

USER TESTING OF FLOOD INSURANCE SERVICES FOR CONSUMERS

OMB Control Number: 1601-0029

Expiration: December 30, 2026

PAPERWORK BURDEN DISCLOSURE NOTICE:

FEMA Form TBD and Title TBD

Public reporting burden for this data collection is estimated to average 10 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. This collection of information is voluntary. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW., Washington, DC 20472-3100, Paperwork Reduction Project (1601-0029) **NOTE:** Do not send your completed form to this address.

PRIVACY ACT STATEMENT

AUTHORITY: Government Performance and Results Act of 1993 (Pub. L. 103-62), as amended, and the GPRA Modernization Act of 2010 (Pub. L. 111-352); Executive Order (EO) 12862, “Setting Customer Service Standards”; and its March 23, 1995 Memorandum addendum, “Improving Customer Service”; Executive Order 13411 “Improving Assistance for Disaster Victims”; Executive Order 13571 “Streamlining Service Delivery and Improving Customer Service”; and the related June 13, 2011 Memorandum “Implementing Executive Order 13571 on Streamlining Service Delivery and Improving Customer Service.”

PRINCIPAL PURPOSE(S): DHS/FEMA collects this information to better understand insurance agent sentiments about selling flood insurance, including the services they receive from the National Flood Insurance Program (NFIP), as well as how Risk Rating 2.0 has impacted their experience.

ROUTINE USE(S): This information is used for the principal purpose noted above. Summary and/or aggregate survey results and analysis may be shared within DHS/FEMA; however, no Personally Identifiable Information (PII) will be shared externally. For more information on how DHS may share this data, please see DHS/FEMA/PIA-035 Customer Satisfaction Analysis System (CSAS), available at <https://www.dhs.gov/privacy>.

DISCLOSURE: The disclosure of information on this form is strictly voluntary and will assist FEMA is making improvements to its services; failure to provide the information requested will not impact the services an insurance agent receives from FEMA.



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INFORMED CONSENT TO PARTICIPATE IN RESEARCH

On behalf of the FEMA National Flood Insurance Program (NFIP), our team, Team PCI, is researching the experiences of both consumers who have flood insurance and those who do not.

If you agree to participate, you will take part in an online survey. We will ask questions about your attitudes towards flood risk and insurance. It will take about 10 minutes to complete.

What is the purpose of this study?

The purpose is to understand the experiences of consumers who have and do not have flood insurance. This will help us with future flood insurance marketing and outreach.

How long is the study?

This is a one-time survey and will take about 10 minutes to complete.

Can I participate in the study?

You need to be over the age of 18. You must be a US resident and able to read English. To access the online survey, you will need either a desktop computer, laptop, tablet, or smartphone. You will need either internet access or cellular data.

Is my participation voluntary?

Yes.

What will happen if I agree to participate?

First, we will ask a few screening questions. If your profile fits, we will ask you to continue on to the survey questions.

Will I be paid for my time?

No additional payment will be provided for completing this survey outside of your normal incentive.

Are there any costs to me to participate in this study?

There are no costs to participate.

Can I stop participating in the study?



Yes. There will be no problems if you decide not to participate. If you decide to participate, you may change your mind at any time and stop. You may choose not to answer questions that make you uncomfortable. You are free to leave at any time.

Are there any risks if I participate in the study?

No, there are no risks other than those you may experience during your daily activities.

Are there benefits to participating in the study?

There may not be direct benefits to you. However, things we learn from you may help the NFIP expand flood insurance coverage.

How is my information protected?

We will be careful to protect your personal information. Your survey responses will not have your name on them. They will not be shared outside our project team. Research records will be kept in a safe location. When we share our findings, we will not include your name.

Who can I contact with other questions about the study?

If you have questions about your rights as a participant in this study, you may contact the Principal Investigator, Maddie Bensinger (mbensinger@deloitte.com).

CONSENT

I have read the above information and received answers to my questions. I consent to take part in this survey. Any information I provide can be used as described above. I understand that the information I provide will be anonymized. I understand that Team PCI has the right to end my participation if necessary. I will not hold Team PCI responsible for any negative results of participating in the project, so long as the conditions described above are met.

Name: _____

Signature: _____

Date: _____



Screener for Individuals with Flood Insurance:

A. Do you have flood insurance?

Note: Flood insurance is separate from homeowner's and renter's insurance.

- a. No, I do not have flood insurance and I have never thought about it à *Skip to C*
- b. No, I do not have flood insurance because I thought it was part of my homeowners/renters insurance à *Skip to C*
- c. No, I do not have flood insurance, but I have researched it before à *Skip to C*
- d. No, I do not have flood insurance, but I have received a quote from an agent à *Skip to C*
- e. Yes, I have flood insurance through FEMA's National Flood Insurance Program (NFIP) (*May have been purchased through a company that writes and services the NFIP's Standard Flood Insurance Policy, such as Allstate or Liberty Mutual. For a complete list of participating companies, visit <https://nfipservices.floodsmart.gov/wyo-program-list>*)
- f. Yes, I have flood insurance through a private insurer (please specify): _____

B. Which home(s) do you have flood insurance for?
(*Select all that apply*)

- a. Primary residence
- b. Vacation home/secondary residence
- c. Investment property (residential)
- d. Investment property (commercial)
- e. Commercial business for a business I own or run

C. Are you significantly involved in the research and decision-making process for purchasing property insurances for your household (e.g., homeowners, renters, flood insurance, etc.)?

- a. Yes
- b. No – *Reject*

D. What ZIP Code(s) is your [*Insert 1st response selected in Screener question B*] in?

E. What is your age? (*open-ended response*) _____ (*Reject if less than 18*)

F. What best describes your [*Insert 1st response selected in Screener question B*]?

- a. Owned by you or someone in your household with a mortgage or loan
- b. Owned by you or someone in your household free and clear (without a mortgage or loan)
- c. Rented
- d. Occupied without payment of rent
- e. I don't know – *Reject*
- f. Prefer not to answer



G. What best describes your *[Insert 1st response selected in Screener question B]*?

- a. A single-family house detached from any other house
- b. A single-family house attached to one or more houses
- c. A building with 1-20 apartments
- d. A building with 20+ apartments
- e. A mobile home
- f. Boat, RV, van, etc.
- g. Other (please specify): _____
- h. I don't know – *Reject*
- i. Prefer not to answer

Survey questions for individuals with flood insurance *[For those that answered (e) or (f) to Screener question A]*

Before Question 1: Please answer the following questions in terms of your [Insert 1st response selected in Screener question B]:

1) Did you purchase a new home within the last year?

- Yes
- No, and I **am not planning** to within the next year
- No, but I **am planning** to within the next year

2) In general, how would you describe your insurance coverage preferences for property and casualty insurances?

(Property and casualty insurance is defined as various insurance products that protect your assets (e.g., home, belongings, cars, etc.))

- I purchase insurance only when it is required.
- I purchase minimum coverage insurance even if it's not required.
- I purchase medium coverage insurance even if it's not required.
- I purchase high coverage insurance even if it's not required.

3) Do you agree or disagree with the following statement?

“My home is at risk for flooding” *(By flooding we mean an excess of water on land that is normally dry, affecting 2+ acres of land or 2+ properties)*

- Strongly disagree
- Disagree
- Agree
- Strongly agree
- I don't know/Prefer not to answer

4) Have you or has anyone you know been affected by flooding? *(Select all that apply)*

(By flooding we mean an excess of water on land that is normally dry, affecting 2+ acres of land or 2+ properties)

- Yes, I have experienced flooding in my home



- Yes, member(s) of my family have experienced flooding in their home
- Yes, my neighbor(s) have experienced flooding in their home
- Yes, my friend(s)/co-worker(s)/community member(s) have experienced flooding in their home
- No one I know has personally experienced flooding in their home
- I don't know/Prefer not to answer [cannot select this answer and option above]

5) During which of the following scenarios have you considered or discussed flood insurance?
(Select all that apply)

Programing note: randomize response options (except keep “Other (please specify): _____” and “I don't know/Prefer not to answer” at the bottom)

- When I was looking to buy/rent a new home
- When I bought my new home/signed rental agreement
- After my insurance agent suggested it
- After a flood event that impacted my home
- After a flood event that impacted the area I live in
- After talking to a friend/family/neighbor
- After getting a reminder in the mail that my insurance was expiring
- After seeing an advertisement
- At the beginning of the new year
- While considering other types of insurances (e.g., homeowners, renters, etc.)
- **Other** (please specify): _____
- I don't know/Prefer not to answer [cannot select this answer and option above]

6) Have you spoken to any of the following individuals about flood insurance?
(Select all that apply)

Programing note: randomize response options (except keep “Other (please specify): _____” and “I don't know/Prefer not to answer” at the bottom)

- Insurance agent
- Realtor
- Mortgage lender
- Previous homeowner
- Landlord
- Neighbor(s)
- Friend(s)
- Spouse/spousal equivalent
- Other family member (not including spouse/spousal equivalent)
- **Other** (please specify): _____
- I have not spoken to anyone about flood insurance
- I don't know/Prefer not to answer [cannot select this answer and option above]

7) Why did you purchase flood insurance?
(Select all that apply)

Programing note: randomize response options (except keep “Other (please specify): _____” and “I don't know/Prefer not to answer” at the bottom)

- **Requirement** due to **mortgage** and home being in a **Special Flood Hazard Area (SFHA)** [only allowed to pick 1 if select this response]
- My **insurance company/agent** told me I needed it
- My **realtor/lender/mortgage broker** told me I needed it
- My **friends/family/neighbors** told me I needed it
- I think the **region** (town, city, state) I live in is **at risk for flooding**



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- I think **my home specifically is at risk of flooding** (i.e., live at the bottom of a hill, live on the bottom floor, etc.)
- Having flood insurance gives me **peace of mind**
- Recent **weather events** occurred in my area (e.g., heavy rain, hurricane, etc.)
- **Other** (please specify): _____
- I don't know/Prefer not to answer [cannot select this answer and option above]

8) Do you agree or disagree with the following statement?

“I pay a fair price for my flood insurance policy”

- Strongly disagree
- Disagree
- Agree
- Strongly agree
- I don't know/Prefer not to answer

9) How likely are you to recommend flood insurance to others?

- Extremely unlikely
- Unlikely
- Likely
- Extremely likely
- I don't know/Prefer not to answer

10) How likely are you to renew your current flood insurance policy?

- Extremely unlikely
- Unlikely
- Likely
- Extremely likely
- I don't know/Prefer not to answer

11) Why are you [insert response from above] to renew your flood insurance policy? **Open-Ended Response**

Programing note: pipe in response from likelihood to renew question. Those who respond “I don't know/Prefer not to answer” should not see this question.

12) Before today, which of the following organizations were you aware write flood insurance policies? (Select all that apply)

Programing note: randomize response options (except keep “I don't know/Prefer not to answer” at the bottom)

Note for OMB Review: See criteria for organization inclusion in answer options - Organizations included in this list are brands that sell only private policies and sell in more than one state based on desk research.

- The National Flood Insurance Program (NFIP)
- The Federal Emergency Management Agency (FEMA)
- Neptune
- TypTap
- AonEdge
- Lloyd's of London



- Chubb
- Hiscox – FloodPlus
- Johnson & Johnson Insurance
- FloodSimple
- Natural Catastrophe Insurance Program (NCIP)
- Trusted Flood Insurance Brokerage
- Superior Flood Inc
- Tower Hill Flood Insurance
- Sterling Surplus Underwriters
- Beyond Floods by National General
- I don't know/Prefer not to answer [cannot select this answer and option above]

13) Do you agree or disagree with the following statement?

"If I had a valid flood insurance claim with the National Flood Insurance Program (NFIP), I would trust the NFIP to provide the support I need."

Programing note: Those who don't select NFIP in Question 12 should skip this question.

- Strongly disagree
- Disagree
- Agree
- Strongly agree
- I don't know/Prefer not to answer

The remaining questions ask about demographics. A reminder that your responses to these questions will be kept anonymous.

14) What is your total household annual income before taxes?

- <\$20,000
- \$20,000 - \$39,999
- \$40,000 - \$59,999
- \$60,000 - \$79,999
- \$80,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 - \$200,000
- \$200,000+
- I don't know/Prefer not to answer

15) What is your race and/or ethnicity? (Select all that apply)

- American Indian or Alaska Native
- Asian
- Black or African American
- Hispanic or Latino/a/x
- Native Hawaiian or Other Pacific Islander
- White
- Other
- I don't know/Prefer not to answer [cannot select this answer and option above]



16) What is your gender?

- Male
- Female
- Non-binary, third gender, or other
- I don't know/Prefer not to answer



Screener

A. Do you have flood insurance?

Note: Flood insurance is separate from homeowner's and renter's insurance.

- a. No, I do not have flood insurance and I have never thought about it à *Skip to C*
- b. No, I do not have flood insurance because I thought it was part of my homeowners/renters insurance à *Skip to C*
- c. No, I do not have flood insurance, but I have researched it before à *Skip to C*
- d. No, I do not have flood insurance, but I have received a quote from an agent à *Skip to C*
- e. Yes, I have flood insurance through FEMA's National Flood Insurance Program (NFIP) (*May have been purchased through a company that writes and services the NFIP's Standard Flood Insurance Policy, such as Allstate or Liberty Mutual. For a complete list of participating companies, visit <https://nfipservices.floodsmart.gov/wyo-program-list>*)
- f. Yes, I have flood insurance through a private insurer (please specify): _____

B. Which home(s) do you have flood insurance for?
(*Select all that apply*)

- a. Primary residence
- b. Vacation home/secondary residence
- c. Investment property (residential)
- d. Investment property (commercial)
- e. Commercial business for a business I own or run

C. Are you significantly involved in the research and decision-making process for purchasing property insurances for your household (e.g., homeowners, renters, flood insurance, etc.)?

- a. Yes
- b. No – *Reject*

D. What ZIP Code(s) is your [*Insert 1st response selected in Screener question B*] in?

E. What is your age? (*open-ended response*) ____ (*Reject if less than 18*)

F. What best describes your [*Insert 1st response selected in Screener question B*]?

- a. Owned by you or someone in your household with a mortgage or loan



- b. Owned by you or someone in your household free and clear (without a mortgage or loan)
- c. Rented
- d. Occupied without payment of rent
- e. I don't know – *Reject*
- f. Prefer not to answer

G. What best describes your *[Insert 1st response selected in Screener question B]*?

- a. A single-family house detached from any other house
- b. A single-family house attached to one or more houses
- c. A building with 1-20 apartments
- d. A building with 20+ apartments
- e. A mobile home
- f. Boat, RV, van, etc.
- g. Other (please specify): _____
- h. I don't know – *Reject*
- i. Prefer not to answer

Survey questions for individuals without flood insurance *[For those that answered (a), (b), (c), or (d) to Screener question A]*

1) Did you purchase a new home within the last year?

- Yes
- No, and I **am not planning** to within the next year
- No, but I **am planning** to within the next year

2) What steps do you take before deciding to purchase any property and casualty insurance? *(Select all that apply)*

(Property and casualty insurance is defined as various insurance products that protect your assets (e.g., home, belongings, cars, etc.))

Programing note: randomize response options (except keep “Other (please specify): _____” and “I don't know/Prefer not to answer” at the bottom)

- Discuss options with my realtor/mortgage lender/landlord
- Discuss options with friends/family/neighbor
- Read internet blogs and forums
- Research insurance options online
- Reach out to an agent via online chat
- Call an agent on the phone
- Ask an agent for a quote
- Compare different options
- See if there are options to bundle
- **Other** (please specify): _____
- I don't know/Prefer not to answer *[cannot select this answer and option above]*

3) In general, how would you describe your insurance coverage preferences for property and casualty insurances?



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(Property and casualty insurance is defined as various insurance products that protect your assets (e.g., home, belongings, cars, etc.))

- I purchase insurance only when it is required.
- I purchase minimum coverage insurance even if it's not required.
- I purchase medium coverage insurance even if it's not required.
- I purchase high coverage insurance even if it's not required.

4) Do you agree or disagree with the following statement?

"My home is at risk for flooding" *(By flooding we mean an excess of water on land that is normally dry, affecting 2+ acres of land or 2+ properties)*

- Strongly disagree
- Disagree
- Agree
- Strongly agree
- I don't know/Prefer not to answer

5) **Have you or has anyone you know been affected by flooding?** *(Select all that apply)*

(By flooding we mean an excess of water on land that is normally dry, affecting 2+ acres of land or 2+ properties)

- Yes, I have experienced flooding in my home
- Yes, member(s) of my family have experienced flooding in their home
- Yes, my neighbor(s) have experienced flooding in their home
- Yes, my friend(s)/co-worker(s)/community member(s) have experienced flooding in their home
- No one I know has personally experienced flooding in their home
- I don't know/Prefer not to answer *[cannot select this answer and option above]*

6) Why don't you have flood insurance?
(Select all that apply)

Programing note: randomize response options (except keep "Other (please specify): ____" and "I don't know/Prefer not to answer" at the bottom)

- I think flood insurance is **too expensive**
- I **don't know enough** about flood insurance
- My **insurance company/agent** told me **I didn't need it**
- My **friends/family/neighbors** told me **I didn't need it**
- I'm **not required to get it**, so I don't think I need it
- I think the **region** I live in **doesn't typically flood** (e.g., I live in a dry climate, non-coastal area, etc.)
- I think my **home specifically** isn't at risk of flooding (e.g., I live on a hill, I live on the top floor, etc.)
- I **take enough steps** to **prevent my home** from flooding (e.g., installed sump pump, sealed foundation and basement walls, cleaned gutters/drainage, etc.)
- The process to acquire flood insurance is **too difficult**
- I didn't know my **homeowner's / renter's insurance does not cover** flood damage
- I **don't know anyone else** who has flood insurance
- Other** (please specify): _____
- I don't know/Prefer not to answer *[cannot select this answer and option above]*



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7) Have you spoken to any of the following individuals about flood insurance?
(Select all that apply)

- Insurance agent
- Realtor
- Mortgage lender
- Previous homeowner
- Landlord
- Neighbor(s)
- Friend(s)
- Coworker(s)
- Spouse/spousal equivalent
- Other family member (not including spouse/spousal equivalent)
- Other (specify): _____
- I have not spoken to anyone about flood insurance
- I don't know/Prefer not to answer [cannot select this answer and option above]

8) Which of the following **sources** would you **trust the most** when considering purchasing flood insurance?
(Please select your top 3)

- Insurance agent
- Realtor
- Mortgage lender
- Previous homeowner/renter
- Neighbor(s)
- Friend(s)/Family member(s)
- Local official(s)
- Online advertisements
- Online searches/websites/blogs
- Social media
- Radio ads
- Television ads
- Other (specify): _____

9) Before today, which of the following organizations were you aware write flood insurance policies? (Select all that apply)

Programming note: randomize response options (except keep "I don't know/Prefer not to answer" at the bottom)

- The National Flood Insurance Program (NFIP)
- The Federal Emergency Management Agency (FEMA)
- Neptune
- TypTap
- AonEdge
- Lloyd's of London
- Chubb
- Hiscox – FloodPlus
- Johnson & Johnson Insurance
- FloodSimple
- Natural Catastrophe Insurance Program (NCIP)
- Trusted Flood Insurance Brokerage
- Superior Flood Inc
- Tower Hill Flood Insurance



FEMA



- Sterling Surplus Underwriters
- Beyond Floods by National General
- I don't know/Prefer not to answer [cannot select this answer and option above]

10) Do you agree or disagree with the following statement?

"If I had a valid flood insurance claim with the National Flood Insurance Program (NFIP), I would trust the NFIP to provide the support I need."

Programing note: only those who select NFIP in Question 8 should see this question

- Strongly disagree
- Disagree
- Agree
- Strongly agree
- I don't know/Prefer not to answer

11) On a scale from 1-10, how likely are you to purchase flood insurance?

1	2	3	4	5	6	7	8	9	10
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Extremely unlikely

Extremely likely

12) Why did you select [X] out of 10 when considering your likelihood purchase flood insurance? Please briefly explain. *Open-Ended Response*

Programing note: randomize response options (except keep "None of the above" and "I don't know/Prefer not to answer" at the bottom)

13) How likely would you be to purchase flood insurance in the future if you knew that in your community...

Programing note: randomize statements

Statements	Very unlikely	Somewhat unlikely	Somewhat likely	Very likely	I don't know/Prefer not to answer
Flood events that damage property and homes are possible					
Without flood insurance, you could experience significant financial loss in the event of a flood					
With flood insurance, you could receive substantial financial support in the event of a flood					

Flood insurance guarantees a financial safety net in the event of a flood					
Most people have flood insurance to protect themselves financially against flood events					
A flood event is likely to occur in the near future and damage property and homes					
A flood event recently occurred and damaged property and homes					

The remaining questions ask about demographics. A reminder that your responses to all questions in the survey will be kept anonymous.

14) What is your total household annual income before taxes?

- < \$20,000
- \$20,000 - \$39,999
- \$60,000 - \$79,999
- \$80,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 - \$200,000
- \$200,000+
- I don't know/Prefer not to answer

15) What is your race and/or ethnicity? *(Select all that apply)*

- American Indian or Alaska Native
- Asian
- Black or African American
- Hispanic or Latino/a/x
- Native Hawaiian or Other Pacific Islander
- White
- Other
- I don't know/Prefer not to answer [cannot select this answer and option above]

16) What is your gender?

- Male
- Female
- Non-binary, third gender, or other
- I don't know/Prefer not to answer