

# FLOODFACTS

A quarterly newsletter for Assurant Flood Solutions agents

SPRING 2017 | [assurantfloodsolutions.com](http://assurantfloodsolutions.com)

## IN THIS ISSUE

- National Flood Conference
- April 2017 NFIP Changes
- Private Commercial Flood Insurance
- A Flood Quote for Every Home
- Marketing Executive's Corner
- Service Center Gurus
- Directory
- Links to Additional Flood Information
- Training



ASSURANT®

# National Flood Conference

## April 30 to May 3, 2017

### Washington, DC

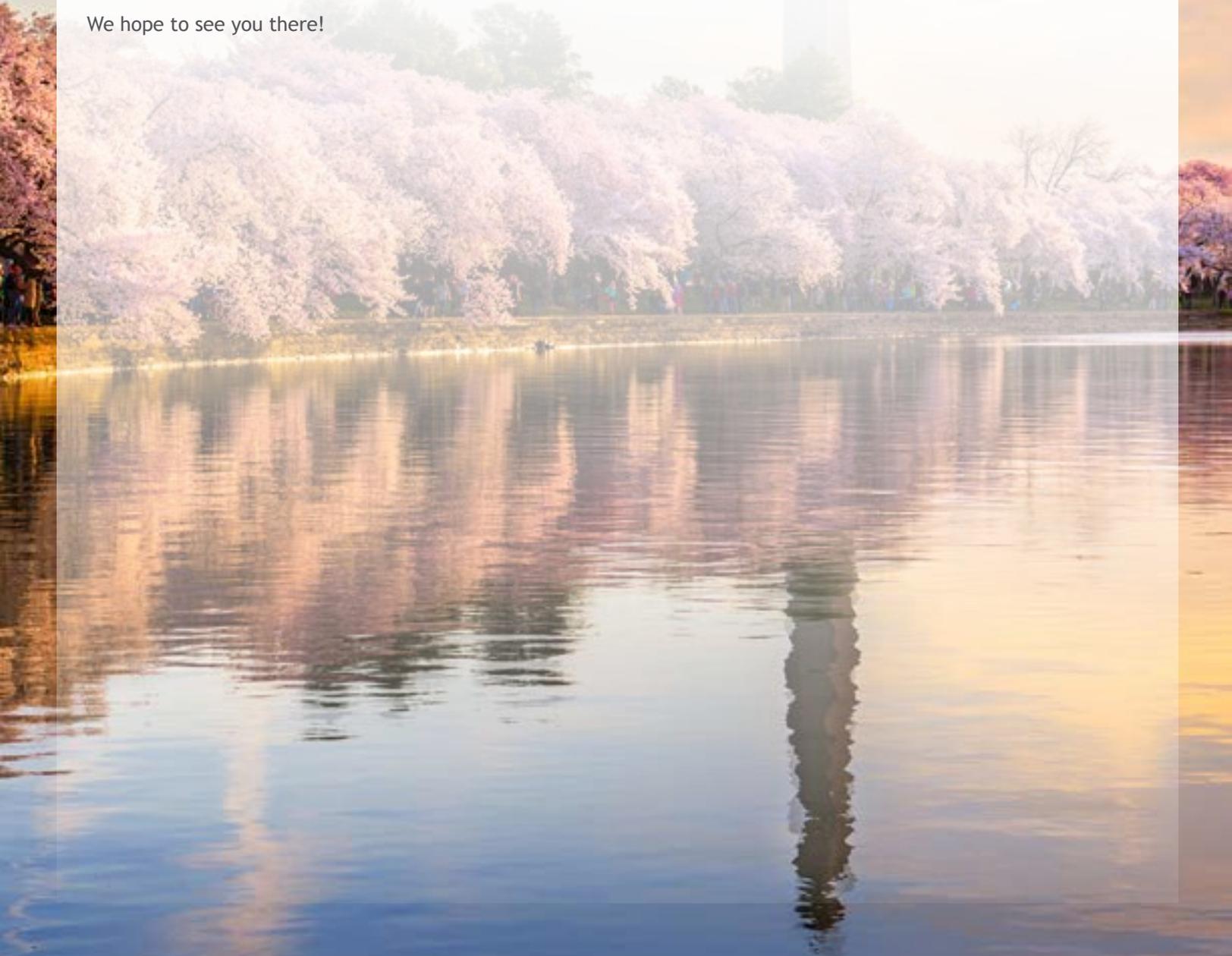
Assurant is a platinum sponsor of the 2017 PCI National Flood Conference, which will be held in Washington D.C. from April 30 to May 3.

We would like to invite you to attend this major gathering of partners and stakeholders in the National Flood Insurance Program (NFIP). This conference is a great opportunity to network with insurance professionals, representatives from the NFIP, adjusting companies and FEMA.

The NFIP program is currently authorized until the fall of 2017, which is just around the corner. It is crucial to stay up to date on flood-related issues and attending this conference is a perfect way to do so.

For more information and to register, please visit the [2017 National Flood Conference website](#). If you plan to attend, please contact [Patricia Mulvania](#) so that we can arrange some one-on-one time with you.

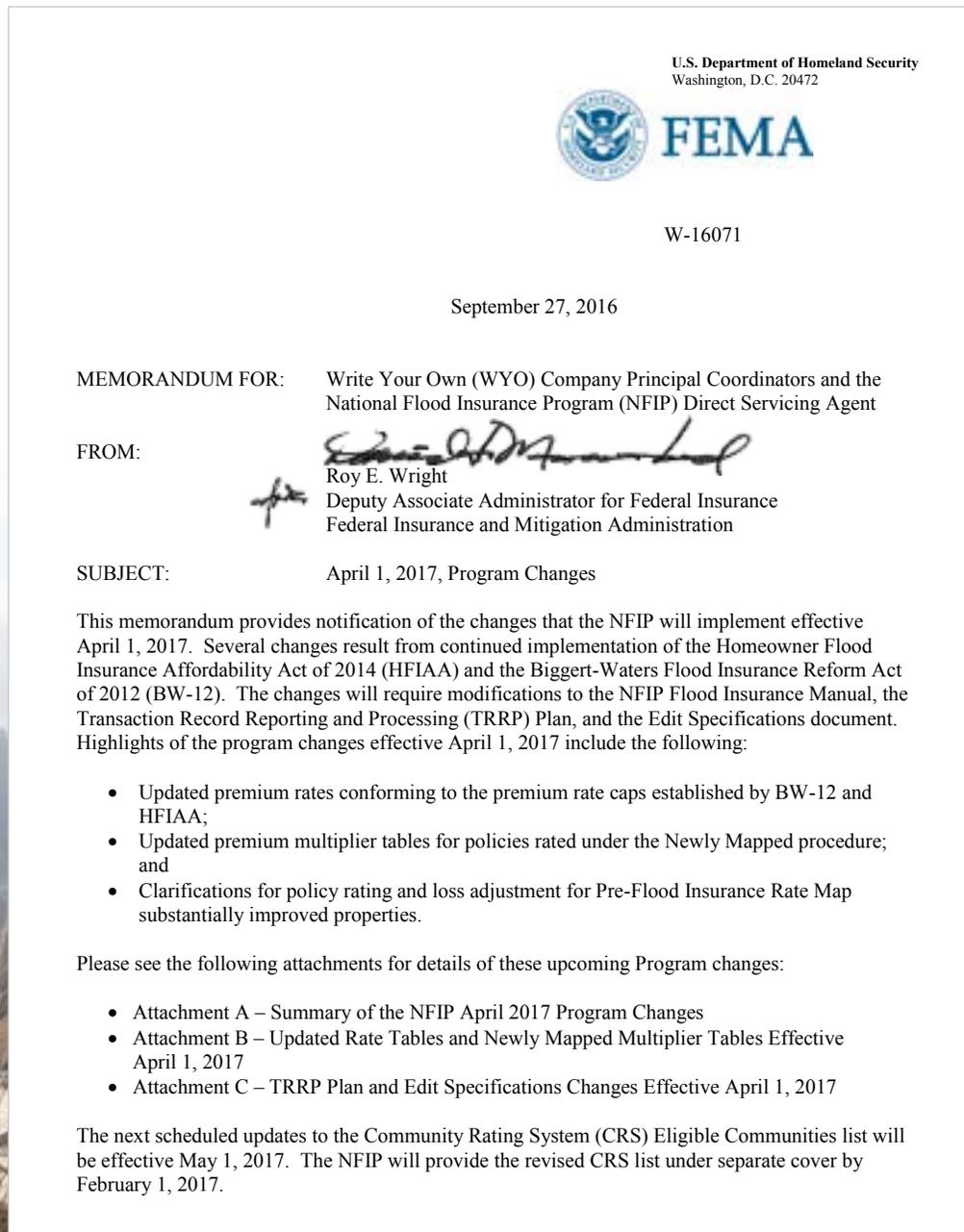
We hope to see you there!



Effective April 1, 2017, the NFIP implemented changes that will require modifications to the NFIP Flood Insurance Manual, the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Several changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) and the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12). Highlights of the program changes effective April 1, 2017 include the following:

- Updated premium rates conforming to the premium rate caps established by BW-12 and HFIAA
- Updated premium multiplier tables for policies rated under the Newly Mapped procedure
- Clarifications for policy rating and loss adjustment for Pre-Flood Insurance Rate Map substantially improved properties

[Click to read all of the details of these upcoming program changes.](#)



Assurant Flood Solutions is piloting its all new, higher-limit commercial flood policy in California, Florida, New Jersey, New York, Pennsylvania, South Carolina, Texas and Washington. We've combined more than 30 years of flood insurance expertise with the strength of an American Fortune 500 company to bring you an individually underwritten, custom-rated policy for your commercial flood insurance clients. Here are just a few of the game changing features of our new PCFIP offering:

- Building coverage limit to \$1 Million - double the NFIP limit
- Contents to \$500,000
- Innovative FlexCash coverage available to help with business interruption expenses
- Average of 20% savings for eligible properties
- In-house servicing and claims
- Underwritten by Voyager Indemnity Insurance Company, an American domiciled carrier owned by Assurant Inc.

Keep an eye out for more information about this exciting new product in the weeks ahead!



## ● A FLOOD QUOTE FOR EVERY HOME

With the flooding that is currently being experienced in the west along with the spring thaw right around the corner, now is the time to help protect what matters most to your clients. While we can't predict where and when Mother Nature will strike, here's what we do know:

- Floods happen in all 50 States
- Everyone lives in a flood zone
- Floods are the #1 natural disaster in the United States
- Over 20% of all floods are in low-to-moderate flood zones B, C and X
- Many homeowners do not know that flood is excluded from their homeowners policy
- Offering flood insurance with every quote helps protect you against errors and omissions claims

Click [here](#) for more information on the peril of flood and how you can become a “Flood Smart” agent!



## MARKETING EXECUTIVE'S CORNER

This month we are featuring Donna Jallick and Mitch Brown, Assurant's dedicated Director of Marketing and Executive Marketing Consultant.



DONNA M JALLICK

Director of Marketing - Flood Solutions

Donna is a career insurance professional with over 34 years of experience at the agency, corporate and branch levels. These experiences complement one another and have allowed her to work with people from a wide variety of backgrounds to achieve common goals. Her strong technical skills and diverse background in managing TPA and flood departments give her a wealth of know how when it comes to all things flood. Donna knows how to prioritize, anticipate and rectify problems before they arise, and her interpersonal skills will help you and your agency thrive in the flood insurance marketplace.

When Donna is not helping people protect what matters most to them, she likes to read, travel, go to the beach and most of all, spend time with her grandchildren.



JAMES MITCHELL BROWN

Executive Marketing Consultant

James "Mitch" Brown started his insurance career as an Allstate agent in 1991. In 1996, Mitch started his own agency so he could offer his clients a wide range of insurance solutions, including property, casualty, life, health and of course, flood insurance. In 2001 Mitch sold his agency and became a manager with Chubb in Austin, Texas. In 2007 he accepted a position as regional manager for Kemper. Mitch joined the Assurant Team in 2013 and has been helping agents in Texas with their flood insurance needs ever since.

Mitch is the proud father of Jordan and Ashley and in his spare time, he enjoys golf, camping and hunting.

# SPOTLIGHT ON OUR SERVICE CENTER GURUS

This month we are featuring Betty Alexander, Bryan Rosen and Stacey Cholakian – three of Assurant’s flood service center stars.



## BETTY ALEXANDER

Customer Service Supervisor

Betty Alexander grew up in Lake View, South Carolina. After high school, she attended Florence-Darlington Tech where she earned an associate degree in fashion merchandising. In 1993, she married Gary, and they moved to Greensboro, North Carolina – they have two sons, Matthew and Layton. In her time off, Betty likes to travel and shop!

Betty spent the past seventeen years in property & casualty Insurance. During this time, she worked as a customer service representative, team leader, and for the past five years, as a personal lines supervisor.

In September of 2016, Betty moved to Arizona to become part of our team as a customer service supervisor. She is a fast study and has worked to build her flood insurance knowledge. Her vast experience in customer service and her wealth of knowledge on how to set up successful programs has been invaluable. We have implemented programs and procedures that she has recommended, and it has made our department more efficient. The team loves having her here.

If you call up to speak with a supervisor and hear a friendly voice with a southern drawl, that’ll be Betty!



## BRYAN ROSEN

Customer Service Representative II

Born in Phoenix and raised in Cave Creek, Bryan has spent most of his life in Arizona, except for a family vacation here and there and a three-month excursion through Zambia, Botswana, South Africa and Zimbabwe.

In late 2015, Bryan’s best friend, Megan Kennedy, expressed excitement over her new job at Assurant. Taking her advice, Bryan applied for an entry-level position in our newly created customer service department and started his employment with us in February of 2016.

Bryan was soon made a part of a team of employees that we call CODs (Captain of the Day). On a rotating basis, Bryan serves as a subject-matter expert to help with real-time information that customer service representatives need to assist callers. Along with conducting training classes, he helps develop training materials and resources as part of the COD team. Bryan has taken to his new role and we are very happy he has!

Outside of Assurant, you will find Bryan in the theater. Getting his first paying gig at the age of 15, Bryan has spent the last 15 years working around the Valley of the Sun as a stage hand, designer, actor and stage manager.



## STACEY CHOLAKIAN

### Underwriter II

Stacey started her insurance career at a general agency in Oklahoma where she found a niche working with flood insurance. She joined the American Bankers team three years ago and really enjoys the complexities and challenges of the flood program.

Stacey recently headed up the remapping of Orleans Parish and section 28 rewrites in Louisiana. According to executive marketing consultant Kim Wilkerson, this was a huge undertaking that required tremendous patience, knowledge and many long hours. Kim describes Stacey as AWESOME!

When Stacey is not helping agents with their flood insurance needs, she is an avid reader, an animal lover and loves the many concerts and plays that abound in the Scottsdale/Phoenix area.

## AccessFlood Claims Contact Information

Email: [myfloodclaim@assurant.com](mailto:myfloodclaim@assurant.com)  
Phone: 800.423.4403  
Fax: 866.892.3066

*Hours of operation:*  
24 hours for claim reporting

*Claim status, please call:*  
800.423.4403  
Mon to Fri 8 a.m. - 7 p.m. MST

*For help submitting a claim via AccessFlood,  
call the Flood Service Center at: 800.423.4403*

## FloodPro Claims Contact Information

Email: [claims@ABIC.floodpro.net](mailto:claims@ABIC.floodpro.net)  
Phone: 800.654.4895  
Fax: 866.528.3252

*Hours of operation:*  
24 hours for claim reporting

*Claim status, please call:*  
800.654.4895  
Mon to Fri 6 a.m. - 4 p.m. MST

*For help submitting a claim via FloodPro,  
call the Flood Service Center at: 800.423.4403*



## AccessFlood Assurant Flood Service Center Contact Information

*General mail address for New Business Applications,  
Rollovers, Endorsements, Cancellations and  
Other Correspondence*

Assurant Flood Solutions  
Flood Service Center  
PO Box 4337  
Scottsdale AZ 85261-4337

### *Overnight Mail Address*

Assurant Flood Solutions  
Flood Service Center  
8655 E Via De Ventura Suite F300  
Scottsdale AZ 85258

### *Lock box Address for Renewal Payments Only*

Assurant Flood Solutions Service Center  
PO Box 29861  
Phoenix AZ 85038 - 9861

### *Hours of Operation*

Mon to Fri 6 a.m. - 6 p.m. MST  
Phone: 800.423.4403 | Fax: 714.712.3842

### *Email*

[flood.service.center@assurant.com](mailto:flood.service.center@assurant.com)  
[submitforrate@assurant.com](mailto:submitforrate@assurant.com)  
[agencybrokerchange@assurant.com](mailto:agencybrokerchange@assurant.com)  
[flood.marketing.support@assurant.com](mailto:flood.marketing.support@assurant.com)  
[flood.rollovers@assurant.com](mailto:flood.rollovers@assurant.com)

## 2017 SPRING/SUMMER HOLIDAY SCHEDULE

The Flood Service Center is Closed:

- Memorial Day - Monday, 5/29
- Independence Day - Monday & Tuesday, 7/3 & 4

## FloodPro ABIC Flood Service Center Contact Information

### *Customer Service Representatives*

Email: [flood.service.center@assurant.com](mailto:flood.service.center@assurant.com)  
Phone: 800.423.4403 | Fax: 714.712.3842

### *Agency Services*

Email: [flood.marketing.support@assurant.com](mailto:flood.marketing.support@assurant.com)  
Phone: 800.423.4403 | Fax: 714.712.3845

### *Claims*

Email: [claims@floodpro.net](mailto:claims@floodpro.net)  
Phone: 800.654.4895 | Fax: 866.528.3252

### *Rollover Services*

Email: [flood.rollover@assurant.com](mailto:flood.rollover@assurant.com)  
Phone: 800.423.4403 | Fax: 480.483.5818

### *Submit-For-Rate*

Email: [submitforrate@assurant.com](mailto:submitforrate@assurant.com)  
Phone: 800.423.4403 | Fax: 714.712.3842

### *Marketing and Training*

Email: [flood.marketing.support@assurant.com](mailto:flood.marketing.support@assurant.com)  
Phone: 800.423.4403 | Fax: 714.712.3845

### *Website Technical Assistance*

Website: [www.abic.floodpro.net](http://www.abic.floodpro.net)  
Email: [tech@floodpro.net](mailto:tech@floodpro.net)  
Phone: 888.423.4403

### *General mail address for New Business Applications, Rollovers, Endorsements, Cancellations and Other Correspondence*

Assurant Flood Solutions  
PO Box 8695  
Kallispell, MT 59904-8695

### *Overnight Mail Address*

Assurant Flood Solutions  
Flood Service Center  
8655 E Via De Ventura Suite F300  
Scottsdale AZ 85258

### *Hours of Operation*

Monday-Friday 6:00am-6:00pm MST

## Links to Additional Flood Information

The official site of Assurant Flood Solutions

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

[www.FloodSmart.gov](http://www.FloodSmart.gov)

<http://www.fema.gov/business/nfip/>

<https://agents.floodsmart.gov/Agents/>

The official site of the National Flood Insurance Program (NFIP)

[www.nfipiservice.com/watermark/index.html](http://www.nfipiservice.com/watermark/index.html)

*WATERMARK* is published three times a year by the National Flood Insurance Program (NFIP). The current issue and selected back issues of Watermark are available at this site.

<http://www.fema.gov/flood-insurance-manual>

The NFIP Flood Insurance Manual is generally revised twice a year – once in May, once in October and as needed at other times during the year. The fully-revised Manual (including the above changes) is available at this site.

To access the chapters, just click on the chapter name.

<http://www.fema.gov/about/programs/nfip/index.shtm>

Provides additional information about the NFIP Flood Insurance Manual and yearly revisions.

<http://www.fema.gov/about/programs/nfip/index.shtm> or <http://www.fema.gov>



## Broker/Agent of Record (BOR) Basics

- Email all BOR requests to: [agencybrokerchange@assurant.com](mailto:agencybrokerchange@assurant.com)
- BOR requests must be received at Assurant prior to the renewal/expiration date of the policy.
- In the email subject line:
  - » Renewal date of the policy; policy number; insured name; **New Agent = your agency name**. Include the producer code for your agency.
- **Nationwide/Allied/Harleysville Agents:** Note on the subject line of the email that you are a ‘Nationwide’ agency. Nationwide policies are subject to different processing guideline as Assurant does not have authority to make changes until the policy is renewed.
- If there are multiple policies, state this on the subject line (not necessary to list all of the policy numbers on the subject line).
- An automated “We Received Your BOR Request” email is sent upon receipt of your BOR email.
- If you do not get this email, check your spam, junk files or firewall setting.

## BOR Processing Tips:

- Advise your Insureds to pay the renewal premium by the expiration/renewal date.
- BORs are processed at the next available renewal (expiration) date.
- BORs are not processed mid-term.
- Policies will transfer to your agency as they renew.
- RCBAP BORs: obtain the signature, printed name and title of a member of the board of directors, or legal representation, or the owner of the property. We cannot accept property manager’s signatures.
- Please do not send multiple follow-up email requests as these additional emails add to the volume of emails, requiring additional review by processors.
- When the BOR is processed, your agency and the insured will receive updated policy declarations.

If you call Assurant to follow up on a BOR request, be prepared to provide the information you included in the email subject line, the date you sent the email, and your producer code.

### *Please Bear in Mind*

- Some BORs cannot be processed until next available renewal/expiration date.
- Final determination is made by the BOR processing team.

## Training Library

Video presentations are available on both the AccessFlood and FloodPro websites. For information on the following, click on the Flood Training Widget:

- [Single Page Application](#)
- [Grandfathering](#)
- [Flood 101](#)
- [Condominiums](#)
- [Elevation Certificate and Lowest Floor Guide](#)
- [Unraveling the Mystery of the V Zone](#)
- [Basements or Elevated](#)

## NFIP Training - Agent Workshops & Webinars

The NFIP offers agent training via workshops and webinars. Find training that meets your needs by viewing the agent schedules on the website. The webinar-based training does not provide CE credits unless specifically stated on their website. The webinar does provide a Certificate of Completion to all attendees for the FloodSmart.gov cooperative programs and any WYO requesting proof of training.

- Workshops (classroom style): The NFIP’s workshop, “Basic Agent Flood Seminar,” provides 3 CE Credits to all licensed agents/producers except for those agents/producers licensed in the following three states: Montana, Michigan and Massachusetts, as well as agents/producers in Puerto Rico and the U.S. Virgin Islands

For more information on the NFIP webinars or workshops, please go to:

[www.nfipiservice.com/training/schedule\\_agents.html](http://www.nfipiservice.com/training/schedule_agents.html)

Assurant offers flood insurance training classes for our agents and producers that are “NFIP compliant.” Our Fundamentals of Flood Insurance class covers all basic rules and requirements of completing a standard flood insurance application. For more information on our classes, including CE credits available, please visit our website at [www.assurantfloodsolutions.com](http://www.assurantfloodsolutions.com) and select Education and then select your State from the drop-down box.

If you have questions regarding NFIP Training, please write to [nfiptraininginfo@h2opartnersusa.com](mailto:nfiptraininginfo@h2opartnersusa.com) or view the NFIP Training schedule. You can also sign up for [NFIP Lender or Agent Training Bulletins](#)



# Flood Solutions: Innovative Products to Help Protect What Matters Most

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In addition to a large product line featuring supplemental and excess flood products, Assurant offers superior service backed by in-house flood experts. Most WYO carriers outsource service and administration to an outside vendor, but we have been personally guiding our agency partners to success since the program began in 1984.

Partner with us to grow your flood business. Call 800.423.4403 or [CLICK HERE](#) for more information.

- Dedicated flood sales support so you're confident in selling flood insurance
- Supplemental and Excess flood products for added protection
- Exceptional claims and customer service, including live online chat
- A legacy of innovative products and tools to address the emerging flood insurance needs of our agents and policyholders

