South Carolina Flooding and Enhanced Use of Data

Subcommittee on Disaster Reduction
November 5, 2015
Implementing What We Have Learned

- Recent flooding disaster in South Carolina (Oct) has provided opportunities to improve FEMA’s engagement and situational awareness in NFIP claims process
  - Collaboration and coordination between previously disparate parts of disaster recovery
    - Integrating previously separate Flood Response Office (FRO) and Joint Field Office (JFO)
    - Deploying FEMA insurance division experts to the affected areas
  - Analysis of flood insurance recovery process as it unfolds
    - Requesting the write-your-own insurance companies (WYOs) to provide more granular claims data as a flood event unfolds
    - Increasing real time geospatial coordination with NFIP data
    - Conducting pilot analyses (both geospatial and non-geospatial) with new granular insurance data to understand customer experience and claims process
Storyboard reflects NFIP policies by zip code and total claims within the state. Previous level of granularity reflected NFIP real time data deficiencies.
South Carolina Flooding: NFIP and IA data

Maps reflect NFIP claims and IA applicants by location/address. It also shows concentration of claims and applicants providing a greater level of granularity and a closer to real time data picture of both IA and NFIP operations.
NFIP Policies in South Carolina

This map shows predicted affected watersheds from early stream gauges – reflects the limited number of NFIP polices in force within the projected inland flood areas.

- This map highlights the existence of flooding risk outside the SFHA, and the lack of market penetration for flood polices in those areas.
- Early estimates of NFIP policyholders affected are refined as WYO polling information is reported.
- As of October 26 there were 4,397 claims in SC
  - 233 were closed with payment for a total of $5,320,530.84
  - 505 were closed without payment
  - 16.78% of all claims opened were closed
NFIP Reforms to date: Bottom Line

- The NFIP reform pilots enacted in recent months will help FEMA increase overall understanding of flood risk.
- Comparing NFIP data to other disaster data like Individual Assistance will help FEMA better prepare communities for flood events, increase market penetration of flood insurance, and ultimately reduce recovery costs.
- Increasing NFIP situational awareness through data analysis will continue to improve as FIMA further refines its data collection and analysis processes.