

**American Bankers**  
Insurance Company of Florida

**American Reliable**  
Insurance Company

DISTRIBUTION: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# FLOODFACTS

## American Bankers Insurance Company of Florida & American Reliable Insurance Company Flood Service Center Update

*So, Before Disaster Strikes, Run for Coverage<sup>a</sup>*

Page 1 of 4

March 2004

### **ELEVATION CERTIFICATE SERVICE**

Effective May 3, 2004, Elevation Certificates (ECs) will be available through AccessFlood! By clicking on the link in the application located above the elevation certificate fields or connecting via the links menu to:

- ✓ Obtain a quote for the cost of an elevation certificate.
- ✓ Order an elevation certificate

Remember that Elevation Certificates are required when:

- ✓ The building is POST-FIRM, and
- ✓ The building is located in a FIRM Zone designated as a Special Flood Hazard Area (SFHA)

**Note:** An Elevation Certificate may also help to reduce flood insurance premiums on Pre-FIRM properties in a SFHA, but a reduction is not guaranteed and an Elevation Certificate is not required for Pre-FIRM properties.

The Service that you are being referred to is not a part of AccessFlood. The linked national land survey firm provides instant, free, online price quotes for most residential properties located near a major metropolitan area. For other rural or non-residential structures, a quote will be e-mailed to the address identified in the order. If the quote meets with your approval, you can order the service and the surveyor will contact you or your insured directly to schedule an **appointment** to visit the property.

The insurance agency will be invoiced directly for the services provided. Credit card payment options are available. **PAYMENT FOR THE ELEVATION CERTIFICATE SHOULD NOT BE MADE PAYABLE OR SENT DIRECTLY TO THE**

### **AMERICAN BANKERS/AMERICAN RELIABLE FLOOD SERVICE CENTER WITH THE APPLICATION FOR INSURANCE OR THROUGH ACCESSFLOOD.**

### **PRP REPORT**

There have been numerous changes to the National Flood Insurance Program (NFIP) Preferred Risk Policy (PRP), which will be effective May 1, 2004. We have recently sent out a report of policies that are currently active policies written as a Standard Flood Insurance Policy (SFIP) that might qualify for a less expensive PRP. You, however, need to make that decision. Let's review these requirements and related rules.

First, here are the changes that will take effect on May 1, 2004. There are two new PRP products available, the contents-only policy available to all occupancies other than unit-owners of residential condominiums, and building and contents option available for non-residential structures. The higher contents limits as of May 1, 2004 will be automatically increased when current PRP customers renew their policies (the liberalization clause **does not** apply). If any of the following conditions exist, then the structure is **not** eligible:

1. Two loss payments, each more than \$1,000
2. Three or more loss payments regardless of amount
3. Two Federal Disaster Relief payments each more than \$1,000
4. Three Federal Disaster Relief payments
5. One Flood Insurance claim and one Federal Disaster Relief payment (including loans and grants), each more than \$1,000

**American Bankers Insurance Company of Florida & American Reliable Insurance Company  
Flood Service Center Update**

*So, Before Disaster Strikes, Run for Coverage<sup>a</sup>*

Page 2 of 4

March 2004

**Note: the amount of the losses and/or relief payments must be figured back to the date the dwelling was built, not when the current owner moved in.**

If the insured owns a 1-4 family dwelling that is located in a B, C or X Zone and none of the conditions noted above apply, then the policy may be written as a PRP. As always, refer to the Preferred Risk Policy section in the NFIP's Flood Insurance Manual for more details and information.

**PRP MARKETING BROCHURE/MAILER**

The PRP marketing brochure/mailer is currently being printed and not yet available. If you have requested copies of this brochure they will be sent as soon as they become available

**EFFECTIVE MAY 2004-FLOOD POLICY PREMIUM CHANGES**

Premiums will be increased an average of 3.0% for flood policies written on or after May 1, 2004.

V-Zones (coastal high-velocity zones)

Post-FIRM V Zones – 8% increase

Pre-FIRM V Zones – 6% increase

A-Zones (non-velocity zones, which are primarily riverine zones)

Post-Firm A Zones – 3% increase

Pre-Firm AE Zones – 3% increase

AO, AH, AOB and AHB Zones (shallow flooding zones) – NO CHANGE

A99 Zones – 5% increase

AR Zones – Some rates change slightly.

X-Zones – 3% increase. Watch for major revisions to be explained in upcoming issues of the Flood Facts **OR** check the NFIP Manual!

**2004 NATIONAL FLOOD CONFERENCE MAY 2-5**

The National Flood Conference will be held at the Westin in Seattle WA. Conference registration materials were mailed in March. Hope to see you there! More information is available on line at: <http://www.fema.gov/nfip/2004conf>.

**ACCESSFLOOD**

Don't miss out, **AccessFlood** allows agents to quote and print applications online. In order to use this Internet based system, if you have not already done so, please contact Marcie Demski at 480-607-7349.

**FLOODFACTS**

If you would like to receive this **FloodFacts** by email instead of by Fax. Please send an email to [www.flood\\_service\\_center@assurant.com](mailto:www.flood_service_center@assurant.com) and provide your email address and agency code.

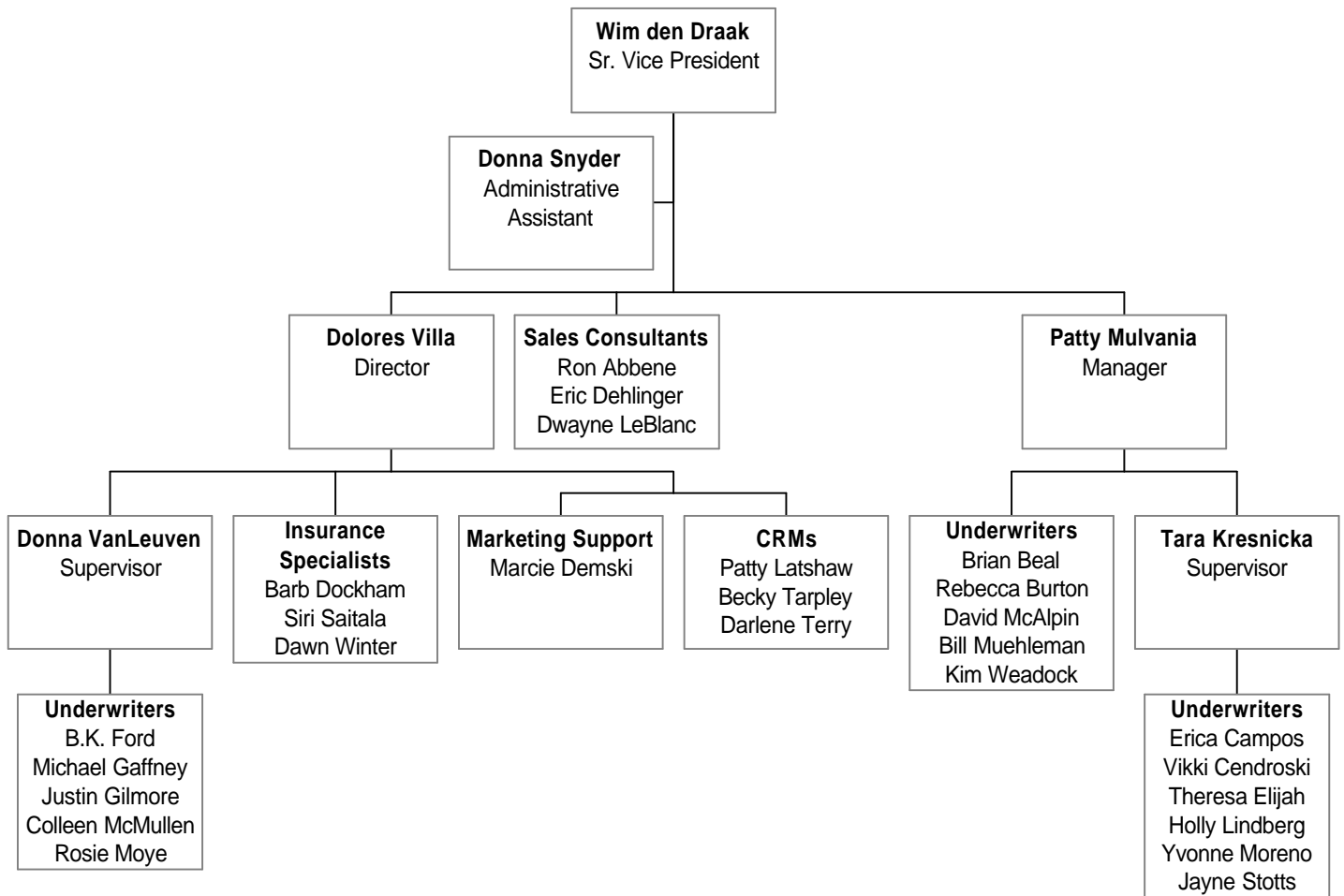
**FLOOD UNDERWRITERS – AT YOUR SERVICE**

This issue of the Flood Facts includes a copy of the Flood Service Center Organizational Chart. The underwriters at American Bankers/American Reliable have had extensive flood insurance training and are here to provide you with excellent customer service. When you call the Flood Service Center you will be talking to an underwriter not a vendor customer service representative.



**American Bankers Insurance Company of Florida & American Reliable Insurance Company  
Flood Service Center Update**

**Flood Department**



**American Bankers Insurance Company of Florida & American Reliable Insurance Company  
Flood Service Center Update**

*So, Before Disaster Strikes, Run for Coverage<sup>â</sup>*

*Page 4 of 4*

*March 2004*



## Flood Department

<b>Associate</b>	<b>Telephone Nr.</b> 800.423.4403 800.742.6837	<b>Fax Nr.</b> 480.483.1675 480.607.0739	<b>E-Mail Address</b>
Abbene, Ron	772.283.2364 / Ext. 286	772.283.2013	ron.abbene@assurant.com
Beal, Brian	Ext. 421	480.483.1675	brian.beal@assurant.com
Burton, Rebecca	Ext. 353	480.483.1675	rebecca.burton@assurant.com
Campos, Erica	Ext. 427	480.483.1675	erica.campos@assurant.com
Cendroski, Vikki	Ext. 350	480.483.1675	vikki.cendroski@assurant.com
Dehlinger, Eric	813.431.8225 / Ext. 553	954.332.0280	eric.dehlinger@assurant.com
Demski, Marcie	Ext. 347	480.483.1675	marcie.demski@assurant.com
den Draak, Wim	Ext. 394	480.483.7036	wim.den.draak@assurant.com
Dockham, Barb	Ext. 360	480.483.1675	barbara.dockham@assurant.com
Elijah, Theresa	Ext. 540	480.483.1675	theresa.elijah@assurant.com
Ford, Barbara K.	Ext. 351	480.483.1675	barbara.ford@assurant.com
Gaffney, Michael	Ext. 354	480.483.1675	michael.gaffney@assurant.com
Gilmore, Justin	Ext. 363	480.483.1675	justin.gilmore@assurant.com
Kresnicka, Tara	Ext. 328	480.483.1675	tara.kresnicka@assurant.com
Latshaw, Patty	540.547.9121 / Ext. 520	540. 547.9122	patricia.latshaw@assurant.com
LeBlanc, Dwayne	985.725.8282 / Ext. 525	985.725.8285	dwayne.leblanc@assurant.com
Lindberg, Holly	Ext. 364	480.483.1675	hollyrae.lindberg@assurant.com
McAlpin, David	Ext. 267	480.483.1675	david.mcalpin@assurant.com
McMullen, Colleen	Ext. 381	480.483.1675	colleen.mcmullen@assurant.com
Moreno, Yvonne	Ext. 518	480.483.1675	yvonne.moreno@assurant.com
Moye, Rosie	Ext. 210	480.483.1675	rosie.moye@assurant.com
Muehleman, Bill	Ext. 390	480.483.1675	robert.muehleman@assurant.com
Mulvania, Patty	Ext. 272	480.483.1675	patricia.mulvania@assurant.com
Saitala, Sirisha	Ext. 292	480.483.1675	sirisha.saitala@assurant.com
Snyder, Donna	Ext. 287	480.483.7036	donna.snyder@assurant.com
Stotts, Jayne	Ext. 346	480.483.1675	jayne.stotts@assurant.com
Tarpley, Becky	843.559.4986 / Ext. 549	843.559-1027	rebecca.tarpley@assurant.com
Terry, Darlene	Ext. 398	480.483.1675	darlene.terry@assurant.com
VanLeuven, Donna	Ext. 356	480.483.1675	donna.vanleuven@assurant.com
Villa, Dolores	Ext. 392	480.483.1675	dolores.villa@assurant.com
Weadock, Kim	Ext. 554	480.483.1675	kim.weadock@assurant.com
Winter, Dawn	Ext. 601	480.483.1675	dawn.winter@assurant.com