYYYMMDDHHMMSS) Hours: 24-Hour Clock
Data Records	12	17-28	Total Number of Data Records in File (Excluding Header and Trailer Records)