

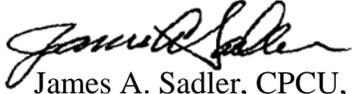


FEMA

W-08079

October 8, 2008

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators, NFIP Servicing Agent, Independent Adjusters and Adjusting Firms

FROM:   
James A. Sadler, CPCU, AIC  
Director of Claims  
National Flood Insurance Program

SUBJECT: NFIP IT Services ezClaims Adjuster Console  
and PDA Applications Update

Accompanying is an update about some of the NFIP IT Services web-based tools for use by claim adjusters.

Please share this information within your organization. If you have any questions, please contact the NFIP IT Manager and ISSO at [jack.way@dhs.gov](mailto:jack.way@dhs.gov) or the NFIP IT Service Desk at 202.466.HELP or [nextgen@ostglobal.com](mailto:nextgen@ostglobal.com).

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Claims, Data Processing

# NFIP Adjusters' Web-based Tools – ezClaims Adjuster Console and Preliminary Damage Assessment (PDA)

## 1 Overview

The following instructions provide NFIP Flood Insurance Adjusters (WYO Company staff or independent) details on how to establish an NFIP IT Services online account, start using the ezClaims applications at [www.nfipbureau.fema.gov](http://www.nfipbureau.fema.gov), and file NFIP Preliminary Damage Assessment (PDA) reports.

Validated adjusters can use the ezClaims PDA application to submit data on potentially substantially damaged buildings. An ezClaims PDA form should be completed when the flood adjuster determines whether a flooded structure is potentially substantially damaged, which means that the damage is 50 percent or more of the pre-flood market value of the building. The adjuster will use “replacement cost” when completing this form; however, the community is required under its ordinance to use “market value” in determining substantial damage. The PDA forms are used for advisory purposes to assist FEMA and communities in identifying potentially substantially damaged buildings. The ezClaims PDA form allows users to enter, view, save, and download their submissions. Users are NFIP validated independent adjusters, staff adjusters, NFIP Bureau contractors, and FEMA claims staff.

## 2 Reference Material

- QuickStart – ezClaims QuickStart for Adjusters (<http://www.nfipbureau.fema.gov/help.html>)
- Bulletin – NFIP Adjuster’s Web-Based Tools (W-08037) posted on June 17, 2008 ([http://fema.nfipnextgen.com/bulletin\\_2008.html](http://fema.nfipnextgen.com/bulletin_2008.html))

## 3 Getting Started

### 3.1 Establish an NFIP IT Account to Access the ezClaims Applications

Step 1: Go to [www.nfipbureau.fema.gov](http://www.nfipbureau.fema.gov) > My Profile > Request an Account

The screenshot shows the NFIP Bureau FEMA Gov Web Portal. The page includes a navigation bar with links for Location Validation, SOANet, FREE, F2M, Home, and Help. The main content area features a welcome message, a 'Need help with the NextGen applications?' section with links to Access Control Questions, Forgotten Password, NextGen Application Support, Report a Bug, and Report Request. Below this is a 'Request an Account' link highlighted with a red dashed box. The 'Request an Account' link is annotated with a red dashed line pointing to the text 'Request an Account' in a separate box. Another red dashed box highlights the 'ezClaims Preliminary Damage Assessment application' link in the 'Applications' section. The 'ezClaims' section includes links for Adjuster Console, Prelim Damage Assessment, Adjuster Lookup, Re-Inspection, Disaster Info, and Adjuster Admin. The 'Applications' section includes links for AW-501 & RL, Maintenance, Location Validation, FREE, SOANet, F2M, and Forms. The 'My Profile' section includes links for Request an Account, Edit My Profile, and Forgotten Password. The 'NFIP Documents & Files' section includes links for Bulletin & Manuals, eWatermark, NFIP Videos, and Community Files. The 'NFIP Corners' section includes links for Financials, Underwriting, Reports, Claims, and Repetitive Loss. The 'Welcome!' section includes links for Getting Started, NFIP Services News, Awareness Material, and Contact Us. The 'Location Validation' section includes a form for Street Address.

Request an Account

ezClaims Preliminary Damage Assessment application

Step 2: Complete the My Profile Request Form (See Screenshot Below)

- Your Employer
  - WYO Company Staff Adjusters select “WYO Company” under “Employer.” Then select your company from the dropdown list.
  - Independent Adjusters select “Independent Adjuster” under “Employer.” Then enter in your FCN that is on your FCN card.
- Your Email
  - Use an official and stable email account, since this will be your NFIP IT Services User/Login ID.
- NFIP Bureau Applications
  - Check “ezClaims Adjuster Console, Prelim Damage Assessment and FCN Cards.”

The screenshot shows the 'my profile' form with the following sections and callouts:

- 1. Enter your information.** Fields include First Name, Last Name, Email, Phone, Second Phone, Title, Area of Expertise (set to 'Claims'), Fax, Employer (set to 'WYO Company'), and WYO Company (set to 'Select Your WYO Company'). A callout box points to the WYO Company dropdown with the text: "If you are a WYO Co staff adjuster, select WYO Co and then your WYO Company."
- 2. I am involved in (check all that apply):** A list of checkboxes for various roles: IBHS, Coalition, CRS Task Force, FISCAA, Standards Committee, Association of State Floodplain Management (ASFPM), and Other.
- 3. I am interested in (check all that apply):** A list of checkboxes for various applications and mailing lists. A callout box points to the 'ezClaims - Adjuster Console, Prelim Damage Assessment and FCN Cards' checkbox with the text: "Select ezClaims - Adjuster Console." Another callout box points to the 'Mailing Lists' section with the text: "Check the box(es) of any desired email mailing lists."

Step 3: You will receive your NFIP account information from [ims@nfipnextgen.com](mailto:ims@nfipnextgen.com) within a few days.

- WYO Company Staff Adjusters normally receive their accounts within 24 to 48 business hours, depending on the response time of their company’s point of contact for access control.
- Independent Adjusters normally receive their accounts within 12 business hours.

## 3.2 Create, Submit, and Track Your PDAs (You Should Start Now!)

Refer to the QuickStart – ezClaims QuickStart for Adjusters (<http://www.nfipbureau.fema.gov/help.html>) on how to use the application.

### 3.2.1 PDA Enter Page Tips

The screenshot shows the '3. Adjuster Preliminary Damage Assessment Form - Enter in data below' page. The 'FICO Number | State | Type' dropdown is open, displaying a list of FICO numbers and their corresponding states and storm types. The 'Enter' step in the process flow is highlighted with a blue dot.

If you are a flood validated independent adjuster, your FCN will auto-populate. If you are a WYO Company staff adjuster, you can enter in your (1) FCN or (2) WYO Company staff generic FCN.

Select the appropriate FICO Number. If the desired FICO Number is not published via a WYO Bulletin, then it will not be available in the ezClaims dropdown list. In this case, select "No FICO."

If the PDA is entered by a different adjuster or staff member, please enter in the Adjuster Name and/or FCN in the Adjuster's Notes Section.

## 3.3 FAQs

### Who is required to enter in the PDA claims data in the ezClaims Application?

Any approved WYO Company claims staff member, independent adjuster, or staff adjuster may enter their organization's PDA claims data. It does not have to be directly entered by the adjuster himself or herself. It is the independent adjuster's responsibility to ensure that all potentially substantially damaged structures are entered in the ezClaims PDA application. For WYO Company staff adjusters, it is the responsibility of the WYO Company to ensure that all potentially substantially damaged structures are entered in the ezClaims PDA application.

### When does a PDA need to be completed?

A PDA form should be entered in the ezClaims PDA application whenever a building is determined to be potentially substantially damaged. A potentially substantially damaged structure is initially flagged by the flood adjuster when the building has been damaged to 50 percent or more of its pre-flood market value. The adjuster will use "replacement cost" when completing this form; however, the community is required under its ordinance to use "market value" in determining substantial damage. The PDA forms are used for advisory purposes to assist FEMA and communities in identifying potentially substantially damaged buildings. To assure the quickest action, adjusters should report the PDA statistics daily within the ezClaims PDA application.

### What transactions can I see in the ezClaims Adjuster Console Work List?

Your Work List will include only the ezClaims transactions associated with your organization. If you are an independent adjuster, you will only see the PDA transactions that you have submitted under your user account. If you are a WYO Company staff adjuster, you will see the PDA transactions that are submitted for your entire company or organization. The ezClaims Work List will include only "saved" and "submitted" entries.

**How are FICO Numbers posted to the ezClaims Adjuster Console/PDA application?**

The ezClaims applications dropdown list values (e.g., FICO Number) are dynamically populated. When the FICO Number is established, it is entered by the NFIP Services Claims Staff in the ezClaims Disaster Info application, and it is automatically displayed in all of the FICO dropdowns.

**What if the FICO Number that I am looking for is not in the ezClaims Adjuster Console/PDA application FICO dropdown?**

If the ezClaims application does not include a specific FICO Number, a user can still enter and process a PDA by selecting “No FICO.”

**Where can I get information about the use of the ezClaims Adjuster Console/PDA application?**

For additional information on how to use this application, please refer to the QuickStart at <http://www.nfipbureau.fema.gov/help.html> > ezClaims QuickStart for Adjusters.

**On the PDA Enter step, what do I enter in the “FCN” field? I am a staff adjuster and do not have an FCN.**

NFIP validated adjusters (staff or independent) who have an FCN should enter in the FCN of the adjuster handling the claim. If you are a WYO Company staff adjuster and have no FCN, you should enter the WYO Company staff generic FCN. If you do not know this number, please contact the NFIP IT Service Desk.

**What happens if I am in the field, have no Internet access, and cannot enter PDAs electronically?**

Only in these circumstances do you have the option to fax or mail the PDAs to the NFIP Business Services team for input. All PDAs should be processed through the ezClaims PDA application.

If you have questions or require support, you can contact the NFIP IT Services team under the left-hand “Support” Menu at [www.nfipbureau.fema.gov](http://www.nfipbureau.fema.gov) or please contact the Service Desk at 202.466.HELP.