



FEMA

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MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Direct Servicing Agent (DSA)

Lloyd A. Hake

FROM: Lloyd A. Hake
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Risk Insurance Division

SUBJECT: NFIP Training Transitions from Instructor-Led Training to the FEMA Emergency Management Institute (EMI) Independent Study Program

NFIP Training courses for insurance agents, claims adjusters, surveyors, and community officials, traditionally delivered as classroom seminars and webinars, have moved online to the FEMA Emergency Management Institute (EMI) Independent Study Program. This move allows insurance agents, claims adjusters, lenders and other professionals 24/7/365 access to FEMA NFIP training right from their personal or business computer. The online classes also provide FEMA training to those unable to attend a classroom-based training. NFIP courses currently available include:

AGENT COURSES

The Basic Agent Tutorial (IS-1101). With the introduction of the Flood Insurance Reform Act of 2012 and the Homeowner Affordability Act of 2014, it is critical for agents to refresh their knowledge of the NFIP. *The Basic Agent Tutorial* presents the fundamentals, including zones, coverage, loss settlement, and underwriting rating concepts such as the FEMA Elevation Certificate. The course covers all training topics mandated by the Flood Insurance Reform Act (FIRA) 2004. <http://training.fema.gov/is/courseoverview.aspx?code=IS-1101>

Theory of Elevation Rating (IS-1102). This specialized course is appropriate for those with a basic understanding of the FEMA Elevation Certificate and who are ready to tackle advanced topics in elevation rating for A and V zones. Important rating considerations in high-risk zones are discussed and demonstrated including the Lowest Floor Elevation, machinery and equipment, and whether the building is with or without obstruction. <http://training.fema.gov/is/courseoverview.aspx?code=IS-1102>

Insuring Condominiums (IS-1108). With a growing number of condominium developments throughout the US, particularly in the most flood-prone states, insurance agents can expand their book of condominium business by writing coverage through the NFIP. *Insuring Condominiums* provides a broad overview of the different ways that condominiums can be

insured through the Program. Short video segments guide insurance agents through the key elements they need to know to effectively write condominium exposures.

<https://www.training.fema.gov/IS/courseOverview.aspx?code=IS-1108>

Writing Commercial Exposures (IS-1110). Insurance agents regularly view the NFIP as an outlet to write personal lines exposures for their clients, but they may not be aware of additional opportunities to cover their policyholders' commercial exposures. *Writing Commercial Exposures* provides practical insights designed to assist agents with identifying, targeting, and writing commercial risks through the National Flood Insurance Program.

<http://training.fema.gov/is/courseoverview.aspx?code=IS-1110>

Coastal Barrier Resources Act (IS-1113). In an effort to minimize loss of human life and future flood damage as well as protect our nation's natural resources, the Coastal Barrier Resources Act restricts development in the Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs) by prohibiting all federal expenditures and financial assistance, including flood insurance, for residential and commercial development in the identified areas. *Coastal Barrier Resources Act* course takes insurance agents through identifying protected areas on the Flood Insurance Rate Map and reviews the significance of the CBRS designation date and the building's date of construction or improvement.

Understanding these important elements will assist agents in determining eligibility for flood insurance. <http://training.fema.gov/is/courseoverview.aspx?code=IS-1113>

ADJUSTER COURSES

Claims Review for Adjusters (IS-1104). New and experienced adjusters seeking the necessary knowledge and skill to adjust claims for the NFIP will find *Claims Review for Adjusters*, formerly a 7-hour classroom presentation, essential for adjusting NFIP claims. This course defines the role, standards and necessary requirements to adjust claims within the NFIP. In addition, it offers an overview of the Standard Flood Insurance Policy through a step by step outline of the similarities and contrasts found in the Dwelling Form, General Property Form, and the Residential Condominium Building Association Policy. With a focus on providing excellent customer service, this course also identifies common errors and adjustment issues where special attention is needed to ensure a high level of quality in the claims settlement process. <https://www.training.fema.gov/IS/courseOverview.aspx?code=IS-1104>

Adjuster Customer Service (IS-1107). Adjusters are among the first responders to interact with policyholders after a flood and therefore play a critical role in representing the NFIP. Due to the traumatic nature of a flooding event, adjusters must create and maintain a customer-centric focus during each interaction with the policyholder. *Adjuster Customer Service* provides guidance on using empathy, sincerity, friendliness, and other skills to communicate effectively with policyholders. The course reviews the attributes of excellent customer service and aids the adjuster in building positive rapport with each policyholder. <https://www.training.fema.gov/IS/courseOverview.aspx?code=IS-1107>

Introduction to Flood Claims (IS-1112). NFIP flood losses and loss settlements are particularly specialized. A flood adjuster must be qualified and must complete the process of becoming a NFIP certified adjuster to adjust NFIP claims. NFIP Adjusters achieve levels of authority based on flood adjusting experience and knowledge of the Program. *Introduction to Flood Claims* provides an overview of adjusting NFIP claims and reviews the Program's Standard Flood Insurance Policy.

<https://www.training.fema.gov/IS/courseOverview.aspx?code=IS-1112>

Understanding Basement Coverage (IS-1109). Due to coverage limitations, adjusting claims in buildings with basements can be challenging. *Understanding Basement Coverage* reviews key characteristics of basement buildings and discusses covered and non-covered building and personal property items located in basement buildings. The course concludes with a review of special adjustment issues.

<http://training.fema.gov/is/courseoverview.aspx?code=IS-1109>

Introduction to Commercial Claims (IS-1111). *Introduction to Commercial Claims* reviews the General Property Form as it relates to both small and large commercial claims, and provides a review of certification requirements, adjuster authority, documentation requirements, and adjustment standards and requirements. Knowledge in each of these areas is fundamental to meeting Program requirements for flood adjusters. The course presents two case studies that reflect real world flood adjusting experiences, and challenge the learner to apply flood adjusting concepts involving policy limits, estimating the reserve, and applying coverage restrictions. <https://www.training.fema.gov/IS/courseOverview.aspx?code=IS-1111>

SURVEYOR COURSE

Elevation Certificate for Surveyors (IS-1103). The FEMA Elevation Certificate is an administrative tool of the NFIP which is used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, or support a request for a Letter of Map Amendment (LOMA). *Elevation Certificate for Surveyors* highlights the various sections of the Elevation Certificate and provides necessary resources for surveyors, engineers, architects and community officials in understanding how to properly complete the Elevation Certificate. In addition to a fundamental overview, this course offers advanced topics such as Engineered Flood Openings, Floodproofing, and V Zone Design Certificates.

<http://training.fema.gov/is/courseoverview.aspx?code=IS-1103>

ALL AUDIENCES

Increased Cost of Compliance (IS-1100). After severe flooding, local communities must assess a building's damage to assure compliance with local floodplain management ordinance provisions. Before building repair or reconstruction is permitted, it may be necessary to require certain measures to reduce future flood damage. Increased Cost of Compliance (ICC) coverage is available under the NFIP Standard Flood Insurance Policy to assist policyholders with the cost to comply with these requirements. *Increased Cost of*

Compliance course provides an overview of ICC coverage and eligibility and takes the learner through the claims process to gain a better understanding of this important coverage benefit. <https://www.training.fema.gov/IS/courseOverview.aspx?code=IS-1100>

EC Made Easy: Elevation Certificate Overview (IS-1105). Do you know when the FEMA Elevation Certificate is required, optional, or not needed to rate NFIP flood insurance premiums? *EC Made Easy: Elevation Certificate Overview* will guide you through the purpose of the Elevation Certificate, aid you in locating a certifying professional, and provide details on properly completing and interpreting the Elevation Certificate. This course assists insurance agents and other professionals learn the basics of the Elevation Certificate and identify the impact flood risk has on flood insurance costs.
<https://www.training.fema.gov/IS/courseOverview.aspx?code=IS-1105>

FEMA Mapping Changes (IS-1106). All NFIP stakeholders will benefit from this course, which provides a practical look at how changes to FEMA flood maps affect property owners, insurance agents, lending institutions, and others. *FEMA Mapping Changes* explores the impact of map changes through a series of self-guided interactive exercises designed to assist learners with navigating through mapping changes as they occur. <http://training.fema.gov/IS/courseOverview.aspx?code=IS-1106>

EMI Independent Study courses are free and available to anyone. The Independent Study catalog is available at <http://training.fema.gov/is/crslist.aspx>. Course exams require a FEMA Student Identification (SID) Number, which can be obtained at <https://cdp.dhs.gov/femasid>.

Course content will be updated as Program changes occur. Additional courses will become available in the weeks ahead.

In addition to the online courses, the following NFIP Perspectives informational videos are now available for viewing on FEMA.gov:

NFIP Perspectives: History and Background. This video documents the evolution of the NFIP from its beginning to the present by highlighting various disasters, events, and legislation that have shaped the Program. www.fema.gov/media-library/assets/videos/108044

NFIP Perspectives: Insurance Mechanisms. This video discusses the underlying insurance mechanisms employed by the NFIP to mitigate the impact of flooding. www.fema.gov/media-library/assets/videos/107921

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To sign up for GovDelivery updates from NFIP Training, please go to
https://service.govdelivery.com/accounts/USDHSFEMA/subscriber/new?topic_id=USDHSFEMA_212 .

Any questions or comments should be directed to the NFIP Training Contracting Officer's
Representative, Hugh Sanders at (202) 212-4736 or hugh.sanders@fema.dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: All Departments