NFIP IT Services: FREE Application

National Flood Conference | May 2008

FREE (Flood Rating Engine Environment) allows users to securely generate a flood insurance quote for Submit-For-Rate, Emergency Program, and some Regular Program policy in seconds.

FEMA

ezClaims F2M FREE Data warehouse SQANet LOCATION VALIDATION TRRP DAILY CYCLE AW-501 &RL MAINTENANCE webportal

FREE Agenda

- What is FREE?
- Getting Started!
  - Web Portal>FREE
  - Web Portal>Help
  - Accounts – My Profile
  - FREE Application
- FREE Demo
  - Access Levels
  - Rating
  - SFR Packet Submission
  - Underwriting Submission
- Review of May 21 – Underwriting Requirements
- Q&A

FREE Application

- Flood Rating Engine Environment (FREE)
  - FEMA Centralized Rating/Quoting Engine
  - Quotes and Validates TRRP Policy Edits for Flood Insurance Policy Types (including SFR policies)
  - Validates Upfront Edits for Pre-FIRM, Post-FIRM, Flood Proofing Credit Eligibility, Address, Community, Map Panel, Flood Zone and Repetitive Loss data elements
  - Generates and Saves Quotes, Geo-Codes, CRS Discounts and NFIP Flood Application and Worksheet Forms
- Back Rating to 2004
- AIS Rating Test Bed

FREE uses the same edits and validations as the TRRP.

FREE Features

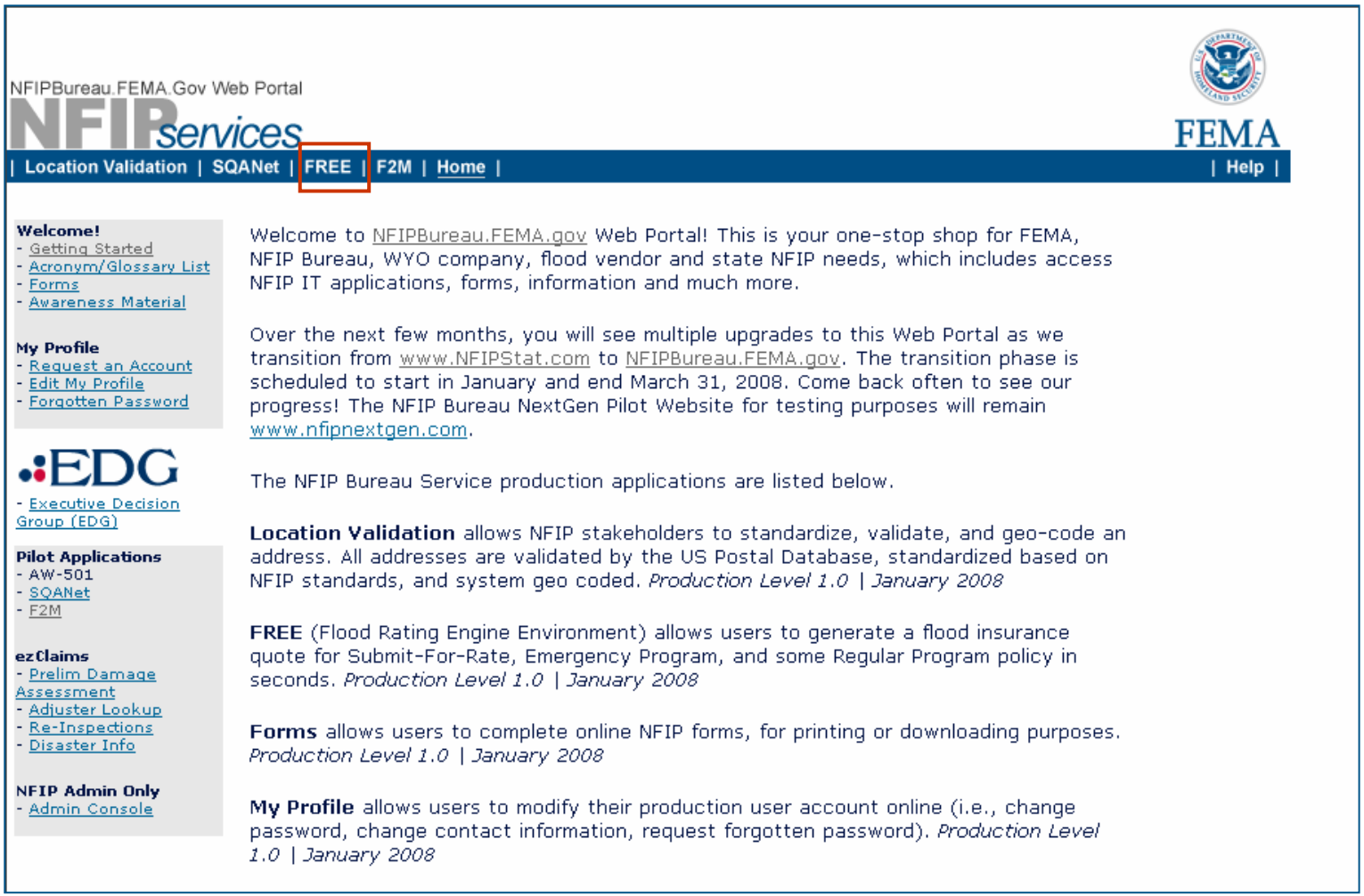
- Web-Based Rating Application
- Authoritative NFIP Rules Engine
- Multiple Rules Engine Based on Effective Date
- e-SFR Packet Submission
- e-Underwriting Submission
- Built-In Submission, Tracking and Workflow
- Upfront Rating Related TRRP Edits
- Geo Coding (latitude/longitude)
- FREE is a Green Application
  - Less Paper
  - Green Energy-Efficient IT Servers

FREE Benefits

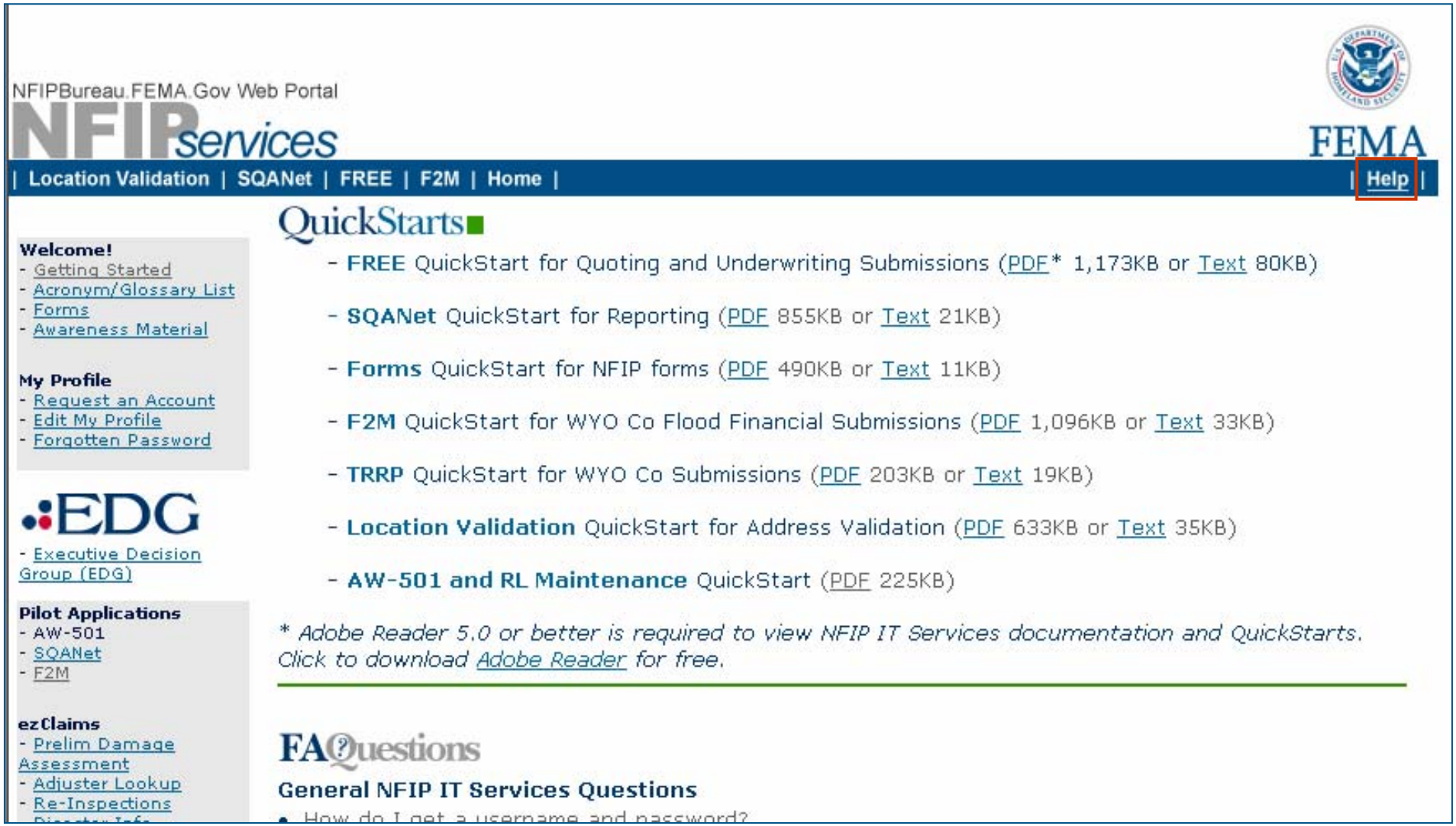
- Accountability
  - Viewable Underwriting Statuses via Work List
  - NFIP Data Warehouse Repository
- Underwriting Consistency
  - Authoritative NFIP Rules Engine
- Validations
  - Upfront Rating Related TRRP Edits (e.g., Address)
  - Upfront SRL, 1316, etc. Validations
- Underwriting Trending Data

Web Portal>FREE

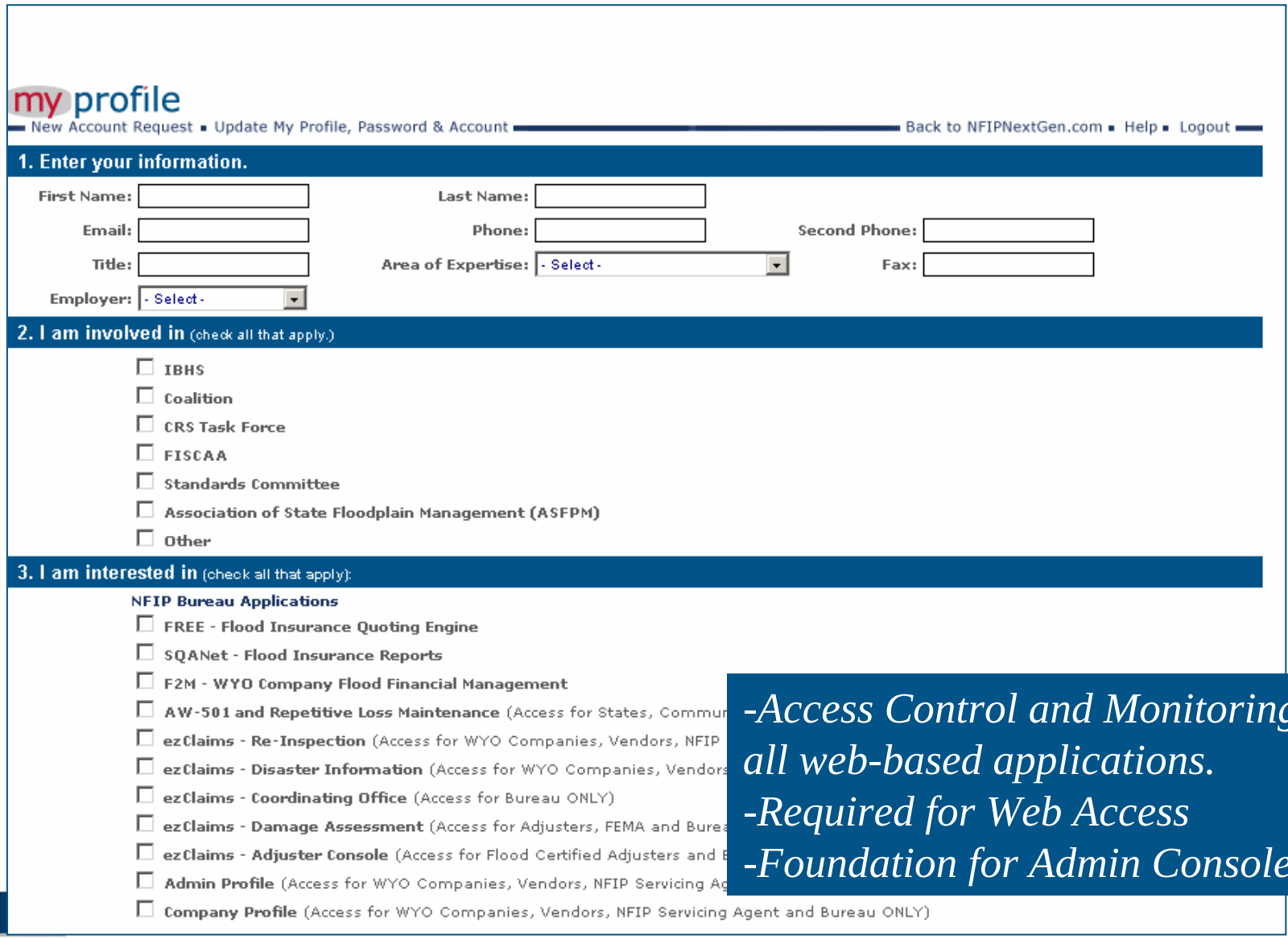
- www.NFIPBureau.FEMA.gov



Web Portal>QuickStarts



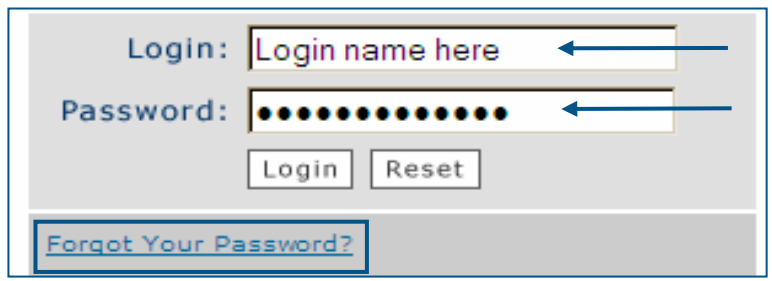
Request An NFIP IT Services Account



-Access Control and Monitoring for all web-based applications.
-Required for Web Access
-Foundation for Admin Console

NFIP IT Services Access Control

- NFIP IT Services Applications
  - Follows DHS Guidelines and Procedures
  - Single Sign On
  - Access Granted Based on User's Need and Role
- Features
  - Forgotten Password
  - Workflow Approval Process



FREE

FREE Demo

FREE quotes

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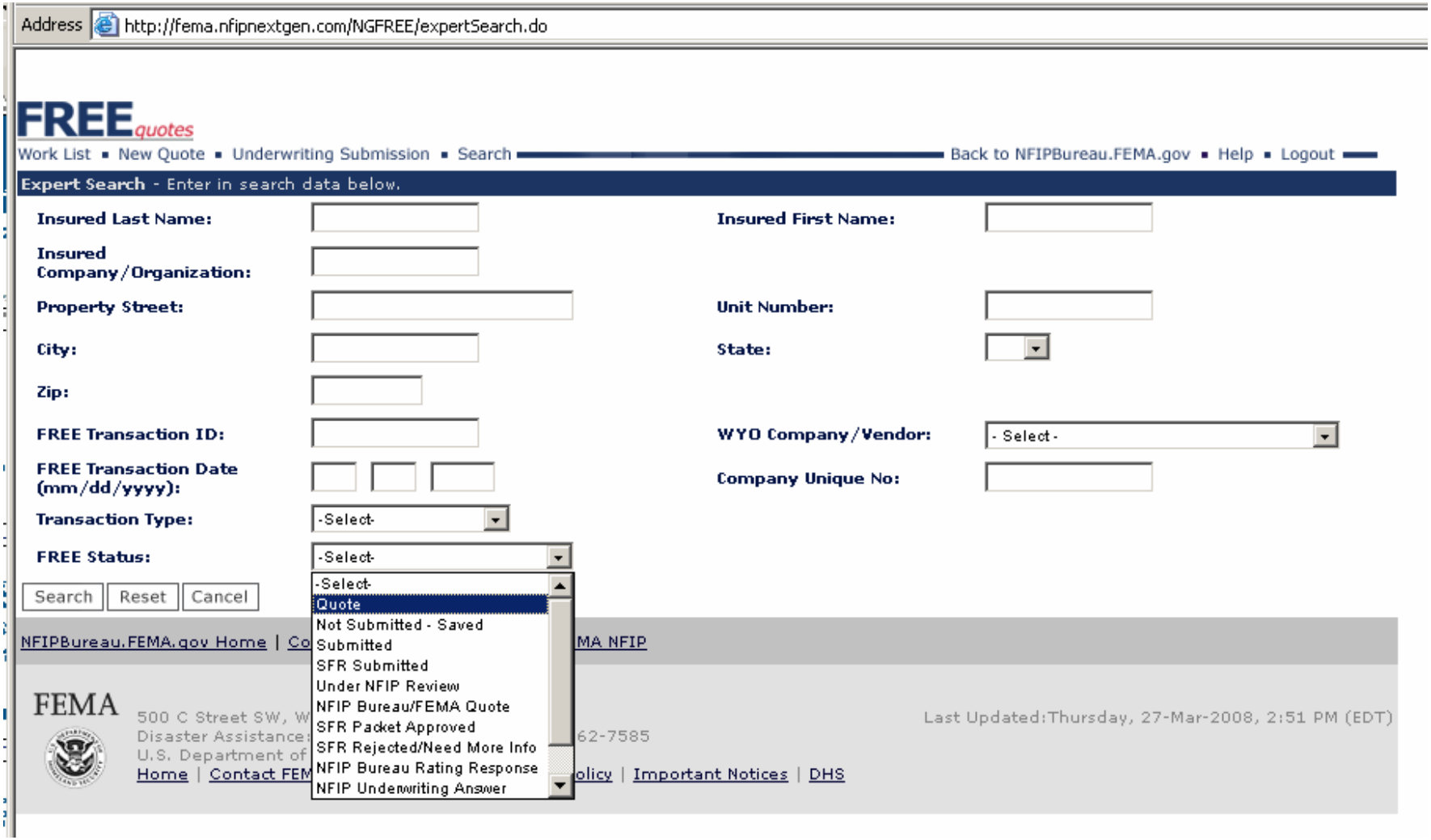
My Quotes | Company | - Select - | State | FREE Number | GO | Expert

30 quotes found, displaying 1 to 20.[First/Prev] 1, 2 [Next/Last]

	FREE ID	Transaction Date	Insured Name	Property Address	State	Coverage (bldg/content)	Deductible (bldg/content)	Notes	Status	Company
☐	24417	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	SFR Submitted	
☐	24416	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	Quote	
☐	24389	05/02/08	Fester, AMy	2001 m street, nw, washington, DC...	DC	/	/		NFIP Response	
☐	24388	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	2000/	test	SFR Approved	
☐	24387	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	500/	test	SFR Approved	
☐	23728	04/15/08	Fester, Amy	2001 M Street, 300, Washington, D...	DC	/	/		NFIP Response	
☐	23727	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Test fo...	SFR Rejected	
☐	23726	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	1000/	Test fo...	Quote	
☐	23678	04/14/08	Fester, Amy	200 M St SW, Washington, DC, 2002...	DC	100000/	500/		Need Clarificat...	
☐	23677	04/14/08	Fester, Amy	7807 Main St, alexander, VA, 2223...	VA	/	/		Submitted	
☐	23657	04/14/08	Fester, Amy	2000 M ST NW, STE 300, WASHINGTON...	DC	200000/	500/	Test Qu...	SFR Submitted	
☐	23625	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	1000/	Test	SFR Submitted	
☐	23623	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Test	Quote	
☐	23600	04/10/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Demo	SFR Approved	

FREE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Expert Search - Enter in search data below.
Insured Last Name:
Insured First Name:
Insured Company/Organization:
Property Street:
Unit Number:
City:
State:
Zip:
FREE Transaction ID:
WYO Company/Vendor:
- Select -
FREE Transaction Date (mm/dd/yyyy):
Company Unique No:
Transaction Type:
-Select-
FREE Status:
-Select-
Search
Reset
Cancel
-Select-
Quote
Not Submitted - Saved
Submitted
SFR Submitted
Under NFIP Review
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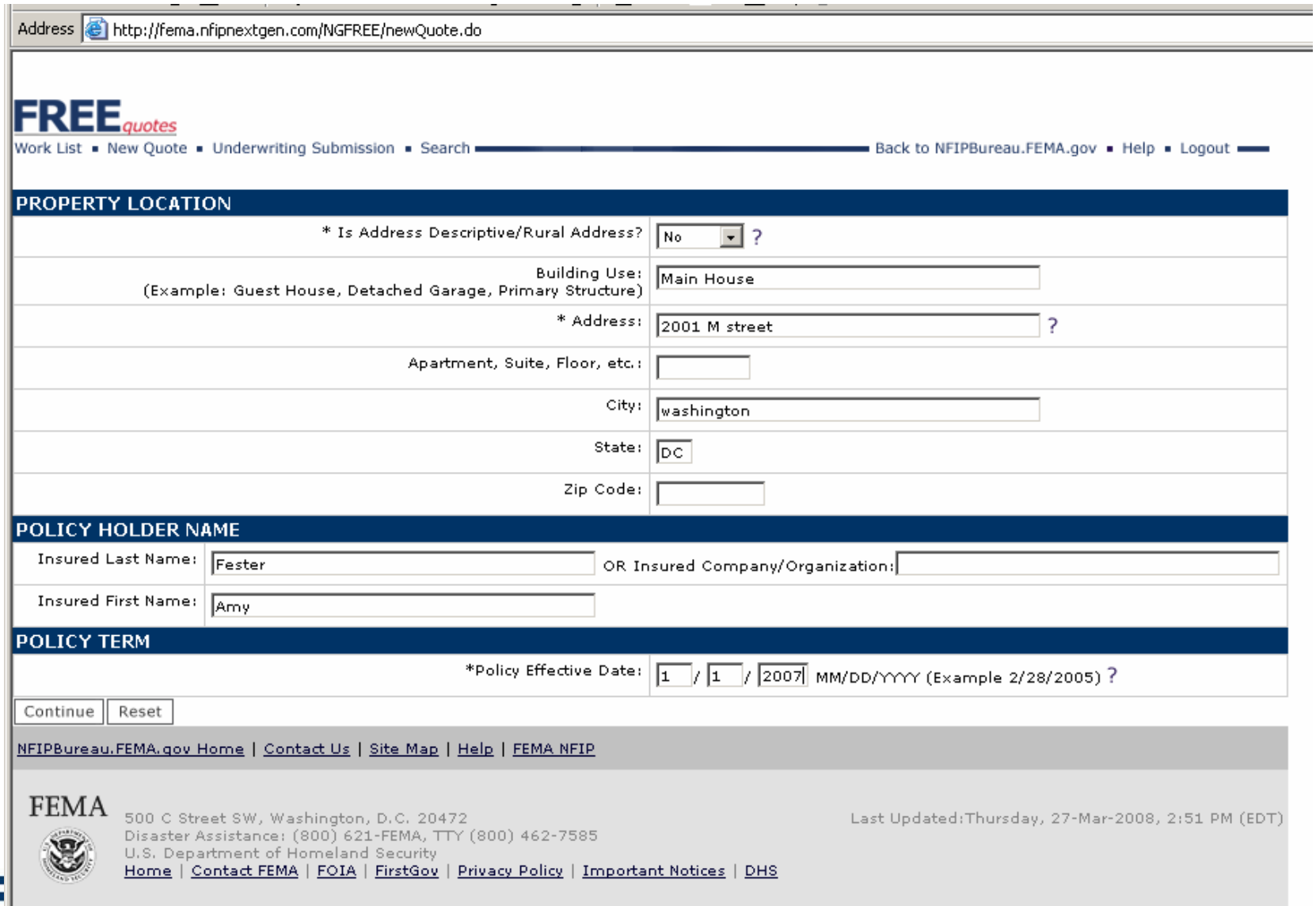
New Quote/Rating a SFR



Address http://fema.nfipnextgen.com/NGFREE/quoteAddressOutput.do

FREE quotes

Work List ▪ New Quote ▪ Underwriting Submission ▪ Search — Back to NFIPBureau.FEMA.gov ▪ Help ▪ Logout

ADDRESS VALIDATION

Your Address As Entered (?)

2001 M street, washington, DC, [Edit]

NFIP Standardized & Valid Address (?)

Street Address:	2001 M ST NE [Edit]
Apartment, Suite, Floor, etc.:	STE 9000
City, State and Zip Code:	WASHINGTON DC 20002-2046
Roof-Top Latitude/Longitude:	38.905589/-76.974736
Centroid Latitude/Longitude:	
Record Type:	
Valid Mailing Address:	

Please note, choosing to override the suggested, standard address may result in a policy containing errors.

Please Select to Continue

- ○ Continue rating using the standardized & valid address (suggested)
- ◉ Continue rating using the entered, non-valid address (Note - this will yield a TRRP address error)

COMMUNITY

* CID:	110001 or DISTRICT OF COLUMBIA / 110001 ?
Panel Number:	

- Select -
- Not Listed
- DISTRICT OF COLUMBIA / 110001
- FEDERAL LANDS OF THE U.S.A. / 111000

Continue | Cancel

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FREE quotes

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PROPERTY LOCATION & POLICY HOLDER NAME

Property Address:	2001 M street, washington, DC, [Edit]
NFIP Valid Address:	No - Override
Roof Top Longitude/Latitude:	
Insured Name:	Fester, Amy [Edit]

POLICY TERM

*Policy Effective Date:	1/ 1/ 2007 [Edit]

COMMUNITY

Community Name/CID :	DISTRICT OF COLUMBIA / 110001 [Edit]
Map Panel/Suffix:	/ [Edit]
* Flood Insurance Rate Map Zone:	A5 ?

CONSTRUCTION DATA

* All Buildings:	Construction Date ?
* Construction Date:	1 / 20 / 1990 MM/DD/YYYY (Example 2/28/2004)

BUILDING

* Building Occupancy:	-Select- ?
Number of Floors in Entire Building or Building Type: (Including Basement/Enclosed Area, if any)	-Select- ?
Condo Coverage is for:	Not a Condominium ?
Estimated Replacement Cost $	.00 ?
Is the Building Elevated?	-Select- ?

ELEVATION DATA

Base Flood Elevation:	?
Lowest Adjacent Grade:	?
Top of Bottom Floor: (Including Basement or Enclosure)	
Building Floodproofed?	-Select-
Elevation of Machinery or Equipment:	?

MACHINERY OR EQUIPMENT

Value of Machinery or Equipment $	-Select- ?

COVERAGE TYPE

* Coverage Requested	-Select- ?

NOTES

Notes:	

Quote | Reset | Cancel

Done

FREE

PROPERTY LOCATION & POLICY HOLDER NAME

Property Address:	2001 M street, washington, DC, [Edit]
NFIP Valid Address:	No - Override
Roof Top Longitude/Latitude:	
Insured Name:	Fester, Amy [Edit]

POLICY TERM

*Policy Effective Date:	1/ 1/ 2007 [Edit]

COMMUNITY

Community Name/CID :	DISTRICT OF COLUMBIA / 110001 [Edit]
Map Panel/Suffix:	/ [Edit]
* Flood Insurance Rate Map Zone:	A5 ?

CONSTRUCTION DATA

* All Buildings:	Construction Date ?
* Construction Date:	1 / 20 / 1990 MM/DD/YYYY (Example 2/28/2004)

BUILDING

* Building Occupancy:	Single Family ?
Number of Floors in Entire Building or Building Type: (Including Basement/Enclosed Area, if any)	Two Floors ?
Condo Coverage is for:	Not a Condominium ?
Estimated Replacement Cost $	200000 .00 ?
Is the Building Elevated?	Yes ?

ELEVATED BUILDING

Building Over Water:	No ?
Enclosed Area Below an Elevated Building:	Finished Enclosure ?
Materials Used to Construct Enclosure:	Breakaway Walls ?
Estimate Size of Enclosed Area (in sq ft):	3001-5000 ?
Is the Enclosed Area Constructed with Openings (Excluding Doors) to Allow the Passage of Flood Waters Through the Enclosed Area?	No ?
Enclosure Used Solely for Parking, Building Access, and/or Storage?	No

ELEVATION DATA

Base Flood Elevation:	20 ?
Lowest Adjacent Grade:	21 ?
Top of Bottom Floor: (Including Basement or Enclosure)	25
Top of Lowest Elevated Floor/Top of Next Higher Floor:	30
Building Floodproofed?	-Select-

* All Buildings:	Construction Date ?
* Construction Date:	1 / 20 / 1990 MM/DD/YYYY (Example 2/28/2004)

BUILDING

* Building Occupancy:	Single Family ?
Number of Floors in Entire Building or Building Type: (Including Basement/Enclosed Area, if any)	Two Floors ?
Condo Coverage is for:	Not a Condominium ?
Estimated Replacement Cost $	200000 .00 ?
Is the Building Elevated?	Yes ?

ELEVATED BUILDING

Building Over Water:	No ?
Enclosed Area Below an Elevated Building:	Finished Enclosure ?
Materials Used to Construct Enclosure:	Breakaway Walls ?
Estimate Size of Enclosed Area (in sq ft):	3001-5000 ?
Is the Enclosed Area Constructed with Openings (Excluding Doors) to Allow the Passage of Flood Waters Through the Enclosed Area?	No ?
Enclosure Used Solely for Parking, Building Access, and/or Storage?	No

ELEVATION DATA

Base Flood Elevation:	20 ?
Lowest Adjacent Grade:	21 ?
Top of Bottom Floor: (Including Basement or Enclosure)	25
Top of Lowest Elevated Floor/Top of Next Higher Floor:	30
Building Floodproofed?	No
Elevation of Machinery or Equipment:	35 ?

MACHINERY OR EQUIPMENT

Value of Machinery or Equipment $	Less than $5,000 ?

COVERAGE TYPE

* Coverage Requested	Building Only ?
* Total Building Coverage $	200000 .00 ?
Building Deductible $	500

NOTES

Notes:	

Quote | Reset | Cancel

Property Location:	2001 M street, washington, DC,
NFIP Valid Address :	No - Override
Community Name/CID/CRS Discount :	DISTRICT OF COLUMBIA / 110001 / .00
Roof Top Longitude/Latitude:	/
Insured Name:	Amy Fester
Policy Effective Date:	Jan 01, 2007
FREE ID and Date:	24469 | May 08, 2008

Determined Rates

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION / INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	50,000.00	.24	120.00	150,000.00	.08	120.00	.00	200,000.00	240.00

This quote is a regular program, manual quote, which means that the property is located in a community that fully participates in the National Flood Insurance Program. Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

ANNUAL SUBTOTAL	240.00
ICC PREMIUM	6.00
SUBTOTAL	246.00
CRS PREMIUM DISCOUNT	.00
SUBTOTAL	246.00
PROBATION SURCHARGE	.00
FEDERAL POLICY FEE	30.00
TOTAL PREPAID AMOUNT	276.00

Policy Type:	Standard	Building Coverage:	200,000.00
Eligible for PRP (Non Repetitive Loss Property):	NA	Contents Coverage:	NA
Severe Repetitive Loss (SRL) Property:	NA	Building Deductible:	500.00
Program Type:	Regular	Content Deductible:	NA
Community Status:	Participating	Deductible Factor:	1.000
Building Occupancy:	Single Family		
Date of Construction:	Jan 20, 1990	Elevation Difference:	5.0
Pre-FIRM or Post-FIRM:	Post-FIRM	Replacement Cost:	200,000.00
Map Panel - Suffix / Effective Date:	NA - NA / NA	Base Flood Elevation:	20.0
Flood Zone:	A5 (Not Validated)	Highest Adjacent Grade:	NA
Number of Floors:	Two Floors	Lowest Adjacent Grade:	21.0
Condo Coverage/RCBAP:	NA / NA	Bottom of Lowest Horizontal Structural Member:	NA
Basement:	No Basement	Bottom of Slab/Enclosure Floor:	NA
Enclosure:	Finished Enclosure	Top of Bottom Floor:	25.0
Enclosure/Sub Grade Crawlspace Size (SQ FT):	NA	Top of Lowest Elevated Floor/Top of Next Higher Floor:	30.0
Proper Openings (Enclosure/Garage/Sub Grade Crawlspace):	NA / NA / NA	Building Flood Proofed / Eligible for Credit:	No / NA
Attached Garage:	NA	Flood Proof Elevation:	NA
M/E in Garage:	NA	Elevation of Machinery or Equipment:	35.0
M/E Value (dollars):	NA	Top of Garage Floor:	NA
Contents Location:	NA	Building Over Water:	NA
Appliance Present:	NA	Part of Support System In the Water:	NA
Location of Appliance:	NA	NFIP Condo Program:	

FR

Done

Community Status:	Participating	Deductible Factor:	1.000
Building Occupancy:	Single Family		
Date of Construction:	Jan 20, 1990	Elevation Difference:	5.0
Pre-FIRM or Post-FIRM:	Post-FIRM	Replacement Cost:	200,000.00
Map Panel - Suffix / Effective Date:	NA - NA / NA	Base Flood Elevation:	20.0
Flood Zone:	A5 (Not Validated)	Highest Adjacent Grade:	NA
Number of Floors:	Two Floors	Lowest Adjacent Grade:	21.0
Condo Coverage/RCBAP:	NA / NA	Bottom of Lowest Horizontal Structural Member:	NA
Basement:	No Basement	Bottom of Slab/Enclosure Floor:	NA
Enclosure:	Finished Enclosure	Top of Bottom Floor:	25.0
Enclosure/Sub Grade Crawlspace Size (SQ FT):	NA	Top of Lowest Elevated Floor/Top of Next Higher Floor:	30.0
Proper Openings (Enclosure/Garage/Sub Grade Crawlspace):	NA / NA / NA	Building Flood Proofed / Eligible for Credit:	No / NA
Attached Garage:	NA	Flood Proof Elevation:	NA
M/E in Garage:	NA	Elevation of Machinery or Equipment:	35.0
M/E Value (dollars):	NA	Top of Garage Floor:	NA
Contents Location:	NA	Building Over Water:	NA
Appliance Present:	NA	Part of Support System In the Water:	NA
Location of Appliance:	NA	NFIP Condo Program:	
Number of Appliance Sets:	NA	NFIP 1316:	
		NFIP Monroe County:	

	AMOUNT	ELEVATION DIFFERENCE
Building Basic Start Rate:	.24	5.00
Enclosure Loading:	.00	5.00
M/E Loading:	.00	15.00

* Starred items are determined based on entered property/structure address and the address in the NFIP Data Warehouse.
For validations to be applied correctly, a valid and correct address must be entered.

☐ Submit or View this NFIP Bureau SFR Packet Submission.

Print | Re-Rate

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FREE Quote/Request — Submission — FEMA/Bureau Review

Start → Processed

1. Enter New/Update Submission Information

FREE ID: 24470
Address: 2001 M street
Suite/Apt No:
Building Use: Main House
City: washington
State: DC
Zip Code:
Policyholder First Name: Amy
Last Name: Fester
Submission Request: SFR Packet Submission
Transaction Type: New Business
WYO Company: - Select -
NFIP Reported Policy Number: 8888888 Validate
Company Unique No:
Note:
Supporting Documentation: Browse...

2. Submit

Cancel | Submit to NFIP Bureau

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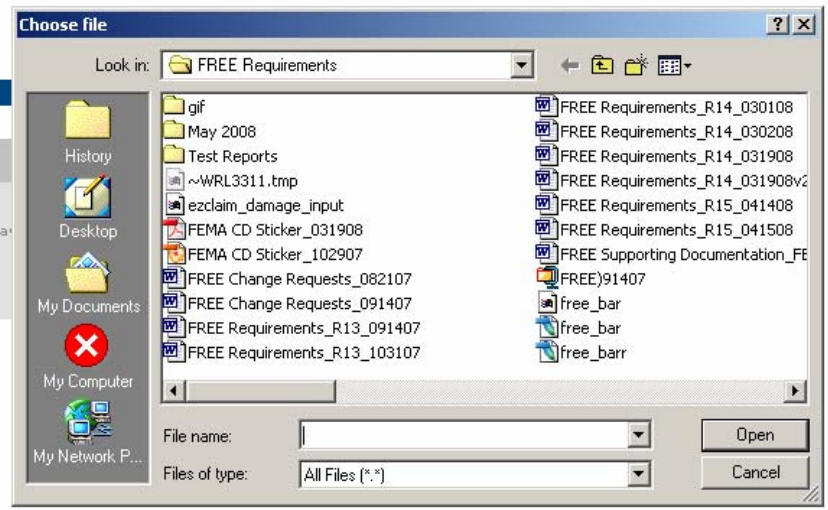
Last Updated:Thursda



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FREE quotes

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	FREE ID	Transaction Date	Insured Name	Property Address	State	Coverage (bldg/content)	Deductible (bldg/content)	Notes	Status	Company
☐	24417	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	SFR Submitted	
☐	24416	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	Quote	
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☐	24388	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	2000/	test	SFR Approved	
☐	24387	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	500/	test	SFR Approved	
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☐	23727	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Test fo...	SFR Rejected	
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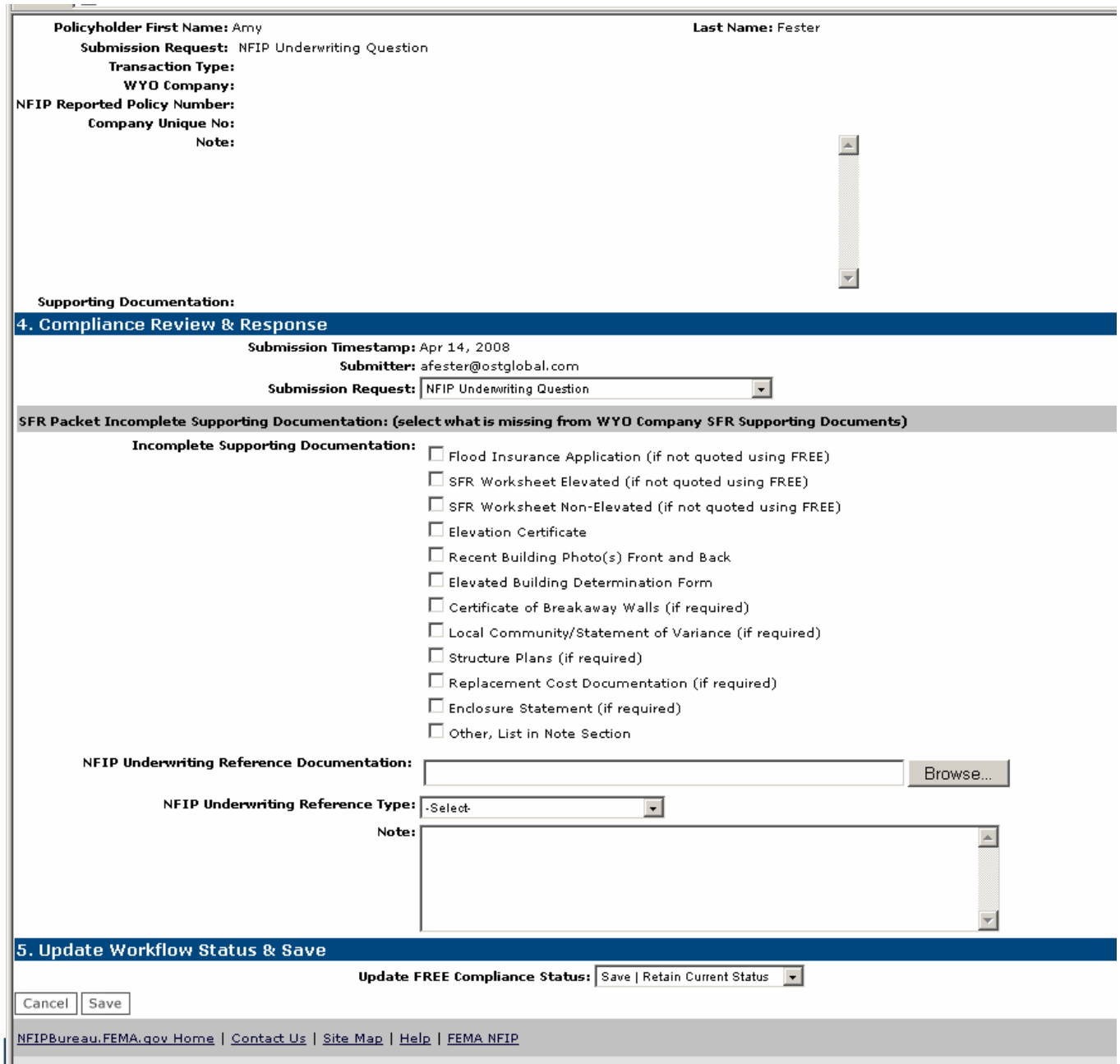
FREE

NFIP Bureau Compliance

- Compliance SFR Packet Review
  - Complete SFR Packet
    - Photos, Elevation Certificate, etc
  - Accurate Data Entered in FREE
    - Underwriting Review
- Compliance Evaluation
  - Approved SFR Packet (green)
  - Need More Info (red)
  - Rejected (red)

Same guidance applies for today – companies have 30-days to resubmit an corrections/files.


Policyholder First Name: Amy
Last Name: Fester
Submission Request: NFIP Underwriting Question
Transaction Type:
WYO Company:
NFIP Reported Policy Number:
Company Unique No:
Note:
Supporting Documentation:
4. Compliance Review & Response
Submission Timestamp: Apr 14, 2008
Submitter: afester@ostglobal.com
Submission Request: NFIP Underwriting Question
SFR Packet Incomplete Supporting Documentation: (select what is missing from WYO Company SFR Supporting Documents)
Incomplete Supporting Documentation:
Flood Insurance Application (if not quoted using FREE)
SFR Worksheet Elevated (if not quoted using FREE)
SFR Worksheet Non-Elevated (if not quoted using FREE)
Elevation Certificate
Recent Building Photo(s) Front and Back
Elevated Building Determination Form
Certificate of Breakaway Walls (if required)
Local Community/Statement of Variance (if required)
Structure Plans (if required)
Replacement Cost Documentation (if required)
Enclosure Statement (if required)
Other, List in Note Section
NFIP Underwriting Reference Documentation:
Browse...
NFIP Underwriting Reference Type:
-Select-
Note:
5. Update Workflow Status & Save
Update FREE Compliance Status:
Save | Retain Current Status
Cancel
Save
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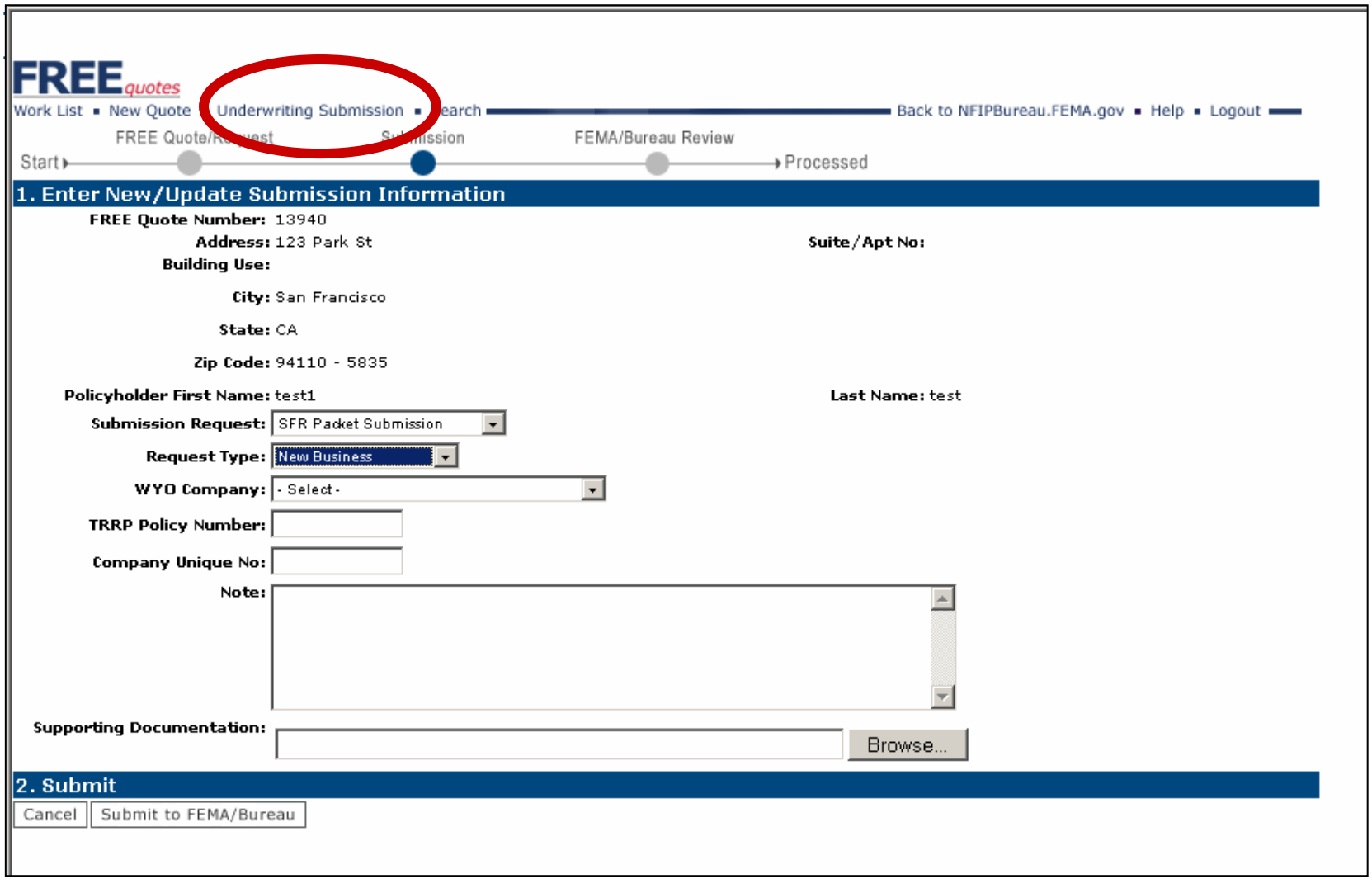
	FREE ID	Transaction Date	Insured Name	Property Address	State	Coverage (bldg/content)	Deductible (bldg/content)	Notes	Status	Company
☐	24417	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	SFR Submitted	
☐	24416	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	Quote	
☐	24389	05/02/08	Fester, AMy	2001 m street, nw, washington, DC...	DC	/	/		NFIP Response	
☐	24388	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	2000/	test	SFR Approved	
☐	24387	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	500/	test	SFR Approved	
☐	23728	04/15/08	Fester, Amy	2001 M Street, 300, Washington, D...	DC	/	/		NFIP Response	
☐	23727	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Test fo...	SFR Rejected	
☐	23726	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	1000/	Test fo...	Quote	
☐	23678	04/14/08	Fester, Amy	200 M St SW, Washington, DC, 2002...	DC	100000/	500/		Need Clarificat...	
☐	23677	04/14/08	Fester, Amy	7807 Main St, alexander, VA, 2223...	VA	/	/		Submitted	
☐	23657	04/14/08	Fester, Amy	2000 M ST NW, STE 300, WASHINGTON...	DC	200000/	500/	Test Qu...	SFR Submitted	
☐	23625	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	1000/	Test	SFR Submitted	
☐	23623	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Test	Quote	
☐	23600	04/10/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Demo	SFR Approved	

FREE

May 21, 2008 FREE Requirements

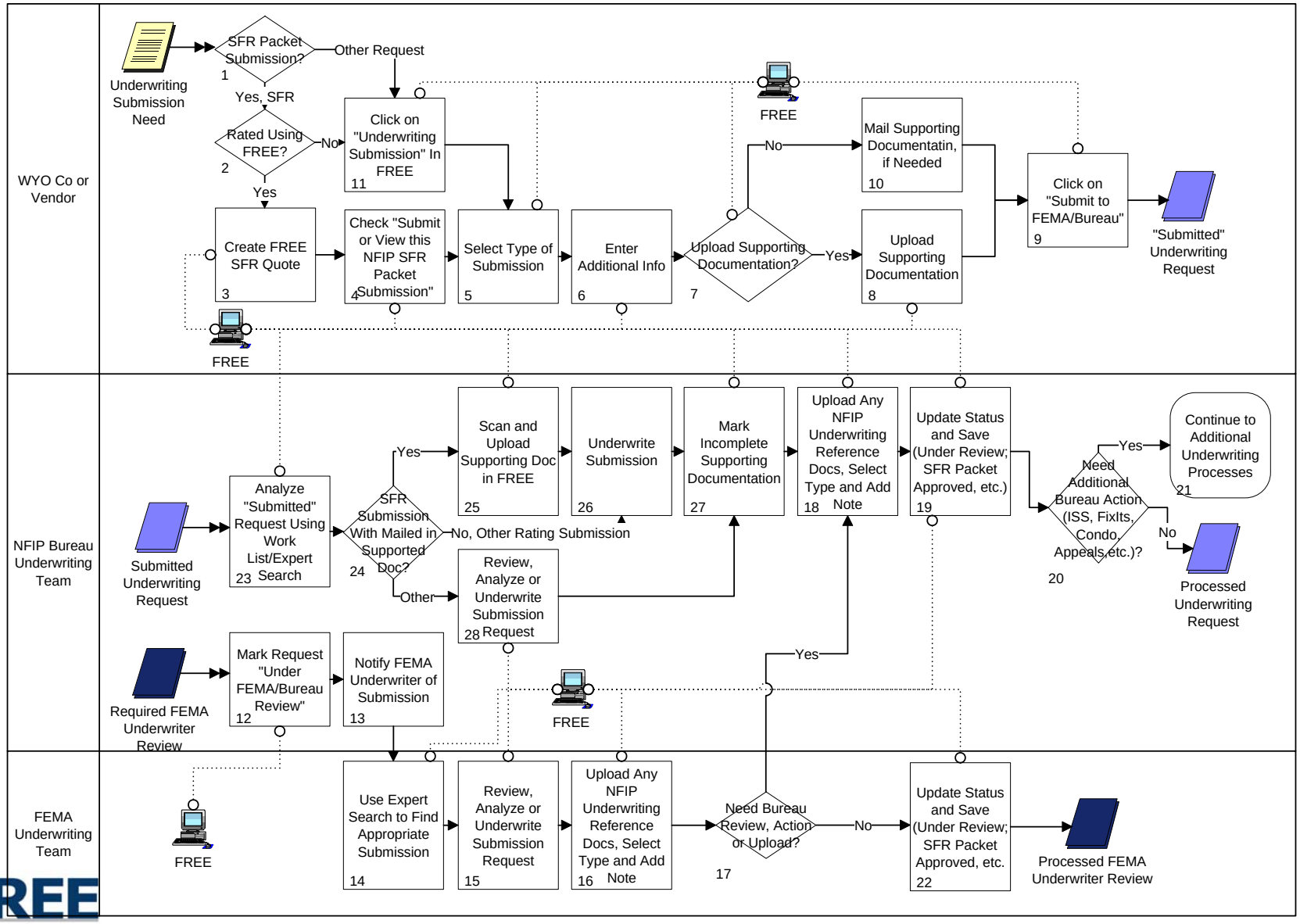
- Electronic Submission of all SFR New Business (11A) within 30-days
  - FREE Rating
  - FREE SFR Packet Submission



New Business SFR Packet Submission will be required in May 21.

FREE

FREE Submission Process



FREE

- Live Demo
  - Portal
  - FREE
- Q&A
  - Questions?