



July 2006

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

Claim status, please call:

1-800-245-1505

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

Flood Policy Cannot Be Issued If . . .

- ❑ Application is not signed and dated
- ❑ Flood Zone Determination is not included with the Preferred Risk Application (PRP)
- ❑ Elevation certificate is not included and it was used to rate the policy
- ❑ RCBAP application is sent without photos of front and back of building and the Replacement Cost Estimator (including foundation)

Stop! Don't Throw Out Those Old Flood Maps!

Those old maps could save your policyholder money and headaches. Don't forget the Map Grandfather Rule from the NFIP manual, Rating section, XIV.C.1. which reads "To recognize policyholders who have built in compliance with the FIRM (Flood Insurance Rate Map)....". To illustrate what the rule means, let's say a structure was built in 1984. The flood map in effect at that time shows Zone AE with a base flood elevation (BFE) of 10 feet. The lowest floor elevation of the structure is at 11 feet. The structure is elevated over crawl space which contains proper flood venting. The map has since been revised and a current elevation certificate shows Zone VE with a BFE of 15 feet, putting the lowest floor at 4 feet below the BFE and in a much higher rated zone. Because the structure was built in compliance with the Zone AE and the BFE of 10 feet, under the Map Grandfather Rule the policy can be rated using the map information in effect at time of construction. You will need to submit a copy of the front of the map panel and a copy of the portion of the map with the property location clearly marked along with the current elevation certificate to qualify for the Map Grandfather Rule.

October 1, 2006 Program Changes

A few highlights are listed below. More information will be included in following issues of the Flood Facts

- ❖ Severe Repetitive Loss Program Implementation
- ❖ New Photo Requirements as part of the new Elevation Certificate
- ❖ Preferred Risk Policy (PRP) Eligibility Clarification
- ❖ Pre-Firm Buildings with Subgrade Crawl Spaces
- ❖ Cancellation/Voidance Reason Code 01 Clarification

Contact Information

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

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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

2006 Holiday Schedule – Flood Service Center

Our office will be closed on the
following days:

July 4 – Independence Day

September 4 – Labor Day

November 23 – Thanksgiving

November 24 – Day after
Thanksgiving

December 25 – Christmas Day



American Reliable accepted the National Flood Insurance Program Administrator's Club 2005 award at the annual Flood Conference held in Philadelphia, PA. ARIC had a 24.4% policy growth for FY 2005 and was first in its category of companies of similar size.

Pictured right: Dolores Villa accepts the NFIP Administrator's Club 2005 Award on behalf of American Reliable from David I. Maurstad, Director, Mitigation Division of FEMA.

NFIP Administrator's Club 2005 Award

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. Call to schedule a training session and let us help you write more FLOOD business.

AccessFlood: This class is approximately 1 hour (no CE Credits available) and is conducted via Live Meeting. Live Meeting is a web training tool that allows you to actively participate during the training class. To schedule a class, or if you have any questions, please contact: Jayne Stotts at 800-423-4403 x346, by email: Jayne.Stotts@Assurant.com or Holly Lindberg at 800-423-4403 x364, by email: Hollyrae.Lindberg@Assurant.com

Continuing Education: The Fundamentals of Flood Insurance class is 4 hours (4 CE Credits) in most states. We also have an Advanced Flood Insurance class that is 4 hours (4 CE Credits). For more information on our CE Classes, please contact, Patty Latshaw @ 800-423-4403 x520 or by email: Patricia.Latshaw@Assurant.com.

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Advertise, Advertise, Advertise!!!!

Take advantage of the approaching summer storm season and educate your insured's and potential insured's on flood insurance. Flooding can happen anywhere! They thought they did not need flood insurance! Show them that they do! Take advantage of using the PRP Advertisement Brochures and placing it in your local paper and or daily shopper town papers. Use the advertisement as a flyer.

A high percentage of your clients and prospects should qualify for the Preferred Risk Policy (PRP) for residential or commercial buildings. See attachment for sample brochure. You can view all the brochures at www.accessflood.com under the Link section named PRP Advertisement Brochures. Pick a size (1/4, 1/2, or full page ad in either color or B&W).

We will help you customize the advertisement with your agency's information if you need help. Contact Marcie Demski or Fatima Cruz at 800 423-4403 ext 347 or 299 to help put your name on this advertisement.



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