# FREE*quotes*

> Definition: FREE – (fre)
> n. FREE; Flood Rating Engine Environment;
> NextGen's Flood Insurance Rating Engine

The Flood Rating Engine Environment (FREE) is a Web-based, centralized flood insurance rating application where NFIP stakeholders can securely logon to quote flood insurance policies.

FREE is personalized for every user, displaying every flood insurance quote saved by the user. Quotes are secured, meaning users only have access to quotes they have completed. FREE is a FEMA-owned application developed under the NextGen Project and it will be the future flood insurance rating engine for the NFIP. Currently, FREE is in pilot mode.

## NextGen

F$_2$M

**FREE**

forms

**SQA**Net

**AW**-501

LOCATION
VALIDATION

ezClaims

Data warehouse

**TRRP**
DAILY CYCLE

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NextGen 001 4/07

*National Flood Insurance Program*

# Quoting Engine Application

An Introduction to online NFIP NextGen Flood

Insurance Policy Rating Engine

FEMA

## NextGen FREE

The Flood Rating Engine Environment (FREE) application is the single authoritative and centralized flood insurance quoting engine for the NFIP.

Within minutes, experienced underwriters will be able to generate a valid quote for any type of NFIP policy, including Submit-For-Rate (SFR). FREE has multiple upfront underwriting and Transaction Record Reporting Process (TRRP) edits, such as community status, map panel, elevation, and coverage limits, to ensure consistently accurate quotes.

NFIP stakeholders have the opportunity to use and test FREE during its pilot program. FREE is available to stakeholders through several service-oriented options, including real-time Internet portal and batch modes. The quoting engine and edits that are used in FREE will also be used in the TRRP cycle to validate rating edits.

## FREE Screenshot

The FREE screenshot on the lower right is the FREE input screen where users input data to generate a quote. The entered data is validated against the front-end edits listed in the FREE Features section. If there is an error, FREE will display an error message and highlight the data element in red, as shown in the screenshot.

## Intended Users

The primary users of FREE are expected to be FEMA, NFIP Bureau and Statistical Agent (Bureau), Write Your Own (WYO) company and vendor underwriters. FREE may be used by other FEMA employees, Bureau personnel, WYO company flood insurance personnel and vendors.

## Getting Started

The NextGen project is conducting a pilot program to use and test FREE and other NextGen applications. NextGen application intended users may request a NextGen Account. All requests go through an approval process by FEMA and, if applicable, a company. The approval process takes approximately ten business days. Individuals can request participation online at www.nfipnextgen.com.

Authorized users will receive an e-mail with NextGen Account information, which provides access to their approved NextGen pilot programs at www.nfipnextgen.com. NextGen QuickStarts are user guides to help users get started with the applications. The FREE QuickStart is located at www.nfipnextgen.com/pdf/free_quickstart.pdf.

## The NextGen Project

The NFIP Modernization Project, known as the NextGen Project, is a full lifecycle technology modernization effort focused on providing business-driven solutions for the Bureau using state-of-the-art, industry-proven technologies.

The principal NextGen Project goals are to improve Bureau and WYO company processes to benefit all NFIP stakeholders, while achieving more efficient and effective program operations. Modernization is critical to ensuring the continued success of the NFIP's insurance and mitigation functions.

For more information on the NextGen Project, explore the NextGen Portal at www.nfipnextgen.com. The About NextGen link contains a wealth of information on the modernization effort.

## Feedback

NextGen is continuing to enhance and improve its applications based on pilot program feedback. We encourage you to explore all of the pilot applications. Feel free to provide feedback by sending e-mail to nextgen@ostglobal.com or calling (202) 467-7602.

| NextGen Application | Stakeholder Involvement | | | | Transmission Methods | | |
|---|---|---|---|---|---|---|---|
| | WYO Companies/ Vendors | States, Communities, Regions | NFIP Bureau/ Contractors | Frequency | Real-Time Person-to-Machine | Batch Machine-to-Machine | Web Services Machine-to-Machine |
| Flood Rating Engine Environment (FREE) | Optional | None | Optional | As Needed | ⊕ | ⊕ | ⊖ |

⊕ YES   ⊖ NO

## FREE Features

FREE is designed to accommodate a variety of rating situations.

• Policy Types – FREE rates Regular, Residential Condominium Building Association Policy (RCBAP) and Submit-For-Rate (SFR) policies effective on or after May 1, 2004.

• NFIP Program Types – FREE handles both Regular and Emergency Program policies.

• Community Validation – FREE validates community status (Participating, Non-Participating, On Probation or Suspended) and automatically applies the appropriate CRS discount and floodproofing credit for eligible communities.

• Flood Zone Validation – FREE cross-references the provided map panel and suffix with the flood zone for accuracy.

• Location Validation – FREE increases policy data accuracy by integrating NextGen's address validation tool to ensure every quote's address undergoes data quality and correctness checks.

• Grandfathering - FREE provides users with the ability to rate properties based on grandfathering rules for built-to-code compliance and loyal customer incentives.

• Personalized work list to display quotes for easy display.