



## Client Claims Information

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

8655 E Via De Ventura  
Scottsdale, AZ 85258  
Email Address:  
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.

## IN THIS ISSUE

### 2 Claim History Available For Property Owner

Links to Additional Flood  
Information

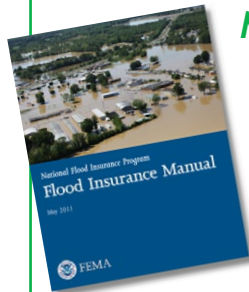
General Rollover  
Requirement

### 3 National Flood Insurance Program October 1, 2011, Rate and Rule Changes

### 4 NFIP's Flood Training AccessFlood Training

### 5 Hurricane Season Update Flood Service Center Contact Information and Holiday Schedule

What would you like to  
see in upcoming issues of  
Flood Facts? Email your  
suggestions to Rebecca.  
Burton@Assurant.com



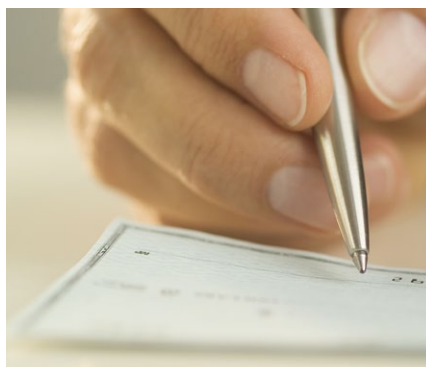
## May 2011 Edition of the Flood Insurance Manual Posted Online

The revised and updated NFIP Flood Insurance  
Manual that becomes effective on May 1, 2011,  
has been posted to the NFIP website at  
[http://www.nfipiservice.com/nfip\\_docs.html](http://www.nfipiservice.com/nfip_docs.html)



## Payment For What??

Please remember to attach  
checks or credit card payments  
to new business, endorsements  
or renewal documentation when  
sending to the Flood Service  
Center. Checks are being received  
without policy numbers or  
documentation indicating what  
should be done with the payment.  
This will save time and reduce the  
risk of errors!



*The Flood Service  
Center will be  
closed on Monday,  
May 30, 2011, in  
recognition of  
Memorial Day.*

## Chat with a Map Specialist

The FEMA Map Information  
eXchange (FMIX) has a new live  
chat service. You can  
now chat online with  
Map Specialists and  
ask questions about  
a variety of topics  
including Letters of Map Change,  
Elevation Certificates and the  
release of new flood maps.  
[http://www.msc.fema.gov/  
webapp/wcs/stores](http://www.msc.fema.gov/webapp/wcs/stores)

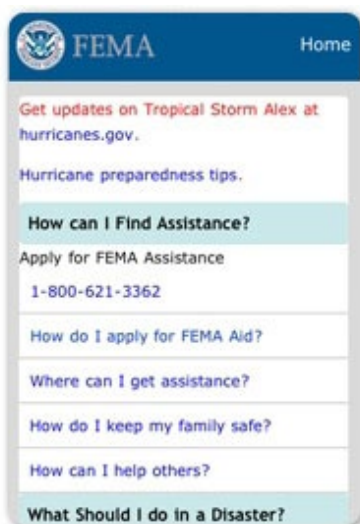




## Have a customer that wants to obtain the claim history for their property?

In order to obtain a history of the property, the insured must submit the following information via fax to FEMA at (301) 209-7049:

1. The name or names as listed on the title to the property.
2. Location address.
3. Fax number or mailing address.
4. Daytime phone number.
5. A statement from the owner that briefly requests claim history on the insured property.
6. Insured signature.



## Mobile Web

[m.fema.gov/...](http://m.fema.gov/)

## FEMA MOBILE

Government disaster response at the touch of a button. Learn how to respond to disasters, keep your family safe, apply for assistance, and help others in case of floods, hurricanes, earthquakes, terrorism, or other disasters.

FEMA continues to add new relevant information, in both English and Spanish, working to ensure that Americans have easy access to the tools they need to prepare for and, when needed, recover from a disaster in their community. Future enhancements include the ability to check on the status of an application and update an existing application.

<http://m.fema.gov>

## Links to Additional Flood Information

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

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

[www.nfipiservice.com/watermark/index.html](http://www.nfipiservice.com/watermark/index.html)

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:

<http://www.nfipiservice.com/pdf/Oct2010/cover.pdf>.

The NFIP Flood Insurance Manual is revised twice a year - once in May and once in October. The fully revised Manual (including the above changes) is available at this site. To access the chapters, just click on the chapter name.

<http://www.fema.gov/about/programs/nfip/index.shtm>

Provides additional information about the NFIP Flood Insurance Manual and yearly revisions.

<http://www.fema.gov/about/programs/nfip/index.shtm> or <http://www.fema.gov>.

Additional information on the NFIP and FEMA.

## Reminder: General Rollover Submissions

Application Part II is required to be completed for buildings in any of the A or V zones, that have a "Basement, Enclosure or Crawl space", and only for "Preferred Risk Policies", that are "manufactured homes".

## Premium Increases

Premiums will increase an average of 4% for policies written or renewed on or after October 1, 2011. The average premium change by zone varies as described below. The premium for a particular policy may change more or less than the average change.

- **V Zones** (coastal high-velocity zones) Rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.
  - Post-FIRM V Zones: Premiums will increase 4%.
  - Pre-FIRM V Zones: Premiums will increase 7%.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
  - Post-FIRM A1-A30 and AE Zones: Premiums will increase 5%.
  - Pre-FIRM AE Zones: Premiums will increase 5% to slightly decrease the amount of subsidy in our Pre-FIRM rate.
- **AO, AH, AOB and AHB Zones** (shallow flooding zones): Premiums will increase less than 1%.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase 6%.
- **A99 Zones** (approved flood mitigation projects, e.g., levees still in the course of construction) and AR Zones: Premiums will increase 5%.0
- **X Zones** (zones outside the Special Flood Hazard Area)
  - Standard Risk Policy: Premiums will increase 5%.
  - Preferred Risk Policy (PRP): Premiums will remain unchanged.
- **Mortgage Portfolio Protection Program (MPPP)**: Premiums will increase about 5%.
- **Provisional and Tentative Rates**: Provisional rates and tentative rates were revised.

**Elevation Rating:** FEMA will require elevation rating for all new business applications for policies covering Post-FIRM buildings in Zones AH, AO, and unnumbered A. Policies for buildings in unnumbered A and AH zones will require an Elevation Certificate (EC); policies for buildings in Zone AO will require an

EC or a letter of compliance from the community official. This requirement does not apply to transfer/rollover transactions.

**Optional Rating for Zones AO, AH:** "With Certification of Compliance" rates are to be used when the EC shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement. This rule applies to all building types, including buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace.

**Optional Reduction of Coverage When Converting a PRP Issued in Error to a Standard-Rated Policy:** When converting a Preferred Risk Policy (PRP) that was issued in error to standard rating, the insured will be provided 30 days from notification of the underpayment to elect to delete or reduce coverage in order to wholly or partially reduce the underpayment amount. This change must be implemented no later than October 1, 2011, but may be implemented sooner.

The following elements must be included in the underpayment notification:

- The previous coverage amount;
- The underpayment amount for the previous coverage limits;
- Reduced amount of coverage based on premium already received;
- Option to adjust coverage within the original coverage limits within 30 days of the underpayment notification; and
- Statement that any related additional premium due must be included with the endorsement request and received within 30 days of the underpayment notification.

In addition to validating the flood zone for PRPs, the insurer must validate the building's loss history against the Repetitive Loss file provided by the NFIP before issuing new business or sending renewal notices for existing PRPs.

**CBRS Documentation Requirements:** Specific documentation must accompany the Flood Insurance Application as evidence of the eligibility for flood insurance of buildings located on map panels that contain Coastal Barrier Resource System (CBRS) areas or Otherwise Protected Areas (OPAs). Acceptable documentation includes 1 of the following:

- A copy of the most recent flood map panel marked to show the exact location of the building;

*(continued on next page)*

- A letter indicating that the building is not located in a CBRS area or OPA, signed and dated by a local community official;
- An EC indicating that the building is not located in a CBRS area or OPA, signed and dated by a surveyor, an engineer, an architect, or a local community official;
- A flood zone determination certification indicating that the building is not located in a CBRS area or OPA, that guarantees the accuracy of the information; *or*
- A letter from the U.S. Fish and Wildlife Service stating that the building is not located in a CBRS area or OPA.

## Severe Repetitive Loss Processing Requirements:

- Insurers will be required to submit the underwriting

file, including all supporting documentation, to the Direct Servicing Agent (Attention: Underwriting Department) within 30 days of notification that the policy was identified as an SRL. This requirement applies to SRL policy renewals beginning March 1, 2012.

- The sample letters in the SRL section of the Flood Insurance Manual have been modified to address the ineligibility of nonresidential buildings for the SRL Grant program. The revised letters should be used beginning October 1, 2011, for SRL policy renewals beginning January 1, 2012. Copies of the revised letters are included as an attachment to this summary. Please note that the letters on pages SRL 9-13 are for use only by the Direct Servicing Agent.

## NFIP'S FLOOD TRAINING

### ONLINE WEBINARS AND WORKSHOPS

**Webinars: NEW!!** The NFIP is now offering Basic Agent training via a Webinar. This web based training does not provide CE Credits, unless specifically stated on their website below. The Webinar does provide a Certificate of Completion to all attendees for the FloodSmart cooperative programs and any WYO requesting proof of training.

- **Workshops (classroom style):** The NFIP's workshop, "Basic Agent Flood Seminar", provides 3 CE Credits to all licensed agents/producers except for those agents/producers licensed in the following three States (Montana, Michigan and Massachusetts) as well as agents/producers in Puerto Rico and the U.S. Virgin Islands.

For more information, on the NFIP Webinars or Workshops, please go to: [http://www.nfipiservice.com/training/schedule\\_agents.html](http://www.nfipiservice.com/training/schedule_agents.html)

\*\*\*American Bankers Insurance Company of Florida offers two different Flood Insurance Training Classes that are "NFIP Compliant" for our agents and producers:

- **Level I - Fundamentals of Flood Insurance.** This

class covers all basic rules and requirements of completing a Standard Flood Insurance Application.

- **Level II - Advanced Flood Insurance.** This class would be for the more experienced agent. The class reviews the Fundamentals of Flood Insurance with emphasis on elevated buildings in Special Flood Hazard Areas, Condominiums, and coverage Limitations.

For more information on the Level I and Level II classes, including CE Credits available, please visit our website at [www.abicflood.com](http://www.abicflood.com) and select Education and then select your State from the drop down box.



**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: Flood Marketing Support at 800-423-4403 x8803, or (email: [Flood.Marketing.Support@Assurant.com](mailto:Flood.Marketing.Support@Assurant.com)).

# Hurricane Season



## Hurricane Preparedness Week May 22 - May 28th

The following NOAA link has information that you may want to forward to your agents (info on inland flooding and storm surge).

<http://www.nhc.noaa.gov/HAW2/english/intro.shtml>

## Hurricane Season Dates

Hurricane season in the Atlantic begins June 1st and ends November 30th. The Eastern Pacific hurricane season begins May 15th and also ends November 30th.

### Federal Financial Institutions Examination Council



The FFIEC's Consumer Help Center directs consumers with complaints and questions about their bank or financial institution to the appropriate federal bank regulatory agency that can help them with their concerns. Visit their site at: <http://www.ffiec.gov/consumercenter/default.aspx>

## 2011 ATLANTIC NAMES

Arlene	Lee
Bret	Maria
Cindy	Nate
Don	Ophelia
Emily	Philippe
Franklin	Rina
Gert	Sean
Harvey	Tammy
Irene	Vince
Jose	Whitney
Katia	

## 2011 EASTERN PACIFIC NAMES

Adrian	Max
Beatriz	Norma
Calvin	Otis
Dora	Pilar
Eugene	Ramon
Fernanda	Selma
Greg	Todd
Hilary	Veronica
Irwin	Wiley
Jova	Xina
Kenneth	York
Lidia	Zelda

## FLOOD SERVICE CENTER CONTACT INFORMATION

**General mail address for 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

**Overnight Mail Address**  
 American Bankers Insurance Company of Florida  
 Flood Service Center  
 8655 E Via De Ventura  
 Scottsdale AZ 85258

**Lockbox Address for Renewal Payments Only**  
 American Bankers Insurance Company of Florida  
 PO Box 29861  
 Phoenix AZ 85038-9861

**Email**  
[flood.service.center@assurant.com](mailto:flood.service.center@assurant.com)  
[submitforrate@assurant.com](mailto:submitforrate@assurant.com)  
[flood.rollovers@assurant.com](mailto:flood.rollovers@assurant.com)  
[agencybrokerchange@assurant.com](mailto:agencybrokerchange@assurant.com)

**Hours of Operation**  
 Monday-Friday: 6:00am - 4:00pm MST

**Phone:** 1-800-423-4403  
**Fax:** 1-714-712-3842

### 2011 HOLIDAY SCHEDULE

**Flood Service Center is closed:**  
 Memorial Day ..... May 30  
 Independence Day ..... July 4  
 Labor Day ..... Sep. 5  
 Thanksgiving Day ..... Nov. 24  
 Day after Thanksgiving ..... Nov. 25  
 Christmas Day (Obs) ..... Dec. 26