

THE Journal of Public Adjusting



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NFIP 2017 Rate Increases Now in Effect

Effective earlier this year, National Flood Insurance Program (NFIP) policyholders began receiving letters as notification that a review of their property's flood risk had been done, what was found, and how the flood risk will impact what they pay for flood insurance.

To help address questions associated with the letters, FEMA has developed a dedicated webpage in a Q&A format. Below is sampling of some of the questions addressed on the webpage.

Q: Why Did FEMA Send Me this Letter?

A: You have received this letter because Section 28, Clear Communication of Risk, within the Homeowner Flood Insurance Affordability Act of 2014* (HFIAA) requires FEMA to clearly communicate true flood risk to individual property owners. To meet this requirement, FEMA is writing to all National Flood Insurance Program (NFIP) policyholders to explain their current policy rating and discuss how and when Elevation

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NOAA's Hurricane Hunters Help Researchers Better Understand Storm Processes and Improve Forecast Models



In our last issue of the *The Journal of Public Adjusting* we featured an article titled, "NOAA Issues Update on National Hurricane Center Products and Services for 2017." With hurricane season now only weeks away, we have more information on NOAA's hurricane forecasting strategies in the form of aircraft known as hurricane hunters. Below are excerpts of the aircraft descriptions as found on the National Oceanic and Atmospheric Administration (NOAA) website.

P-3 Orion: Into the Storm

Slicing through the eyewall of a hurricane, buffeted by howling winds, blinding rain and

violent updrafts and downdrafts before entering the relative calm of the storm's eye, NOAA's two Lockheed WP-3D Orion four-engine turboprop aircraft, affectionately nicknamed "Kermit" (N42RF) and "Miss Piggy" (N43RF), probe every wind and pressure change, repeating the often grueling experience again and again during the course of an 8-10 hour mission.

Scientists aboard the aircraft deploy Global Positioning System (GPS) dropwindsondes (instruments) as the P-3 flies through the hurricane. These instruments continuously transmit measurements of pressure, humidity, temperature,

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FEMA Flood Risk Letters and NFIP Rate Increases, Hurricane Hunters, New AOB

Webpage, and FAPIA and NAPIA Conference Details

Our May issue of *The Journal of Public Adjusting* has the information you need to become up-to-date on what's happening with FEMA flood insurance, including the NFIP rate increases that became effective April 1, 2017.

And as a continuation from last month on NOAA's hurricane forecasting strategies, we have an article on the highly specialized aircraft known as hurricane hunters that help the agency better understand storm processes and improve forecast models.

Also this time, we are taking a look at the AOB webpage recently launched by the OIR. The webpage features a number of video presentations by Insurance Commissioner David Altmaier along with links to articles on the topic from a wide variety of sources.

Finally, we have registration and agenda information on the FAPIA conference taking place this month as well as the NAPIA conference being held in June.

Thank you for joining us,

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Office of Insurance Regulation Launches AOB Webpage

The Florida Office of Insurance Regulation (FLOIR) has recently launched an Assignment of Benefits (AOB) resource webpage featuring information on changes needed to discourage fraudulent AOB practices. Webpage visitors have the opportunity to view a number of videos in which Insurance Commissioner Altmaier addresses the Florida legislature on the topic along with links to news articles from a variety of sources.

Other webpage features include a link to the "Assignment of Benefits Data Call Report" press release and a report

on projected homeowners (HO-3) rate increases from 2017-2022 available in a downloadable PDF format.

Visit the new AOB webpage at: <http://www.flor.com/Sections/PandC/AssignmentofBenefits.aspx>. ♦



2017 NAPIA Annual Meeting Slated for June 21-24 Registration is Currently Underway with Conference Details Now Available

The 2017 NAPIA Annual Meeting is only a month away with registration still ongoing. The event will take place June 21-24 at the La Cantera Resort & Spa outside San Antonio, Texas. Below is registration and conference information from the NAPIA website.

CONFERENCE REGISTRATION TYPES:

Member registration includes professional education sessions, all meal functions and receptions for current NAPIA members.

Non-Member registration includes morning professional education sessions, breakfasts and breaks.

Spouse/Guest registration includes all meal functions, receptions and guest programs.

Child registration is for children 12 and under. Includes all meal functions and receptions.

	THRU MAY 22	AFTER MAY 22
Member	\$1,250	\$1,295
Nonmember	\$750	\$795
Spouse/Guest	\$850	\$895
Child (12 and under)	\$320	\$345

The four day convention opens Wednesday, June 21, with a welcome reception and cookout and concludes Saturday, June 24, following the final morning session. The NAPIA golf tournament tees off Thursday afternoon on the resort's challenging Palmer Course. In addition to all receptions and dinners, registered guests will enjoy breakfast plus interactive programs on Thursday and Friday mornings.

To view the complete conference agenda, and to register, visit www.napia.com. ♦



FAPIA Announces 2017 Silver Anniversary Conference Agenda

Fishing Tournament Kicks off Event on May 21

The Florida Association of Public Insurance Adjusters (FAPIA) has announced its 2017 Silver Anniversary Conference agenda. The conference is being held May 22-24 at the Hawks Cay Resort in Duck Key, Florida. A half-day fishing tournament on May 21 will start the event.

With 11 CE credits approved by the DFS, conference topics include:

- The FAPIA Guide to Mentoring Your Apprentice
- How to Prove Extra Contractual Damages – Bad Faith
- Adjusting Marine Claims

- Getting Your Claim Paid through Mediation or Appraisal
- Errors and Omissions – Agent and Adjuster Liability
- Don't Drown in Water Exclusions – Navigating the Currents
- Notice Reporting and Mitigation – The Dos and Don'ts of Handling Late Discovered Claims

For more information on the FAPIA fishing tournament and conference, visit the FAPIA website at www.fapia.net. ♦

FEMA Webpage Addresses Flood Risk and Policy Options continued from page 1

Certificates can be useful. Because policies are not all rated the same and information varies, the letter encourages each policyholder to contact his or her insurance agent or company to discuss the letter and their specific insurance rating options.

Q: How Can I Pay Less for My Flood Insurance?

A: What you pay for flood insurance has a lot to do with how much flood risk is associated with your building. It makes sense to reduce flood risk no matter what, but in some instances reducing flood risk can also lead to lower flood insurance costs. Below are some resources to help, but discussing your policy options with your insurance agent may also be helpful.

Reducing Flood Risk to Residential Buildings that Cannot be Elevated

explains things that can be done to better protect a building from flood damage, and in some cases implementing these changes will reduce the cost of your flood insurance.

Communities enrolled in the NFIP's **Community Rating System** can get discounts on their flood insurance, learn more here.

The **Homeowner's Guide to Retrofitting**

can help you **decide the right method** to mitigate future damage and loss by considering various factors, such as hazards to your home, permit requirements, technical limitations, and costs. This guide also helps you develop a flood protection strategy.

The **Increased Cost of Compliance*** (ICC) coverage, for eligible properties that are required to be in compliance with local floodplain requirements, can help pay for elevating a building after a flood. Another way to get help with the cost of elevating your building would be through one of FEMA's various **grant programs**. The grants are administered by states, and each state decides which projects it will fund and for how much. Contact your local floodplain manager for more information.

To learn more about elevating your property, read **Elevating Your House**.

Did you know? An elevated home, like the one shown on the **5 Ways to Lower Your Flood Insurance Premium**, with a first floor elevated 3 feet above the base flood elevation, can expect to save 60% or more on annual flood insurance premiums.

Did you know? Elevating just one foot above the BFE often results in a 30% reduction in annual premiums.

Insurance Agents:

In addition to the Questions & Answers for the letters your policyholders will receive from FEMA, here are some related fact sheets and bulletins you may find helpful:

- Read the latest **Flood Insurance Manual** (updated Oct. 2016)
- Related Clear Communication bulletins (Section 28 of HFIAA) Bulletins: **Changes for April 01, 2016; Changes for Oct. 01, 2016.**
- **Flood Insurance: What Your Clients Should Know Before Closing**
- **Help Protect Your Client's New Home**
- **Business and Other Non-residential Flood Insurance Policies**

To view the complete list of questions addressed on the webpage, visit <https://www.fema.gov/cost-of-flood>.

The NFIP has implemented rate increases effective April 1, 2017. The increases are a result of legislative reforms established in 2012 and 2014. Download the most recent Specific Rating Guidelines at <https://www.fema.gov/media-library/assets/documents/34620>. ♦

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NOAA's Hurricane Hunters Help Researchers Better Understand Storm Processes and Improve Forecast Models

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and wind direction and speed as they fall toward the sea, providing a detailed look at the structure of the storm and its intensity. The P-3s' tail Doppler radar and lower fuselage radar systems, meanwhile, scan the storm vertically and horizontally, giving scientists and forecasters a real-time look at

Storm surge forecasts have benefited from the addition of NOAA-developed Stepped Frequency Microwave Radiometers (SFMRs) to NOAA's P-3s. SFMRs measure over-ocean wind speed and rain rate in hurricanes and tropical storms, key indicators of potentially deadly storm surges. Surge is a major cause of hurricane-related deaths.

The P-3s and G-IV are based at NOAA's Aircraft Operations Center (AOC) at MacDill Air Force Base in Tampa, Florida.

For more information on NOAA's hurricane hunters, visit the Office of Marine and Aviation Operations webpage on the



G-IV Jet: Above and Around the Storm

NOAA's Gulfstream IV-SP (G-IV) which can fly high, fast and far with a range of 4,000 nautical miles and a cruising altitude of 45,000 ft., paints a detailed picture of weather systems in the upper atmosphere surrounding developing hurricanes. The G-IV's data also supplement the critical low altitude research data that are collected by NOAA's P-3s.

Since 1997, the G-IV has flown missions around nearly every Atlantic-based hurricane that has posed a potential threat to the United States. The jet's mission covers thousands of square miles surrounding the hurricane, gathering vital high-altitude data with GPS dropwindsondes and tail Doppler radar that enables forecasters to map the steering currents that influence the movement of hurricanes.

NOAA has also used the G-IV to gather important data upstream of winter storms and study "atmospheric rivers," narrow bands of moisture that regularly form above the Pacific Ocean and flow towards North America's West coast, drenching it in rain and packing it with snow.



the storm. The P-3s can also deploy probes called bathythermographs that measure the temperature of the sea.

NOAA website at: <https://www.omao.noaa.gov/learn/aircraft-operations/about/hurricane-hunters>. ♦

