

FLOODFACTS

A quarterly newsletter for Assurant Flood Solutions agents

FALL 2016 | assurantfloodsolutions.com

IN THIS ISSUE

- Introducing Assurant Primary Flood Private Flood Insurance
- October 1, 2016 NFIP Changes
- Marketing Executive's Corner
- Hurricane Names
- Directory
- Links to Additional Flood Information
- Training



ASSURANT®

Introducing Assurant Primary Flood - Private Flood Insurance

We are excited to announce that Assurant Primary Flood Insurance launched earlier this year and is now available in California, Florida, Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Texas and Virginia (additional states and commercial coverage coming soon).

Assurant Primary Flood insurance is a smart alternative to the NFIP, offering convenience for you and value for your customers. Here are just a few reasons this product stands out in the industry:

- No NFIP fees or surcharges, average savings of 10 to 15 percent
- Coverage up to \$800,000 for high-value homes
- Simplified process with less paperwork and 14-day waiting period
- Coverage decision after just 5 eligibility questions
- Written on Voyager Indemnity Insurance Company, an Assurant-owned company. We control all aspects of this product, including underwriting, customer service and claims handling.

To help you protect what matters most to your clients, we've made a great product even better with the following features:

- [Flood Expense Coverage](#) - Helps cover unexpected expenses
- [PreFIRM Property Eligibility](#) - Coverage is no longer limited to PostFIRM

[Click for an interactive look at Assurant Primary Flood](#)



Enhancement Details

Pre-FIRM properties are eligible as long as they meet all other underwriting criteria. In addition, our new FlexCash* option is a unique offering in the flood insurance market. Rates are competitive, and customers will receive a one-time payout of up to \$10,000 for unexpected expenses that may occur after a flood event. And they will have the freedom to spend the funds as needed. As you can see below, FlexCash offers customers an affordable and flexible safeguard if a flood occurs.

FLEXCASH



**FlexCash is referenced as FLDCASH in the Assurant Primary Flood portal and in the policy forms. There are no restrictions on how the payout can be used.*

Effective October 1, 2016, the NFIP implemented changes that will require modifications to the NFIP flood insurance manual, transaction record reporting and processing (TRRP) plan, and the edit specifications document. Below are highlights of the program changes:

- Changes to A99 and AR subsidized rating procedures to allow eligibility for the preferred-risk policy
- Further requirements for reinstatement of lapsed coverage
- New refund rules for endorsements and cancellations
- Changes to claims-related reporting requirements to include water depth and adjuster certification/flood control number

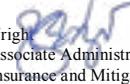
[Click to read all of the details of these upcoming program changes.](#)

U.S. Department of Homeland Security
Washington, D.C. 20472


W-16022

March 29, 2016

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and the National Flood Insurance Program (NFIP) Direct Servicing Agent

FROM: Roy E. Wright 
Deputy Associate Administrator for Insurance and Mitigation
Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2016, Program Changes

This memorandum provides notification of the changes that the NFIP will implement effective October 1, 2016. The changes will require modifications to the NFIP Flood Insurance Manual, Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of these program changes include the following:

- Changes to A99 and AR subsidized rating procedures to allow eligibility for the Preferred Risk Policy;
- Further requirements for reinstatement of lapsed coverage;
- New refund rules for endorsements and cancellations; and
- Changes to claims-related reporting requirements to include water depth and adjuster certification/flood control number.

Please see the following attachments for details of these upcoming Program changes:

- Attachment A – Summary of the NFIP October 2016 Program Changes
- Attachment B – Changes to Cancellation and Endorsement Refund Procedures

The NFIP will issue changes to the TRRP Plan and Edit Specifications documents under separate cover at a later date. The revised Community Rating System (CRS) Eligible Communities list effective October 1, 2016 will be provided under separate cover by August 1, 2016.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

www.fema.gov

MARKETING EXECUTIVE'S CORNER

This month we are featuring David Koontz and Phil Rager, Assurant's dedicated Director of Marketing and Executive Marketing Consultant.



DAVID KOONTZ, ANFI

Director of Marketing - Flood Solutions

David began his career over 16 years ago in the insurance industry as a marketing manager for a property and casualty carrier in New Jersey and New York. His firsthand experience of the devastation caused by Super Storm Sandy led him to spend the last four years dedicated to the flood industry.

As director of flood marketing, he holds his team to very high standards. He requires each marketing rep to become ANFI certified, and this certification sets us apart from our competition. The Associates in National Flood Insurance (ANFI) is an underwriting designation that demonstrates a dedication to the flood industry.

To stand out from their competitors, David advises his clients to become as educated about the program as possible. "Our commitment to our agency partners goes beyond that of a normal company/agency relationship. We make it our business to fully understand the flood program and help our partners in all aspects of the flood industry."

Originally from Los Angeles, David has lived in coastal southern New Jersey for the past 16 years. He has been married to Kathy for 11 years, and his daughter attends Florida State University. When he is not working to help his clients understand the flood program, he enjoys golf, traveling to the Caribbean and cooking with his wife.



PHILLIP RAGER, AIC, ANFI

Executive Marketing Consultant

In 1999, Phil started working for Harleysville Insurance in property claims. Shortly thereafter, he was recruited by IMR, Harleysville's third-party administrator. As an account manager, he was introduced to flood insurance by assisting with book rollovers and representing the flood department at national conventions, trade shows and agency meetings. In 2007, he became a senior flood training specialist delivering educational flood insurance seminars across the U.S. Phil also markets the flood program to Pennsylvania agents and assists in New Jersey, Maryland and Delaware. He earned his ANFI designation in 2012 and has been a certified flood adjuster since 2005. Nationwide acquired Harleysville in 2012 and Phil became an employee of Assurant with the Nationwide/Harleysville flood acquisition in April 2016.

Phil's advice to agents is, "Educate yourself and employees about flood to protect your agency from E&O issues. Flooding does not just happen along the coast or a river, a couple of inches of rain in a short period of time can have devastating consequences."

Phil has been back in his hometown of Philadelphia since 2011. He spends lots of time with his family and is an avid camper and hiker. He also enjoys fishing and working in the garden.

Hurricane Names

According to [World Meteorological Organization \(WMO\)](#), storms were originally named randomly, e.g., Antje’s hurricane was so named because the mast was ripped off of a boat named Antje. In the mid 1900s, the practice of using female names for storms began. Later, they began to arrange names alphabetically, and in 1979 male names were introduced to alternate with female names. There are six lists that are rotated, however, “if a storm is so deadly or costly that the future use of its name on a different storm would be inappropriate for reasons of sensitivity,” it is replaced in the list.

Caribbean Sea, Gulf of Mexico and the North Atlantic Names

2016	2017	2018	2019	2020	2021
Alex	Arlene	Alberto	Andrea	Arthur	Ana
Bonnie	Bret	Beryl	Barry	Bertha	Bill
Colin	Cindy	Chris	Chantal	Cristobal	Claudette
Danielle	Don	Debby	Dorian	Dolly	Danny
Earl	Emily	Ernesto	Erin	Edouard	Erika
Fiona	Franklin	Florence	Fernand	Fay	Fred
Gaston	Gert	Gordon	Gabrielle	Gonzalo	Grace
Hermine	Harvey	Helene	Humberto	Hanna	Henri
Ian	Irma	Isaac	Imelda	Isaias	Ida
Julia	Jose	Joyce	Jerry	Josephine	Julian
Karl	Katia	Kirk	Karen	Kyle	Kate
Lisa	Lee	Leslie	Lorenzo	Laura	Larry
Matthew	Maria	Michael	Melissa	Marco	Mindy
Nicole	Nate	Nadine	Nestor	Nana	Nicholas
Otto	Ophelia	Oscar	Olga	Omar	Odette
Paula	Philippe	Patty	Pablo	Paulette	Peter
Richard	Rina	Rafael	Rebekah	Rene	Rose
Shary	Sean	Sara	Sebastien	Sally	Sam
Tobias	Tammy	Tony	Tanya	Teddy	Teresa
Virginie	Vince	Valerie	Van	Vicky	Victor
Walter	Whitney	William	Wendy	Wilfred	Wanda

Chart courtesy of the WMO



AccessFlood Claims Contact Information

Email: 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
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
submitforrate@assurant.com
agencybrokerchange@assurant.com
flood.marketing.support@assurant.com
flood.rollovers@assurant.com

2016 HOLIDAY SCHEDULE

The Flood Service Center is Closed:

- Thanksgiving - Thursday, 11/24 & Friday, 11/25
- Christmas - Monday, 12/26
- New Year's - Monday, 01/02

FloodPro ABIC Flood Service Center Contact Information

Customer Service Representatives

Email: flood.service.center@assurant.com
Phone: 800.423.4403 | Fax: 714.712.3842

Agency Services

Email: flood.marketing.support@assurant.com
Phone: 800.423.4403 | Fax: 714.712.3845

Claims

Email: claims@floodpro.net
Phone: 800.654.4895 | Fax: 866.528.3252

Rollover Services

Email: flood.rollover@assurant.com
Phone: 800.423.4403 | Fax: 480.483.5818

Submit-For-Rate

Email: submitforrate@assurant.com
Phone: 800.423.4403 | Fax: 714.712.3842

Marketing and Training

Email: flood.marketing.support@assurant.com
Phone: 800.423.4403 | Fax: 714.712.3845

Website Technical Assistance

Website: www.abic.floodpro.net
Email: 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

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

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
- 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

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 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 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

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