Overview
First American Flood Data Services (First American) is the Flood Zone Determination vendor that is used when a Flood Zone Determination (Determination) is requested through FloodConnect. First American utilizes a multifaceted system that combines a proprietary database of historical determinations with Geographic Information Systems (GIS) which capitalize on a nationwide parcel inventory to locate properties relative to FEMA’s Flood Insurance Rate Map information.

Because of these automated processes, a Determination is returned immediately in most cases, and the agent will have the option to view the certificate and populate the community and zone information into the quote or application in moments. A small percentage of orders are buffered out of the automated process and reviewed manually before the order is completed. Results are typically returned within 24 hours to the agent’s email.

The agent may request a manual review of the determination in the event the agent or their insured disagrees with the determination, which could be for any number of reasons including:

- the results are in conflict with other supporting documentation,
- the Determination does not provide a zone for the building but indicates that only part of the property is in the Special Flood Hazard Area (SFHA), or
- the insured’s lender is requiring flood insurance as a condition of its mortgage loan but the Determination indicates a Flood Zone in which a lender is not obligated to require insurance (i.e., the Determination says the building is not in the SFHA).

For any of these reasons, the agent can request a manual review of the Determination by First American at no additional cost. In order to have as little impact as possible to the insured, we encourage agents to initiate Determination reviews as soon as possible.
Request a Manual Review of the Determination

A manual review provides the agent with the opportunity to provide to First American any additional property information such as block, parcel ID, and lot number, which may confirm the property’s identification and impact the results of the certificate. As such, manual reviews will take time to complete. To request a manual review, complete the steps below.

1. Navigate to the Zone Certificate Results screen.

3. Complete as many of the property description fields as possible. Include details of why a manual review is being requested in the Comments field. Comments such as “Lender’s determination states the property is in the SFHA” or “Community letter states property out of SFHA” may be helpful to the reviewer.

4. Click the Submit for Manual Review button. You will be notified by e-mail when the results have been determined.

**Determination Inconsistent With Other Supporting Documentation**

Often times, there is a practical reason for inconsistencies to arise between the Determination and other information. For example, perhaps a Letter of Map Amendment affecting the property has been recently issued. In order to determine these reasons, a manual review is appropriate. If the information from the Determination is inconsistent with other supporting documents, the agent may choose to provide those documents (such as a copy of the Flood Zone Determination from the insured’s lender, or the Elevation Certificate) to First American and request a manual review using the procedures stated above. The reviewer will consider all information when resolving the discrepancy.

If the agent chooses not to request a manual review to resolve the inconsistencies, the underwriter will use zone information from the supporting documentation in the following order:

1. Elevation Certificate/Community Official
2. Flood Zone Certificate
3. Community Map

**NOTE:** *If the documentation is being used for proof of zone for a PRP, the agent must be sure that such documentation reflects the most current FEMA map panel suffix.*

**Determination Indicates a Portion of the Property is in SFHA**

If the property is partially located in a SFHA, the certificate will display an asterisk (*) next to the Flood Zone. In cases where a portion of the property is in a SFHA but the insurable structure is NOT located in the SFHA, the flood zone shown will be displayed as a B*, C*, or X* and the comments section will indicate that the existing structure is not located in the flood zone (see Example 1 below). For the agent’s purposes, this zone is the equivalent of a B, C, or X zone without the asterisk and the policy can be written in the non-SFHA.

A manual review does not need to be requested unless the agent has information about the flood zone to the contrary. Please remember that because an insurable building is located in the non-SFHA, it is still advisable for an insured to obtain or maintain their flood insurance policy. After all, approximately 25% of NFIP claims are filed on properties outside of the SFHA.
Example 1 - a portion of the property is in a SFHA but the insurable structure is NOT located in the SFHA

In cases where a portion of the property is in a SFHA and First American has not been able to determine the exact location of the structure, the flood zone shown will be displayed as A*, AE*, AH*, AO*, V*, or VE* (see Example 2 below). The comments section will indicate that the agent can provide additional site information such as a survey or property plot. If the agent chooses to have a manual review completed with the additional site information, the agent can fax the original certificate and the site information to First American for further review.
Resolving Flood Zone Determination Discrepancies

Example 2 - a portion of the property is in a SFHA and First American has not been able to determine the exact location of the structure

Contacting First American
The agent can contact First American directly by phone, fax, or e-mail to resolve zone certificate discrepancies.

First American Phone Number: 1-800-447-1772 (option 2)
First American Fax Number: 1-800-447-9664
First American E-mail: clientsupport@flooddata.com
Comparing Results of Determination with FIRM:
If the agent disagrees with a determination, the agent may want to confirm the results of the determination with the current zone information found on the flood map. The agent can locate the current map information electronically by accessing the FEMA Map Store at http://msc.fema.gov/webapp/wcs/stores. To view a copy of the current map, follow the steps below.

1. Select Flood Maps from the SELECT A PRODUCT drop down box and key the property address and press the Search by Street Address button.

2. The community number and name will be displayed. Click the VIEW icon to view the map for the desired community.
3. View the map information using the Zoom In and Zoom Out functions to locate the specific street location and flood zone. Compare the flood zone information displayed on the map to the flood zone listed on the determination. Click the Make a FIRMette button to create a copy of the flood map for printing.