

Pursuant to Executive Order 14058 (December 13, 2021)
on *Transforming Federal Customer Experience and
Service Delivery to Rebuild Trust in Government*

2023 HISP CX Action Plan

Federal Emergency Management Agency

As a High Impact Service Provider (HISP), FEMA focuses on service assessments, collecting customer feedback, and making measured improvements for two designated services:

- 1) Applying for and receiving disaster assistance:** FEMA provides Individual Assistance (IA) to help individuals and families with their recovery. In 2022, FEMA received 2.4 million registrations for assistance and provided over \$3.2 billion to survivors for housing and other disaster-related needs.
- 2) Filing a claim through National Flood Insurance Program:** Many homeowners become NFIP policyholders to protect their property against flooding. FEMA facilitates flood insurance claims payments through participating private insurance companies and a federal contractor that runs FEMA's insurance company, the NFIP Direct, which protects 5 million policyholders in more than 22,500 communities across all 50 states and six territories.

What we delivered in 2023:

- **Launched a streamlined online disaster assistance application**
Starting in October 2023, disaster survivors will be able to use a simplified online disaster assistance application. This streamlined form makes it possible to select the type of assistance required and only answer questions directly related to the survivor's needs, reducing application time. Historically, over 75% of assistance registrations are taken through disasterassistance.gov. FEMA also modernized registration intake across all channels and integrated login.gov into the online application, both designed to further reduce survivor burden. The current registration process typically takes an average of 24 minutes to complete. However, with the implementation of the streamlined Registration Intake process, the estimated completion time is reduced to 14-22 minutes.
- **Developed Flood Claims Journey Map through research with disaster survivors**
FEMA conducted customer research to better understand the journey of filing a claim under the NFIP. Disaster survivors shared their pain points at each phase of the claims process, which will be used by FEMA to drive continuous improvement for our customers.

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2023 HISP CX Action Plan (Page 2)

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What we commit to deliver in 2024:

- **Amend Individual Assistance (IA) regulations to increase equitable access**

FEMA will work to amend regulations to increase equity and ease of entry for underserved communities and disaster survivors using the Individual Assistance (IA) program. Individuals and households apply for Individual Assistance after sustaining losses as a direct result of a disaster that receives a federal disaster declaration. This effort will make Individual Assistance more accessible and inclusive, leading to better customer experience for disaster survivors.

- **Implement recommendations from Claims Journey Map**

Based on the pain points and learnings gathered through the Flood Claims Journey Map research and development process, FEMA will work to improve the customer experience of policyholders who file a claim by addressing high-priority customer needs. The NFIP is acting on two recommendations from the claims journey map in FY24. The NFIP will clarify the process for adjusters to reimburse the additional cost for translation services. Additionally, NFIP Direct will provide digital and hard copy insurance cards for policyholders.

- **Collect baseline customer service information from all Write Your Own insurance companies**

FEMA will review Write Your Own (WYO) insurance companies' customer service operations to understand current practices. The review will inform efforts to improve the customer experience of WYO flood insurance policyholders. The trends and any findings as a result of these reviews will help FEMA ensure that baseline customer services are provided and can even point the agency towards industry best practices.