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Flood News Flash | April 2010

In This Issue:

- [National Flood Insurance Program \(NFIP\): Reauthorization Update](#)
- [Spring 2010 Agent Newsletter](#)
- [New Flood Risk Rate Maps: An Excellent Opportunity for Selling Flood Insurance](#)
- [FEMA Flood Risk Map Schedule](#)
- [Continuing Education \(CE\): Online & Classroom Options Available to You Through NFS](#)
- [Flood Training Update: 2nd Quarter Schedule Now Posted on Your Flood Processing Website](#)
- [In the News: What is Currently Hitting the Headlines in the World of Flood](#)

National Flood Insurance Program (NFIP): Reauthorization Update

As of Tuesday, April 6, Congress has not yet passed the reauthorization of the National Flood Insurance Program (NFIP). Congress is due to return on Monday, April 12th from a two-week recess. Agents logging into your flood processing website are being kept up-to-date with the status of the NFIP through our interrupter page communications (see screen shot below). As soon as an agent logs into the flood processing website, the interrupter page is the first item to pop up on the screen.

[Click here](#) to read the most current WYO bulletin regarding the lapse in NFIP authority.

Please read the following urgent message(s)!

NFIP Reauthorization

UPDATED: Tuesday, April 6

The National Flood Insurance Program (NFIP) was authorized through midnight, Sunday, March 28, 2010. As of Monday, March 29, 2010, the United States Congress failed to pass legislation required to extend the NFIP. At this time the NFIP does not have statutory authority. This will generally constrain the issuance of new policies, increasing coverage on existing policies and the issuance of renewal offers. The [attached document](#) will provide you with more specifics on the impact to the NFIP.

While online submission of payment via credit card has been disabled, all other processing functionality on this site remains normal -- including new business quoting and application processes as well as servicing of existing business.

We will update this message as additional information is received.

Spring 2010 Agent Newsletter:

Now Posted on Your Flood Processing Website

Our Spring 2010 Agent Newsletter is available for you and your agents to read and download directly from your flood processing website. To access the newsletter, log in to your flood website, under RECENT NEWS UPDATES you will see a link towards the bottom called "Spring 2010 Newsletter – Now Available". To view and download it, click on "more >>".

Articles in our spring edition include:

- Remapping Options
- Flood Program Changes
- Spotlight on the Staff
- Enhanced Processing Unit
- Hurricane Preparedness Week
- Flash Flooding
- Important Tax Information
- Website Resources

New Flood Risk Rate Maps:

An Excellent Opportunity for Selling Flood Insurance

Now is an excellent time to encourage your agents to actively sell flood insurance in the areas listed below before new rate maps go into effect. Below are a few locations where new flood maps are being reviewed or new maps are about to go into effect:

- **Hot Spring County, Arkansas:** <http://www.fema.gov/news/newsrelease.fema?id=50559>
- **Sherwood, Arkansas:** <http://www.fema.gov/news/newsrelease.fema?id=50558>
- **Logan County, Arkansas:** <http://www.fema.gov/news/newsrelease.fema?id=50578>
- **Robertson County, Texas:** <http://www.fema.gov/news/newsrelease.fema?id=50579>
- **Brazos County, Texas:** <http://www.fema.gov/news/newsrelease.fema?id=50613>
- **New Henderson County, Texas:** <http://www.fema.gov/news/newsrelease.fema?id=50622>
- **Ashley County, Arkansas:** <http://www.fema.gov/news/newsrelease.fema?id=50637>
- **Llano County, Texas:** <http://www.fema.gov/news/newsrelease.fema?id=50638>
- **Maverick County, Texas:** <http://www.fema.gov/news/newsrelease.fema?id=50639>
- **Washington, DC:** <http://www.fema.gov/news/newsrelease.fema?id=50681>
- **New Starr County, Texas:** <http://www.fema.gov/news/newsrelease.fema?id=50701>

For more information on FEMA's new flood risk rate maps and to sign up to receive updates, go to:

http://www.fema.gov/plan/prevent/fhm/mm_main.shtm#6.

FEMA Flood Risk Map Schedule:

Find Out When Map Changes are Scheduled

[FloodSmart.gov](http://www.floodsmart.gov) offers a handy tool for consumers to search their area for any flood map changes. It's located under **FLOODING & FLOOD RISKS > Flood Map Update Schedule** -- see the screen shot below. Users will be taken to a screen where they may enter their zip code. Communities with map changes in place will be listed, along with pertinent information regarding the map changes such as the effective dates.

[Agents.FloodSmart.gov](http://www.agents.floodsmart.gov) also offers a graphic map version for users to click a state or territory to find out if and when flood map changes are scheduled.

FloodSmart.gov
The official site of the NFIP

Call toll free: **1-888-379-9531**

Search: Go

Increase type size

HOME

FLOODING & FLOOD RISKS

- > What Causes Flooding
- > Defining Flood Risks
- > Understanding Flood Maps
- > Undergoing a Map Change
- > **Flood Map Update Schedule**
- > Interactive Flood History Map
- > Floodsmart Video Library
- > Flood Risk Scenarios
- > The Cost of Flooding

FLOODING & FLOOD RISKS:
Flood Map Update Schedule

Reflecting data as of 04/02/2010

Enter your Zip Code to see when your town's map is scheduled to be updated. If your community is not listed, changes may still be in progress.

New land development can increase flood risk.

SECURE SITE FOR AGENTS
Convenient resources, tools, and services for flood insurance agents.
Returning agents [Log In >>](#)
New agents [Register Today >>](#)

Continuing Education (CE):

Online and Classroom Options Available to You Through NFS

Most states passed a flood certification requirement for licensed Property & Casualty agents. *Are your agents flood certified?* We have a couple options available exclusively to you for certifying your agents:

- **Online CE Option:**
 - Our online flood course is approved in most states and may be accessed directly from your flood processing website
- **Classroom CE Option:**
 - Approved in most states, one of our knowledgeable instructors will teach from our very own designed and created flood course for larger groups of agents.

To discuss continuing education (CE) options, please email CE@nfs.stoneriver.com or call Julie Duncan at 800.859.1681.

Flood Training Update:

2nd Quarter Schedule Now Posted on Your Flood Processing Website

We encourage your agents to sign up to participate in our valuable WebEx flood training sessions. The 2nd quarter schedule is located on your flood processing website, under RECENT NEWS UPDATES. There is a link below the heading "WebEx Flood Training" containing all the information for your agents to sign up directly on your website.

Below is our 2nd quarter schedule – all sessions listed are held at **2pm Eastern** (1pm Central, noon Mountain, and 11am Pacific):

- Tues, April 13: **Changes Are Happening! May 2010 NFIP Changes & Rewriting Due to Remapping!**
- Tues, May 11: **The Claims Process**
- Tues, June 8: **Excess Flood**

Another option for signing up is to email WebTraining@nfs.stoneriver.com and include the name(s) and email address(es) of each person who will be attending. Please also include the names of each of the classes.

***Please note: These sessions are not approved for Continuing Education (CE) nor do they meet state required flood training.**

RECENT NEWS UPDATES	QUICK LINKS
<p><u>What's New</u> Click here</p>	<p>Standard Application</p>
<p><u>Interactive Flood Map</u> Click here to help educate your clients about their flood risks.</p>	<p>PRP Application</p>
<p><u>WebEx Flood Training: 2nd Q Schedule Now Posted</u> more »</p>	<p>Policy Search</p>
<p><u>System Outage Schedule</u> more »</p>	<p>Run A Flood Zone Determination</p>
<p><u>Spring 2010 Newsletter -- Now Available</u> more »</p>	<p>Process Endorsements</p>
	<p>Report A Claim</p>
	<p>Cancellation Form</p>
	<p>Manage Your Log In</p>
	<p>eDistribution Sign-Up</p>

In the News - National Flood Insurance Program:

What is Currently Hitting the Headlines in the World of Flood

- **“Washington Lawmakers Approve JUA For Flood Insurance”** – The Washington State Senate just approved a flood insurance bill permitting the insurance commissioner to create a market assistance plan and if necessary, a joint underwriting association (JUA) to insure properties in the Green River Valley below the Howard Hanson Dam. <http://www.insurancejournal.com/news/west/2010/03/05/107922.htm>
 - Source: *InsuranceJournal.com* – 3/5/10
- **“Will You Have Flood Insurance In Time?”** – <http://www.fema.gov/news/newsrelease.fema?id=50577>
 - Source: FEMA.gov press release – 3/8/10
- **“Minnesota Cities Brace for Spring Floods”** – After heavy snowfall this winter, cities throughout Minnesota are bracing for potential flooding. <http://www.insurancejournal.com/news/midwest/2010/03/08/107934.htm>
 - Source: *InsuranceJournal.com* – 3/8/10
- **“Melting Snow, Rainfall Raise Missouri Flood Likelihood”** – Mississippi and Missouri rivers, among other Midwest rivers, are due to experience higher-than-average stream flows. The National Weather Service is predicting a strong chance of severe flooding in Eastern Missouri. <http://www.claimsjournal.com/news/midwest/2010/03/10/108026.htm>
 - Source: *ClaimsJournal.com* – 3/11/10
- **“As Weather Warms, Property Owners Urged to Buy Flood Insurance”** – The public is encouraged to purchased flood insurance due to warm, spring weather mixing with record snowfall will produce serious threats of flooding. <http://www.claimsjournal.com/news/national/2010/03/12/108118.htm>
Source: *ClaimsJournal.com* – 3/12/10
- **“Forecasters Predict Active Hurricane Season”** – Meteorologists are predicting an above average hurricane season along the US Coast. <http://www.claimsjournal.com/news/national/2010/03/15/108131.htm>
 - Source: *ClaimsJournal.com* – 3/15/10
- **“Lesson Learned: More Buy Flood Insurance After '09”** – North Dakota and Minnesota have seen a significant rise in the purchase of flood insurance. <http://www.insurancenewsnet.com/article.aspx?id=172066&type=propertycasualty>
 - Source: *InsuranceNewsNet.com* – from the Associated Press – 3/16/10
- **“More Than One-Third of U.S. Facing High Risk of Flooding”** – From the Midwest to the South and East Coast, threats of flooding loom for many. <http://www.insurancejournal.com/news/national/2010/03/17/108235.htm>
 - Source: *InsuranceJournal.com* – 3/17/10

- **“FEMA Administrator Visits North Dakota To Discuss Flooding Response”** – FEMA Administrator Craig Fugate traveled to N. Dakota to meet with officials and witness Red River flooding operations. <http://www.insurancejournal.com/news/midwest/2010/03/22/108372.htm>
 - Source: *InsuranceJournal.com* – 3/22/10
- **“Floods Recede in Fargo, But Other Hazards Linger”** – Environmental hazards due to floodwaters are now threatening the Red River region. <http://www.insurancejournal.com/news/midwest/2010/03/26/108482.htm>
 - Source: *InsuranceJournal.com* – 3/26/10
- **“Levee Damage Puts NE Arkansas in High-Risk Flood Zone”** – Damage to levees placed much of NE Arkansas in a high-risk flood zone. <http://www.claimsjournal.com/news/southcentral/2010/03/26/108510.htm>
 - Source: *ClaimsJournal.com* – 3/26/10
- **“Federal Flood Insurance Program Closed for Weeks”** – <http://www.insurancejournal.com/news/national/2010/03/26/108517.htm>
 - Source: *InsuranceJournal.com* – 3/26/10
- **“Flooding Expected Following Prolonged Downpours in Massachusetts”** – Due to rainfall expectations between 2.5 – 5 inches in just two days, forecasters are predicting flooding in parts of Massachusetts. <http://www.insurancejournal.com/news/east/2010/03/29/108541.htm>
 - Source: *InsuranceJournal.com* – 3/29/10
- **“Federal, State, Local Teams Assess Minnesota Flood Damage”** – <http://www.claimsjournal.com/news/midwest/2010/03/31/108622.htm>
 - Source: *ClaimsJournal.com* – 3/31/10
- **“Few Rhode Islanders have flood insurance, and fewer know the limits of their coverage”** – http://www.projo.com/news/content/FLOOD_INSURANCE_04-05-10_RSHVUUS_v19.3b2ea07.html
 - Source: *Projo.com (The Providence Journal)* – 4/5/10