

# FLOOD FACTS

A newsletter for agents of American Bankers Insurance Company of Florida  
[www.abicflood.com](http://www.abicflood.com)



ASSURANT  
Specialty  
Property

January 2009

## Claims Information

American Bankers Insurance  
Company of Florida  
PO Box 6099  
Scottsdale AZ 85261-6099

8655 E Via De Ventura  
Scottsdale, AZ 85258

**Email**  
[claims.department@assurant.com](mailto:claims.department@assurant.com)

**Phone** 1-800-245-1505  
**Fax** 1-800-224-4170

### Hours of operation: "24 Hours"

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.

[www.floodsmart.gov](http://www.floodsmart.gov)

An official site of the National Flood Insurance Program (NFIP)

WATERMARK is published 3 times a year by the National Flood Insurance Program (NFIP). The current issue and selected back issues of *Watermark* are available at:

[www.fema.gov/business/nfip/wm.shtm](http://www.fema.gov/business/nfip/wm.shtm)

# 2009

## Welcome to the New Year!

Now is the time to get started on goals to make this new year successful. One of my goals for 2009 is to have more readers. The **FLOOD FACTS** is on our website: [Abicflood.com](http://Abicflood.com).

The first article in this issue is **New Applications** and was also included in a prior issue during 2008. The first five readers that can tell me what issue the item appeared in will receive a gift from the Flood Service Center. Send your answer via Email to [Rebecca.Burton@Assurant.com](mailto:Rebecca.Burton@Assurant.com). Also, please include any comments or suggestions that you may have regarding the **FLOOD FACTS**.

## New Applications

Wait! Please don't seal that envelope or hit the submit button before you make sure that you have completed and included all of the following:

- ✓ Part I & II of the application signed and dated.
- ✓ Loan close date and mortgage address.
- ✓ Flood Zone Determination with the PRP application.
- ✓ Elevation certificate, if required for rating, and original photos of the front and back of the structure taken within the last 90 days (don't forget to date the photos and they must be at least 3X3 in size).
- ✓ Photos and Replacement Cost Estimator with RCBAP application.
- ✓ Premium

**FLOOD SERVICE CENTER WILL BE CLOSED  
MONDAY JANUARY 19, 2009  
IN OBSERVANCE OF MARTIN LUTHER KING JR. DAY**

## Contact Information

### New Business Applications, Rollovers, Endorsements, Cancellations and Other Correspondence

American Bankers Insurance  
Company of Florida  
Flood Service Center  
PO Box 4337  
Scottsdale, AZ 85261-4337

### Flood Service Center

#### Phone

1-800-423-4403

#### Fax

1-714-712-3842

#### Email

flood.service.center@assurant.com

### Overnight Mail

American Bankers Insurance  
Company of Florida  
Flood Service Center  
8655 E Via De Ventura  
Scottsdale, AZ 85258

### Hours of Operation

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

### Lockbox Address for Renewal Payments Only

American Bankers Insurance  
Company of Florida  
PO Box 29861  
Phoenix, AZ 85038-9861

### 2009 Holiday Schedule

1/19 Martin Luther King Jr Day  
2/16 President's Day  
5/25 Memorial Day  
7/3 Independence Day  
9/7 Labor Day  
11/26 Thanksgiving  
11/27 Day after Thanksgiving  
12/25 Christmas Day

## AMS360 V3.0 - NEW FLOOD DOWNLOAD

To improve the services and systems we offer our clients, we have developed the capability to download flood policy data from our AccessFlood online system to some of the popular agency management systems.

Basic flood underwriting data such as Policy Number, Premium Amount, Amounts of Insurance, Property Address, Flood Zone, Community Number etc. can be downloaded daily into your agency management system. It's easy and convenient! Your entire portfolio of policies will be available in one location allowing you to query your database to market to clients who do not have a flood policy. Increase your profits by writing more policies and protect your E & O exposure by offering this valuable coverage.

For more information please contact us at [al3download](#)

Data exchange with the following agency management systems is currently available, or will be, in the near future:

- AMS360 V3.0 –currently being tested – available soon
- Applied Management Systems - currently available for TAM 7.2 and above
- Doris Insurance Systems - currently available - all versions
- InStar Corporation - currently available - SR8.1
- AMS Sagita – unavailable · SEMCI Partner - unavailable
- QuickFile - currently available
- Eclipse - currently available
- Xanatek - currently available

## Why you should always offer flood coverage!

### Many in Pacific didn't have flood insurance (KING5.com, WA)

January 12, 2009 *By Deborah Feldman taken fr FloodSmart Media Report 1.13.09*  
PACIFIC – As families in the town of Pacific struggle to save their flooded homes, the question of who will pay for it all lingers. Most people in the White River Estates did not have flood insurance, saying they never thought they'd need it. Chad Weichinger couldn't believe it when his first floor apartment was submerged under two feet of water.

"This was like a current and a raging river coming right through our back yard. It was moving fast," said Weichinger. The house is no longer fit for living, which has displaced not only Weichinger's family, but the daycare his wife ran out of the home. He's been so busy trying to salvage his house, he's barely had time to think about the next step.

**But, he says he does remember enquiring about flood insurance several years ago. "And they said it wasn't necessary because we're not on a flood plain. So, they look at some kind of chart or something and said it's not necessary. They actually talked us out of it,"** said Weichinger.

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PO Box 4337  
Scottsdale, AZ 85261-4337

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#### **Phone**

1-800-423-4403

#### **Fax**

1-714-712-3842

#### **Email**

flood.service.center@assurant.com

### **Overnight Mail**

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

### **Hours of Operation**

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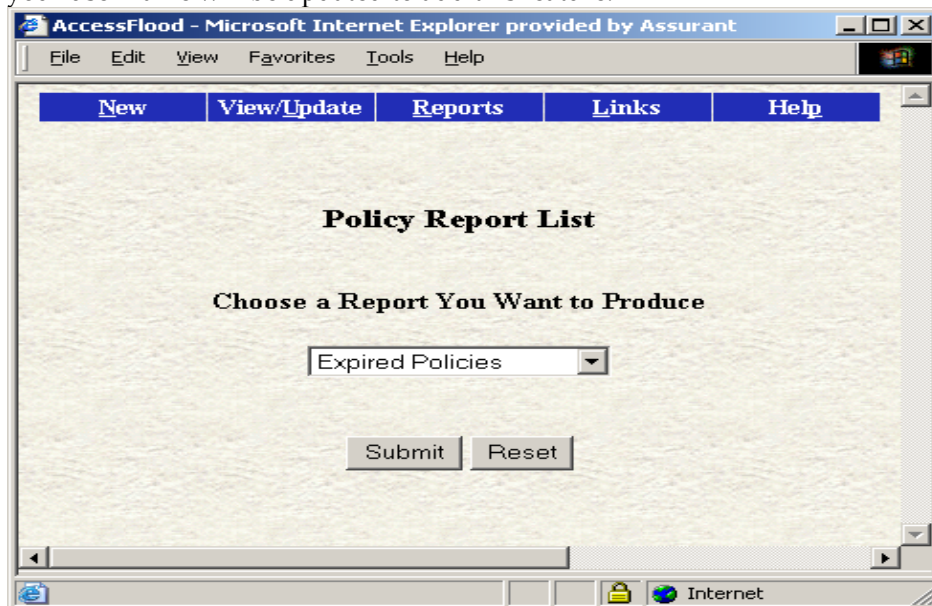
American Bankers Insurance  
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## Agent Expiration List

As a reminder, Flood policy expiration lists are available. You can access your agency expiration lists through AccessFlood. Logon to AccessFlood, under the *Reports* bar, click on *Policy*; enter your dates...to run your policy expiration list. If you don't see the *Reports* option, please call the Flood Service Center and your user name will be updated to add this feature.



## TRAINING:

### **Continuing Education Requirements**

State Departments of Insurance are taking various actions to establish training requirements for insurance agents who sell flood insurance, as outlined in Section 207 of the Flood Insurance Reform Act of 2004 (Public Law 108-264). All but two States (Montana and Georgia), Puerto Rico and the U.S. Virgin Islands have published training requirement documents. Copies of the training requirements can be located at [www.fema.gov/business/nfip/state\\_actions.shtm](http://www.fema.gov/business/nfip/state_actions.shtm)

**The NFIP Training Station, <http://training.nfipstat.com/portal2/statelist.asp> which offers on-line modules, is currently under construction. NFIP staff members and contractors are working diligently to ensure that the on-line training is made available as early as possible.**

### **Training Options:**

The National Flood Insurance Program (NFIP) Basic Agent Tutorial is a web-based flood insurance training course for agents. It is available free of charge on the NFIP Training Station Website, <http://training.nfipstat.com/portal2/statelist.asp>. All but three States (Montana, Michigan, and Massachusetts), Puerto Rico and the U.S. Virgin Islands have agreed to award three (3) continuing education credits to agents who successfully complete the course.

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American Bankers Insurance Company of Florida offers two different Flood Insurance Training Classes for our agents and producers

- The Fundamentals of Flood Insurance class is 4 hours (4 CE Credits) in most states.
- Advanced Flood Insurance class that is 4 hours (4 CE Credits).

For more information on our CE Classes, please visit our website at [www.abicflood.com](http://www.abicflood.com) and select [Education](#).

### 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 will take no more than 1.5 hours. Call or email to schedule a training session and let us help you write more FLOOD business. Please contact: Rebecca Burton at 800-423-4403 x353, (email: [Rebecca.Burton@Assurant.com](mailto:Rebecca.Burton@Assurant.com).)

### 2009 National Flood Conference Information

Mark your calendars! The 26<sup>th</sup> annual National Flood Conference is scheduled for Sunday, April 19, through Wednesday, April 22, 2009.



The 2009 Conference will be held at the following location:  
Sheraton Boston Hotel / 39 Dalton Street / Boston, MA 02199  
[www.Sheraton.com](http://www.Sheraton.com)

For more information about the conference, please contact:  
Amy Fester 202.380.2814 [afester@ostglobal.com](mailto:afester@ostglobal.com)