

# National Flood Observer

Spring 2008

A Quarterly Publication of FIS Flood



**FLOOD SERVICES™**  
A DIVISION OF FIDELITY NATIONAL INFORMATION SERVICES

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## FIS Flood Addresses OCC Bulletin 2008-4

The Office of the Comptroller of the Currency issued Bulletin 2008-4 on February 25, 2008. It includes recommendations in regards to Flood Hazard Determination Companies' use of FEMA's Community Status Book (CSB) and a clear indication of updates/revisions to flood zone determinations on FEMA's Standard Flood Hazard Determination Form (SFHDF).

FIS Flood Services strictly adheres to FEMA guidelines for the making and updating of flood zone determinations, and supports the OCC recommendations as follows:

FIS Flood has created a proprietary database which is far more comprehensive than any map information system available on the open market. FIS' Community and Map Status Information System (CAMSIS) is updated using a variety of sources including reports from the NFIP, FEMA and the Federal Register. This database is reconciled daily with the CSB, which is considered by FEMA to be the final authority on community participation status in the National

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## 2008 Map Revisions

FEMA undertook the in-progress, multi-year, Map Modernization Program to provide a technology-based process for updating, storing and distributing flood maps, mostly in digital format. The result has been the more accurate identification of flood hazards and a greater volume of flood map revisions, especially in coastal,

rapidly developing, and other high-risk communities.

2008 promises to be yet another high volume year of flood map revisions as Phase One of the Program comes to a close by the end of the year. Some of

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Flood Insurance Program (NFIP). Further discrepancies are resolved through communication with FEMA mitigation specialists. By updating these tables, verifying our map inventory, and identifying properties affected by these changes on a daily basis, lenders are

assured of accurate, timely notification of revised flood insurance requirements.

FIS Flood indicates updates to flood zone determinations by recording the revised Determination Date for Life of Loan revisions, and a notation of the revised date in the Comments box of

the SFHDF for determinations that are otherwise updated.

Additional inquiries regarding this bulletin should be directed to Customer Service at **(800) 833-6347 option 2**, or e-mail **fnfs@fnis.com**.

## 2008 Map Revisions *Continued from page 1*

the higher-profile revisions anticipated in 2008 are listed in the adjoining table.

A complete listing of recent and planned updates is available at **www.fisflood.com**. If you have questions about any upcoming flood map revisions, please contact Customer Service at **(800) 833-6347 option 2**, or e-mail **fnfs@fnis.com**.

To learn more about the Map Modernization Program click on: **www.fema.gov/plan/prevent/fhm/index.shtm**

County/Parish	State	2008 Planned Release
East Baton Rouge	Louisiana	May
Franklin	Ohio	June
Cook	Illinois	August
San Bernardino	California	August
Riverside	California	August
Dallas	Texas	September
Jackson	Mississippi	September/October
Harrison	Mississippi	September/October
Hancock	Mississippi	September/October
Los Angeles	California	September/October



## The NFDA Elects New Officers

We are pleased to announce the election of two FIS Flood staff members to the National Flood Determination Association's (NFDA) Board of Directors. The NFDA is the trade group that represents flood zone determination and related companies in advocating quality flood services through education and best practices within the industry.

Elected NFDA President for 2008 is Leila Taha, Vice President at FIS Flood Services. Ms. Taha has 12 years experience in the FZD industry in

the areas of product and process development, and client relations.

Mark Schnellinger, Service Director at FIS Flood was also re-elected to the NFDA Board of Directors for 2008. Mr. Schnellinger also has 12 years experience in the FZD industry with expertise in process management and customer account support. We are fortunate to have such dedicated and talented members of the FIS team participating in the collective efforts of the NFDA. To learn more about the NFDA, visit **www.nfdaflood.com**.

## Borrower Notification of Special Flood Hazard Area Form Updated



The 2007 edition of the Mandatory Purchase of Flood Insurance Guidelines offers two updated samples of the Notice of Special Flood Hazard and Availability of Federal Disaster Relief Assistance form that meet the minimum federal requirements for regulated lenders. The guideline states, "Lenders must provide written notification to prospective borrowers whose loans secure a building

located in an SFHA." The new samples clarify the options available to the borrower and indicate the community's status of participation in the NFIP.

FIS Flood Services has updated this notice to conform to the suggested language from the FEMA samples. For ease of use, the FIS version has been consolidated to one page while providing more information to the borrower regarding the community's participation status and the availability of federal flood disaster assistance.

If you have any questions regarding this new notification form, please contact Customer Service at **(800) 833-6347 option 2**, or e-mail [fnfs@fnis.com](mailto:fnfs@fnis.com).



## CertMap – An Exclusive Visual Determination

Our advanced technology has allowed FIS Flood to develop exciting new mapping solutions for our customers, one of which is CertMap. Launched in 2007, CertMap is a powerful customer service tool, offering a graphic representation of the property's flood hazard status. FIS utilizes digital flood and road layers, satellite images and Point Level Geocoding to provide a full color, detailed aerial view of the subject property and structure, and its proximity to flood risk. CertMap brings FIS advanced technology directly to the end user and can even be used as a tool for generating flood and hazard insurance premium revenue.

If you would like more information about CertMap, please contact Customer Service at **(800) 833-6347 option 2**, or e-mail [fnfs@fnis.com](mailto:fnfs@fnis.com).

## Advancements in Automation

FIS Flood Services continued an impressive technological progression in 2007, keeping us firmly at the leading edge of the FZD industry. Our proprietary processes produce the most accurate and comprehensive Geographic Information System (GIS) coverage along with property and geospatial data, interactive road layers, aerial images and parcel-level information.

A year of gathering scientific data has served to confirm what our customers are experiencing: an automated system that produces significantly higher "hit rates" and an enhanced process to deliver manual determinations much more quickly, all with the highest level of accuracy.

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*"Our commitment to acquire and develop new technology has resulted in average automation rates over 93% while simultaneously cutting disputes in half."*

Mark Reedy,  
President, FIS Flood Services

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But the technological developments don't stop here – the next generation of the "Flood Framework" is our latest innovation in interface technology which will allow customers to experience more flexible, robust and secure connectivity to FIS in 2008. Check out the next edition of the Flood Observer for more details!

## Did You Know?

**Planned flood map updates** for August – October 2008 will generate more FIS flood determination revisions than the total number revised in 2007!

**10%-22% of properties** in coastal Mississippi counties are moving from OUT to IN the SFHA, making the purchase of flood insurance mandatory.

Have a question or topic that you would like addressed in the *National Flood Observer*? Submit your suggestions to [floodinfo@fnis.com](mailto:floodinfo@fnis.com)

[www.fisflood.com](http://www.fisflood.com)

## FEMA's 2008 National Flood Conference

The biggest conference of the year for flood zone determination providers, lenders/servicers and insurance professionals is FEMA's National Flood Conference, planned for May 7-10 in Chicago. This year's conference promises to address many milestones in the industry: 2008 marks the 40th Anniversary of the NFIP as well as the 25th Anniversary of the Write Your Own (WYO) Program.

In addition to taking advantage of

all the informative workshops and sessions that allow us to better address anticipated changes in the industry, it's also a great opportunity for us to spend time with our valued customers. As always, the FIS Flood Services booth will be present in the Exhibit Hall, so don't forget to stop by and say "hello!" For more information about the conference, check out <http://bsa.nfipstat.com/>.



## The Evolution of Services for the Insurance Industry

FIS Flood Services continues to enhance our offerings to meet the specific flood data needs of Insurance Professionals, catering to all levels of the industry from Write Your Own (WYO) companies, to servicing

companies, to independent agents.

To learn more about how FIS' offerings can support insurer's risk management and underwriting needs, visit our new website at [www.fisflood.com/insurance](http://www.fisflood.com/insurance).

## State-of-the-Art Systems

It's very much behind the scenes but a critical part of the service we provide to our customers nonetheless. Our system architecture is designed to function efficiently and without interruption. All FIS core and customer-facing applications are housed in a Tier 1 internet datacenter with 24/7, multi-layered security. Redundant

networks, predictive monitoring, multiple power grids and backup generators all serve to guarantee that our service will function consistently, regardless of the eventuality. We maintain the most extensive Business Continuity Program in the industry including multiple "hot sites" and mobile recovery with regular testing cycles.