

National Flood Services



News Flash | November 2009

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NFIP Extended to December 18, 2009

On October 29, 2009 the NFIP was again temporarily extended to December 18, 2009. This time around both the House and Senate approved the extension as part of a larger appropriations bill for the Department of the Interior. Last month the Senate voted to extend the NFIP to October 31, 2009. The industry supports Congress efforts for ensuring the NFIP remains in place.

For more information and perspectives on the extension, click on the links below:

- <http://www.insurancejournal.com/news/national/2009/10/30/104971.htm> -- Insurance Journal, 10/30/09
- <http://www.pianet.com/NewsCenter/PressReleases/10-30-09.htm> -- press release from the National Association of Professional Insurance Agents, 10/30/09
- http://www.insurancenetworking.com/vwc/National_Flood_Insurance_Program_wind_damage_NAMI_C_Obama-23497-1.html -- Insurance Networking News, 11/2/09

CyberTrust Certification Awarded to National Flood Services:

Verifies Our Commitment to Safeguarding You... Our Valued Client

On September 17, 2009, Verizon Business Systems issued National Flood Services their CyberTrust Enterprise Certification. The CyberTrust Enterprise Security Management Program Certification is a comprehensive and ongoing risk reduction program that addresses all aspects of proactive information security. This certification assures our clients that National Flood Services has widely recognized and accepted measures in place to secure its environment and can confidently conduct business in a world of ever-changing risk.

More than a seal of approval, a CyberTrust certification demonstrates to the public that safeguarding information is a critical priority. The CyberTrust certification also demonstrates that this organization employs proven security processes and technologies to help us reduce security risks, improve overall security posture, and demonstrate commitment to maintaining a secure environment to our clients, partners and employees.

In the News: National Flood Insurance Program: *Keeping You Abreast of What is Currently Hitting the Headlines in the World of Flood*

- **"Flood insurance coverage changes now are in effect"** – an overview of the October 2009 changes to the NFIP and the importance of flood insurance.
http://www.onlineathens.com/stories/101109/bus_503124010.shtml
 - Source: *Athens Banner-Herald* – 10/9/09
- **"Minnesota Flood Control Options Complex"** -- 14 various types of flood control options (from levees to flood walls) were identified in the Fargo – Moorhead, Minnesota area by The Army Corps of Engineers. However, federal approval is based on the benefit to tax payers vs. the cost. This article explains the formula used by the Army Corp of Engineers to invest in communities.
<http://www.insurancejournal.com/news/midwest/2009/10/20/104656.htm>

- Source: Insurance Journal – 10/20/09
- **“Georgia Insurers Warned Not to Penalize Flood Claimants”** – Georgia State's Insurance Commissioner issued a directive to homeowners insurance companies to not penalize policyholders for filing a claim. <http://www.claimsjournal.com/news/southeast/2009/10/30/104951.htm>
 - Source: Claims Journal – 10/30/09

FEMA Map Modernization Adoption Schedule

Last month we included information about FEMA going digital with their Flood Insurance Rate Maps (DFIRMS). This month we'll give you an overview about FEMA's Map Modernization program, called Map Mod and provide you with resources about the adoption schedule.

What is FEMA's Map Modernization program?

This was a program passed by US Congress and the President to fund Flood Map Modernization – or Map Mod -- to a digital format for communities with the greatest flood risk. These updated digital maps are more reliable, easier to use, and easier to access.

Upon completion, the Map Mod program will have accomplished the following:

- Digitized flood hazard data and maps for 92 percent of the US population;
- New, updated, or validated flood hazard data for 30 percent of the mapped stream miles;
- Credible floodplain boundaries for 75 percent of the mapped stream and coastal miles;
- Strong, effective partnerships with State and local governments and other Federal agencies;
- A premier flood data collection and dissemination platform.

What are plans for future mapping?

Much of the flood data is 25 years old. Although the Map Mod program has been able to update throughout the process, FEMA is aware much has changed. From coastline erosion to changing levee systems, FEMA will be updating this data dependent upon funding.

How does Map Mod affect insurers and policyholders?

Map Mod affects WYO companies and policyholders through zone changes, which may affect rates and policy type. Entire communities are impacted by these map changes so it's a good idea to be aware of these changes and know your own community map adoption schedule.

Resources:

- Map Mod Adoption Schedule – use this link to check on dates for updated map implementation
 - Login to www.agents.FloodSmart.gov
 - Then click on the following link: https://agents.floodsmart.gov/manageagent/pages/agent/map_schedule.jsp
- FEMA's overview on Map Mod: http://www.fema.gov/plan/prevent/fhm/mm_main.shtm
- FAQ provided by FEMA regarding Map Mod: http://www.fema.gov/plan/prevent/fhm/fq_main.shtm
 - Includes specific FAQ's for Homeowners / Engineers, Surveyors, and Architects / Insurers and Lenders / Floodplain Managers
- Map Mod article including the history and future plans for the project: <http://www.nfipiservice.com/watermark/mapmod1009.html>