

FLOOD FACTS

A newsletter for agents of American Bankers Insurance Company of Florida and American Reliable Insurance Company.



ASSURANT
Specialty
Property

December 2005

Claims Information

American Bankers Insurance
Company of Florida
American Reliable Insurance
Company

Flood Claim Center
8655 E Via De Ventura
Scottsdale, AZ 85258

Phone

1-800-245-1505

Fax

1-800-224-4170

Hours of operation:

Mon-Fri 5:30am-5:00pm PST

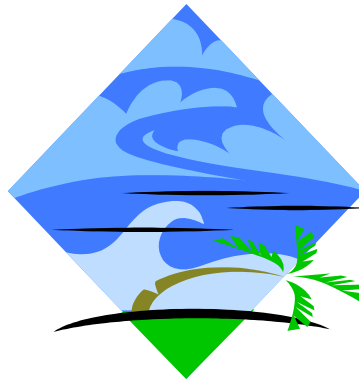
Who can you call for claim
status?

1-800-245-1505

If you need help to submit a
claim via AccessFlood, call
the Flood Service Center at
1-800-423-4403.

** This is the 1st issue that
will not be faxed. If someone
in your office usually
receives a faxed copy of this
newsletter, please have them
e-mail their e-mail address
to:

flood.service.center@assurant.com



What a year 2005 has been! Fortunately, November 30th marked the last day of this hurricane season. Names like Dennis, Emily, Irene, Katrina, Maria, Nate, Ophelia, Philippe, Rita, Stan, Vince and Wilma have now acquired a place in our country's history. These hurricanes have caused large amounts of damage, death and destruction. Our hope is that 2006 will be a safe and prosperous year for our nation.

Return Mail – Can you help us?

We have been receiving a lot of returned mail from the hurricane-affected areas. Please help us to get the mail to you and your insureds. Commission check questions? Cashed or lost? Let us know!

If we do not have your new agency mailing address or phone number, we want to hear from you! If you have updated information regarding an insured's new mailing address, remember you can logon to AccessFlood and process the change in-house. Otherwise, you can contact us via e-mail.

flood.service.center@assurant.com

Notice: December 16th, 2005 we will be closing at 12:00pm MST. The office will reopen at the normal time of 5:30am MST on December 19th.

Contact Information

**New Business Applications,
Rollovers,
Endorsements,
Cancellations,
Other Correspondence and
Overnight Mail**

American Bankers Insurance Company
of Florida

American Reliable Insurance Company

Flood Service Center

8655 E Via De Ventura

Scottsdale, AZ 85258

Flood Service Center

Phone

1-800-423-4403

Fax

480-483-1675

480-607-0739

E-mail

flood.service.center@assurant.com

Hours of operation

Mon-Fri 5:30am-4:30pm MST

Lockbox Address for Renewal Payments Only

American Bankers Insurance Company
of Florida

American Reliable Insurance Company

PO Box 8437

Philadelphia, PA 19101

If you have any questions regarding this
FloodFacts, please call or e-mail

Darlene Terry at

800-423-4403, Ext 398,

darlene.terry@assurant.com

Contents Coverage - FEMA Trailers

Per NFIP guidelines, please be aware of the following restrictions regarding contents within FEMA trailers:

- If the insured has an existing in force NFIP policy with contents coverage, they would continue to have contents coverage because the trailer is a fully enclosed building on their property.
- However, if an insured who did not have a NFIP policy before the hurricanes, but now wants to purchase one, for their contents in a FEMA trailer, they cannot. The trailer is not considered to be "permanently affixed", consequently, is not an eligible building.

May 1st, 2006 Rate Changes

During the next few months, we will make sure you are aware of all the new changes effective 5-1-2006. Here are a few highlights:

- Premiums will increase an average of 4.1% for policies written or renewed on or after May 1st, 2006.
- Preferred Risk Policy rates will remain the same.
- Post-FIRM V Zones – Premiums will increase 6%.
- Pre-FIRM V Zones – Premiums will increase 9%.

AccessFlood Web Training

The Flood Service Center is committed to providing the best training programs to our agents. Have you signed up to have an AccessFlood training class? It won't take more than 1.5 hours. The class is conducted via Web training. No one has to leave the office. What could be better? Call to schedule a training session and let us help you write more FLOOD business.

Contact Darlene Terry – darlene.terry@assurant.com

Endorsements

When an endorsement is submitted to increase coverage, please remember to indicate if the lender requires the increase. If you do not indicate this on your request to increase coverage, the underwriter will have to apply a 30-day wait from the day we receive the additional premium. This could cause a huge E&O exposure for your agency. Questions? Give us a call @ 1-800-423-4403.