




FEMA

W-17015

April 28, 2017

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

FROM:   
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Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Underwriting and Claims Operation Review Tool (UCORT) Overview and Usage Requirements

FEMA oversees the National Flood Insurance Program's (NFIP) WYO Companies partly through expanded use of the Underwriting and Claims Operation Review Tool (UCORT). UCORT is an automated mechanism and web application that helps facilitate oversight of the NFIP WYO Program and the NFIP Direct. FEMA requires all WYO Companies and NFIP Direct to utilize the UCORT online application in support of the following activities:

1. Operation Review
2. Post-Review Follow-Up (PRFU)
3. Proof-of-Loss (POL) Waiver
4. Daily Claims Collection

1. The **Operation Review** module, established March 20, 2014, captures insurance examiner's findings, which include but are not limited to identifying improper payments (Claims only — overpayments and underpayments), corrective actions, and basic background information developed during scheduled operation reviews. This information is then utilized to generate a final report to assist FEMA with reporting and managing operation reviews in addition to recognizing metrics. The specific requirements and procedures in the WYO Arrangement and Financial Control Plan applicable to all WYO companies writing flood insurance under the NFIP are incorporated into the Operation Review module in UCORT.

WYO Companies and NFIP Direct are expected to continue to use the Operation Review module to review and respond to errors and corrective actions (Underwriting only) as well as to review draft and final operation review results. WYO Companies are expected to continue to use this module to provide FEMA with any additional information required to close out an operation review.

2. The **Post Review Follow-Up (PRFU)** module, established September 12, 2014, offers an automated workflow solution that enables WYO Companies and NFIP Direct to electronically document corrective actions for all file errors, recommendations, and requirements identified during the operation review. This solution promotes accountability for correcting policy mistakes quickly and effectively for policyholders.

WYO Companies and NFIP Direct are expected to continue to use the PRFU module to provide documentation and additional information to FEMA that demonstrates the corrective actions taken on errors identified by FEMA in operation reviews.

3. The **Proof of Loss (POL) Waiver** module, established March 14, 2014, provides an automated form and workflow management solution to increase FEMA's efficiency and effectiveness for reviewing and adjudicating waiver requests. UCORT provides a standardized form to streamline the information submitted and a means to enforce business rules to prevent common mistakes from being submitted to FEMA, as well as a workflow management process for reviewing and adjudicating the waiver requests.

WYO Companies and NFIP Direct are expected to continue to use the POL Waiver module to submit policy and loss information in support of a waiver request if it has been more than 60 days since the date of loss or expiration of any extension authorized by the FEMA Administrator. They are also expected to use this POL Waiver module to provide additional information pertaining to the POL waiver to FEMA if there are any outstanding questions.<sup>1</sup>

4. The **Daily Claims Collection** module, established October 1, 2016 serves as a single claims data feed, providing a streamlined process for the WYOs to report claims data more frequently. The Daily Claims Collection module affords FEMA an efficient and accurate review of incoming data and equips the Agency with a more intensive and proactive capability to oversee and monitor policyholders' claims experience, while contributing significantly to FEMA's disaster response operations. The Daily Claims Collection improves FEMA's data analysis and customer service, and will also significantly reduce the amount of time FEMA and WYO Companies currently expend administering and responding to various claims polling actions and requirements.

Effective June 1, 2017, WYO Companies and NFIP Direct will be required to provide information related to open claims on a daily basis and upload it to UCORT by midnight the same day (excluding weekends and Federal Holidays). WYO Companies must add to the records as the data becomes available and continue to do so until a claim is closed.

*NOTE: The Daily Claims Collection through UCORT does not overwrite Transaction Record Reporting Process (TRRP) submissions. Although all vendors have been submitting daily claims data to UCORT for several months, FEMA will continue to conduct claims polling*

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<sup>1</sup> This bulletin only applies to POL waivers for claims not in litigation.

*until FEMA is confident that UCORT claims data is consistent and an accurate replacement for polling. FEMA will inform all WYO Companies when claims polling is no longer required.*

Principal Coordinator(s) of each WYO Company and NFIP Direct must have an active UCORT account. Having an account enables insurance companies to receive communications as referenced above. Should any additional staff require access to UCORT, please navigate to the UCORT login page (<https://www.nfip.fema.gov/logIn.aspx>) and click the “Request Access” hyperlink to fill out a new user access request.

If a WYO company elects to use a vendor to facilitate the submission of data to UCORT, the WYO Company must ensure that its vendor complies with the instructions contained in this bulletin.

Updates to this bulletin will be made as modules are added to UCORT for processes including Submit-for-Rate, Floodproofing, and Special Allocated Loss Adjustment Expense (SALAE).

For additional technical support, please contact: [FEMA-UCORT@fema.dhs.gov](mailto:FEMA-UCORT@fema.dhs.gov). For all other matters related to UCORT please contact Rob Darlington within the Federal Insurance Directorate, Industry Management Branch at [Robert.Darlington@fema.dhs.gov](mailto:Robert.Darlington@fema.dhs.gov) or Jack Way with the Data Analytics and Policy Branch at [Jack.Way@fema.dhs.gov](mailto:Jack.Way@fema.dhs.gov).

cc: Vendors

Required Routing: Claims, Underwriting