

LEARN ABOUT NFIP FLOOD INSURANCE
THROUGH WEBINARS, CLASSROOM
SEMINARS, A VIDEO SERIES AND ONLINE
COURSES

NFIP COURSE
CATALOG FOR
INSURANCE
AGENTS AND
FLOOD
ADJUSTERS
OCTOBER 2018

NFIP WEBINAR AND CLASSROOM COURSE CATALOG

Classroom and webinar schedules are not posted online. But, insurance agents can receive classroom and webinar training updates by registering through GovDelivery.com:

https://service.govdelivery.com/accounts/USDHSFEMA/subscriber/new?topic_id=USDHSFEMA_212 .

WEBINARS

Key Fundamentals of Flood Insurance for Agents (Part 1):

This session is the first part of a two-part course on the National Flood Insurance Program. It includes the topics listed in a Federal Register^[1] notice on training and education requirements related to Section 207 of the Flood Insurance Reform Act of 2004, otherwise known as FIRA 2004.

It brings participants the latest information on reform legislation impacting the NFIP as it reviews the key elements that insurance agents need to know about how the NFIP works. It also discusses many of the federal flood program's general rules such as:

- The definition of a flood
- Who can buy flood insurance
- Who must purchase flood insurance
- Amount of insurance available
- A review of flood zones and flood risk

Key Fundamentals of Flood Insurance for Agents (Part 1) also captures how to write and rate an NFIP policy with a case study approach that takes participants through a step-by-step example of how to put together the necessary components to rate a policy, beginning with an overview of FEMA's Elevation Certificate and how it is used in the rating process. The session concludes with a review of subsidized and full-risk rating in the NFIP.

Key Fundamentals of Flood Insurance for Agents (Part 2):

This session is a continuation of Key Fundamentals of Flood Insurance for Agents (Part 1). It begins where Part 1 ends as it continues to provide the latest reform legislation updates to the NFIP.

Key Fundamentals of Flood Insurance for Agents (Part 2) is the second part of a two-part course on the National Flood Insurance Program. Both parts must be completed to meet the FIRA 2004 training and education requirement.

This session continues the rating case study introduced in Key Fundamentals of Flood Insurance for Agents (Part 1) and takes participants step-by-step through the essential elements of the NFIP rating process, building a policy's premium as each rating element is discussed. Other rating considerations are also explained such as:

- Grandfathered rating
- Newly Mapped procedure
- Elevated buildings and enclosures
- Proper flood openings

The second portion of this session also includes a review of major coverage areas of the Standard Flood Insurance Policy, including an overview of loss settlement provisions in the NFIP.

¹ On September 1, 2005, the Federal Emergency Management Agency published a notice advising all insurance agents who sell Standard Flood Insurance Policies issued through the NFIP of training and education requirements, as advised by Section 207 of the Flood Insurance Reform Act of 2004

FEMA Mapping Changes

This webinar provides a practical look at how FEMA flood map changes can affect property owners in their roles as flood insurance policyholders as well as borrowers.

Find out how to ease the transition to new flood maps for your clients. Learn how to provide better service to them by understanding how mapping changes affect policy rates, premiums, and the mandatory purchase of flood insurance.

This course will also review flood mapping issues related to Letters of Map Change and the Newly Mapped procedure.

Enroll in an upcoming session and learn how to best help your clients both before and after map changes occur.

CLASSROOM

Key Fundamentals of Flood Insurance Seminar

The Key Fundamentals of Flood Insurance Seminar course covers the topics listed in the Federal Register notice on training and education requirements related to Section 207 of the Flood Insurance Reform Act of 2004, otherwise known as FIRA 2004.

It brings participants the latest information on reform legislation impacting the NFIP as it reviews key elements that insurance agents need to know about the NFIP and how it works. The seminar also discusses many of the federal flood program's general rules as well as some of its more advanced topics through the use of a case study approach. In addition the course includes the following topics:

- NFIP definition of flood
 - Amount of coverage available
 - A review of flood zones and flood risk
 - Use of the FEMA elevation certificate
 - Subsidized rating versus full-risk rating
 - Grandfathered rating
 - Newly Mapped procedure
 - Preferred Risk Policy
 - Coverages, limitations and exclusions
 - Loss settlement provisions
 - And much more!
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NFIP VIDEO SERIES, VIDEO TUTORIALS AND VIDEO COURSES

Online Video Series: April 2018 NFIP Changes

This new video series presents the April 1, 2018 NFIP Flood Insurance Manual changes in four short segments:

- Premium Rate Increases and Surcharges
- Policy Reformation for Use of Incorrect SFIP Form
- Premium Receipt Date Guidance & Primary Residence Determination
- Additional Clarifications and Updates to the NFIP Flood Insurance Manual



The April 2018 NFIP Changes series is online at:

www.fema.gov/media-library/multimedia/collections/621.

Online Video Series: October 2017 NFIP Changes

This video series summarizes the significant changes to the NFIP effective October 1, 2017. The series is presented in four parts:

- Revised refund rules for the HFIAA surcharge
- Reduced Federal Policy Fee for tenant contents-only policies
- Additional clarifications and updates to the NFIP Flood Insurance Manual
- Scheduled updates to the Community Rating System eligible communities list and increase in coverage limit for the GFIP

The October 2017 NFIP Changes series is online at:

www.fema.gov/media-library/multimedia/collections/602.

Online Video Tutorial: Insurance Purchase (NFIP Perspectives Series)

NFIP Perspectives: Insurance Purchase consists of a series of interviews with flood insurance stakeholders in the aftermath of devastating flooding in South Carolina in October 2015.



Interview subjects include residential and business policyholders whose properties sustained significant flood damage. The video also shares the perspectives of key local stakeholders through interviews with an insurance agent, a floodplain manager, and a real estate professional.

All the interviews focus on how, when and why flood insurance purchase contributes to future, family and financial peace of mind.

The NFIP Perspective Series is online at:

www.fema.gov/media-library/multimedia/collections/539.

Video Courses



April 2018 NFIP Changes

The April 2018 NFIP Flood Insurance Manual Changes are presented in this four-part video series: (1) Premium Rate Increases and Surcharges, (2) Policy Reformation for Use of Incorrect SFIP Form, (3) Premium Receipt Date Guidance & Primary Residence Determination, (4) Additional Clarifications and Updates to the NFIP Flood Insurance Manual.

www.fema.gov/media-library/multimedia/collections/621



October 2017 NFIP Changes

This series of four short videos explains the key elements of the changes to the NFIP that took effect on October 1, 2017. The videos cover revised refund rules for the HFIAA surcharge, reduced Federal Policy Fee for tenant contents-only policies, additional clarifications and updates to the NFIP Flood Insurance Manual, scheduled updates to the Community Rating System eligible communities list, and the increased coverage limit for the GFIP.

www.fema.gov/media-library/multimedia/collections/602

NFIP Perspectives: FEMA.gov Multimedia Collection

All videos in the NFIP Perspectives series are available on a FEMA multimedia collection page at www.fema.gov/media-library/multimedia/collections/539.



NFIP Perspectives: Insurance Purchase

Focuses on a series of interviews with residential policyholders in the aftermath of devastating flooding in South Carolina in October 2015. The video also shares the perspectives of key local stakeholders through interviews with an insurance agent, a floodplain manager, and a real estate professional.

www.fema.gov/media-library/assets/videos/120047



NFIP Perspectives: History and Background

Documents the evolution of the NFIP from its beginning to the present by highlighting the various disasters, events, and legislation that have shaped the Program.

www.fema.gov/media-library/assets/videos/108044



NFIP Perspectives: Insurance Mechanisms

Discusses the underlying insurance mechanisms used by the NFIP to mitigate the impact of flooding.

www.fema.gov/media-library/assets/videos/107921

NFIP ONLINE COURSE CATALOG

Agent Courses

Basic Agent Tutorial

IS-1101.b

New Version!

With the introduction of the Flood Insurance Reform Act of 2012 and the Homeowner Affordability Act of 2014, it's critical for agents to refresh their knowledge of the NFIP.

The *Basic Agent Tutorial* presents the fundamentals, including zones, coverage, loss settlement, and underwriting rating concepts such as the FEMA Elevation Certificate. The course covers all training topics mandated by the Flood Insurance Reform Act (FIRA) of 2004.

<http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1101.b>

Theory of Elevation Rating

IS-1102

This specialized course is appropriate for those with a basic understanding of the FEMA Elevation Certificate and who are ready to tackle advanced topics in elevation rating for A and V zones. (Others will benefit from taking *EC Made Easy* first.) Important rating considerations in high-risk zones are discussed and demonstrated including the Lowest Floor Elevation, machinery and equipment, and whether the building is with or without obstruction.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1102

Writing Commercial Exposures

IS-1110.a

Insurance agents regularly view the NFIP as an outlet to write personal lines exposures for their clients, but they may not be aware of additional opportunities to cover their policyholders' commercial exposures.

Writing Commercial Exposures provides practical insights designed to assist agents with identifying, targeting, and writing commercial risks through the National Flood Insurance Program.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1110.a

Coastal Barrier Resources Act

IS-1113

In an effort to minimize loss of human life and future flood damage as well as protect our nation's natural resources, the Coastal Barrier Resources Act restricts development in the Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs) by prohibiting all federal expenditures and financial assistance, including flood insurance, for residential and commercial development in the identified areas.

This course takes insurance agents through identifying protected areas on the Flood Insurance Rate Map and reviews the significance of the CBRS designation date and the building's date of construction or improvement. Understanding these important elements will assist agents in determining eligibility for flood insurance.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1113

Insuring Condominiums

IS-1108

With a growing number of condominium developments throughout the US, particularly in the most flood-prone states, insurance agents can expand their book of condominium business by writing coverage through the NFIP.

Insuring Condominiums provides a broad overview of the different ways that condominiums can be insured through the Program. Short video segments guide insurance agents through the key elements they need to know to effectively write condominium exposures.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1108

Adjuster Courses

NFIP Claims Review for Adjusters

IS-1104

This course is essential for new and experienced adjusters seeking the necessary knowledge and skills to adjust claims for the NFIP. The course defines the role, standards, and requirements to adjust NFIP claims and provides an overview of the Standard Flood Insurance Policy through a step-by-step comparison of its three forms. With a focus on providing excellent customer service, this course also identifies common errors and adjustment issues where special attention is needed to ensure a high level of quality in the claims settlement process.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1104

Introduction to Flood Claims

IS-1112

Flood losses and loss settlements with the National Flood Insurance Program are very specialized in nature. To adjust flood claims with the NFIP, a flood adjuster must be qualified and complete the process to become an authorized NFIP adjuster. Adjusters achieve levels of authority based on flood adjusting experience and knowledge of the Program. *Introduction to Flood Claims* consists of an overview of adjusting NFIP claims and a review of the Standard Flood Insurance Policy.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1112

Adjuster Customer Service

IS-1107

Adjusters are among the first to interact with policyholders after a flood and therefore play a critical role in representing the NFIP. Due to the traumatic nature of a flooding event, adjusters must create and maintain a customer-centric focus during each interaction with the policyholder.

Adjuster Customer Service provides guidance on using empathy, sincerity, friendliness, and other skills to communicate effectively with policyholders. The course reviews the attributes of excellent customer service and aids the adjuster in building positive rapport with each policyholder.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1107

Understanding Basement Coverage

IS-1109.a

New Version!

Due to coverage limitations, adjusting claims in buildings with basements can be challenging. *Understanding Basement Coverage* reviews key characteristics of basement buildings and discusses covered and non-covered building and personal property items located in basement buildings. The course concludes with a review of special adjustment issues.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1109.a

Introduction to Commercial Claims

IS-1111

Introduction to Commercial Claims reviews the General Property Form as it relates to both small and large commercial claims. Learners also benefit from a review of NFIP authorization requirements, adjuster authority, documentation requirements, and adjustment standards and requirements. Knowledge in each of these areas is fundamental to meeting the NFIP's expectations of flood adjusters.

The course presents two case studies that reflect real world flood adjusting experiences and challenge the learner to apply flood adjusting concepts involving policy limits, reserve estimates, and coverage restrictions.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1111

Adjuster Courses (Cont'd)

Adjusting RCBAP and Condo-Unit Owner Claims

IS-1114

Coming Soon!

Adjusting RCBAP and condo-unit owner losses requires highly skilled and knowledgeable flood authorized adjusters. This course is designed to assist adjusters with the most challenging aspects of adjusting condominium claims using practical scenarios that reinforce key knowledge areas. Guided activities allow adjusters to review flood insurance coverage, limitations, adjustment issues, and policy differences to avoid common errors.

Surveyor Course

Elevation Certificate for Surveyors

IS-1103.a

New Version!

The FEMA Elevation Certificate is an administrative tool of the NFIP which is used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, determine the proper insurance premium rate, or support a request for a Letter of Map Amendment (LOMA).

Elevation Certificate for Surveyors highlights the various sections of the Elevation Certificate and provides necessary resources for surveyors, engineers, architects, and community officials in understanding how to properly complete the Elevation Certificate. In addition to a fundamental overview, this course offers advanced topics such as Engineered Flood Openings, Floodproofing, and V Zone Design Certificates.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1103.a

All Audiences

EC Made Easy: Elevation Certificate Overview

IS-1105

Do you know when the FEMA Elevation Certificate is required, optional, or not needed to rate NFIP flood insurance premiums? *EC Made Easy: Elevation Certificate Overview* will guide you through the purpose of the Elevation Certificate, aid in locating a certifying professional, and provide details on properly completing and interpreting the EC. This course helps insurance agents and other professionals learn the basics of the Elevation Certificate and understand the impact flood risk has on flood insurance costs. The course lays the groundwork for the more advanced EC courses, Theory of Elevation Rating and Elevation Certificate for Surveyors.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1105

Increased Cost of Compliance

IS-1100.a

After severe flooding, local communities must assess a building's damage to assure compliance with local floodplain management ordinance provisions. Before building repair or reconstruction is permitted, it may be necessary to require certain measures to reduce future flood damage. Increased Cost of Compliance (ICC) coverage is available under the NFIP Standard Flood Insurance Policy to assist policyholders with the cost to comply with these requirements.

This course provides an overview of ICC coverage and eligibility and takes the learner through the claims process to gain a better understanding of this important coverage benefit.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1100.a

All Audiences (Cont'd)

FEMA Mapping Changes

IS-1106.a

All NFIP stakeholders will benefit from this course, which provides a practical look at how changes to FEMA flood maps affect property owners, insurance agents, lending institutions, and others.

FEMA Mapping Changes explores the impact of map changes through a series of self-guided interactive exercises designed to assist learners with navigating through mapping changes as they occur.

www.training.fema.gov/ls/courseoverview.aspx?code=IS-1106.a