



Integrity and Principle for 25 Years.

Flood News Flash | March 2010

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National Flood Insurance Program (NFIP): Extended through March 28, 2010

Late Tuesday, March 2, Congress passed the temporary extension of the National Flood Insurance Program (NFIP). It is not retroactive at this time; however, Congress is considering legislation to make it retroactive.

Agents logging into your flood processing website are kept up-to-date with the status of the NFIP through our interrupter page communications. As soon as an agent logs into the flood processing website, the interrupter page is the first item to pop up on the screen. They must click on "continue" to go into the flood website.

Current Interrupter Page Displaying on Your Flood Processing Website

Please read the following urgent message(s)!

NFIP Reauthorization

On March 2, 2010, Congress passed and the President signed H.R. 4691, which extends the NFIP through March 28, 2010. The extension was not made retroactive at this time; however, Congress is considering legislation that would make it retroactive. Please reference the [attached document](#) for additional information.

We will update this message as additional information is received from FEMA.

Continue

Flood Safety Awareness Week: Opportunity to Help Promote this Public Relations Campaign

The National Oceanic & Atmospheric Administration's (NOAA) National Weather Service sponsors the annual Flood Safety Awareness Week campaign as a means to educate the public about flooding threats and how to handle flooding situations as we prepare for our spring melt and the upcoming hurricane season. This is an excellent opportunity as a WYO carrier to help promote this campaign by utilizing an array of resources available from their website for all forms of flooding including snowmelt, debris flow, and tropical cyclone inland flooding.

- **DATES:** March 15 – 19, 2010
- **WEBSITE:** www.FloodSafety.noaa.gov
*Resource to download brochures and various flood safety materials

Screen shot of www.FloodSafety.noaa.gov

Downloadable brochure

New NFS StoneRiver 25th Anniversary Logo

We are pleased to present our new, 25th Anniversary logo! For a quarter of a century, NFS StoneRiver has been the industry leader in flood processing. We look forward to another 25 years of growth and prosperity through our motto of "**Integrity and Principle**". We also look forward to another 25 years of servicing your insurance needs with exceptional quality to exceed your expectations.

If you haven't already noticed our logo, please [click here](#) to view.

East Coast & Midwest Spring Flooding

Now is the time to actively promote flood insurance before the spring melt

The East Coast has been making headlines with heavy, record-breaking snowfall, while the Midwest is preparing for yet another spring of severe flooding. Now is the time to remind agents the value of offering flood insurance to their customers, especially in these areas with immense threats of flooding.

Here are a few press releases and articles regarding spring flooding in the Midwest:

- **Top Ten Reasons to Buy Flood Insurance Now:**
<http://www.fema.gov/news/newsrelease.fema?id=50420>
- **North Dakotans Urged to Buy Flood Insurance Now:**
<http://www.fema.gov/news/newsrelease.fema?id=50418>
- **Spring Rainfall, Snow Melt Can Cause Flooding:**
<http://www.fema.gov/news/newsrelease.fema?id=50421>
- **Agents Encouraged to Review Flood Risk in Minnesota:**
<http://www.insurancejournal.com/news/midwest/2010/02/18/107467.htm>
- **S.D. Office of Emergency Management and FEMA Encourage Flood Preparedness:**
<http://www.fema.gov/news/newsrelease.fema?id=50437>
- **National Weather Service Says Iowa Is At Risk For Spring Flooding:**
<http://www.fema.gov/news/newsrelease.fema?id=50359>
- **Odds of Flooding Increase in Fargo and rest of North Dakota:**
<http://www.insurancejournal.com/news/midwest/2010/02/23/107568.htm>

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 areas where new flood maps are being reviewed or new maps are about to go into effect:

- **Edgar County, Illinois:** <http://www.fema.gov/news/newsrelease.fema?id=50360>
- **Douglas County, Illinois:** <http://www.fema.gov/news/newsrelease.fema?id=50361>
- **Fannin County, Texas:** <http://www.fema.gov/news/newsrelease.fema?id=50376>
- **Drew County, Arkansas:** <http://www.fema.gov/news/newsrelease.fema?id=50398>
- **Cedar Rapids, Iowa:** <http://www.claimsjournal.com/news/midwest/2010/02/19/107502.htm>
- **Miles City, Montana:** <http://www.insurancejournal.com/news/west/2010/02/23/107565.htm>
- **East Feliciana Parish, Louisiana:** <http://www.fema.gov/news/newsrelease.fema?id=50519>
- **St. James Parish, Louisiana:** <http://www.fema.gov/news/newsrelease.fema?id=50520>
- **Hempstead County, Arkansas:** <http://www.fema.gov/news/newsrelease.fema?id=50516>
- **Assumption Parish, Louisiana:** <http://www.fema.gov/news/newsrelease.fema?id=50517>

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. Another resource where anyone may look up map changes by zip code is available at www.FloodSmart.gov.

Flood Training Update:

How to Write a Flood Policy uploaded to your flood processing website / March training

Our monthly WebEx training sessions are recorded and posted on your flood processing website so your agents may view past presentations at their leisure. These are great resources for agents needing a refresher in flood or those who are new to flood insurance. We have recently uploaded "How to Write a Flood Policy" under **Links > Training Library** (see screen shot below):

Chat with a Flood Rep
Quote
Application
Excess Flood
Policy Maintenance
Forms and Documents
Flood Zones
Report Claim
Reports
Links
Downloads
System Administration
Assume Agent ID
Online Training
Log Out

RECENT NEWS UPDATES

What's New
[Click Here](#)

NFIP October 1, 2009 Program Changes
[more »](#)

Flood Processing Center Enhances On-Line Claim Functions:
[Click Here](#)

QUICK LINKS

Standard Application

PRP Application

Policy Search

Run A Flood Zone Determination

Process Endorsements

Report A Claim

Cancellation Form

Manage Your Log In

eDistribution Sign-Up

View Forms And Documents

Pay Renewal Bills

Links	Company Information	lood
Downloads	Training Library	A, AO, AH Zones
System Administration	Website Training	Flood 101
Assume Agent ID	Agent Training	Grandfathering
Online Training	About NFIP	What's the Lowest Floor Elevation
Log Out	Community Status Book	Elevation Certificate Training
	Elevation Certificates	Basements & Enclosures
	Endorsement Form	Claims & Coverages
	FIRA Documents	Condominium
	Flood Manual	October 2009 Changes
	Policy Forms	Excess Flood
	Public Records	Endorsements
	Request Supplies	How To Write a Flood Policy
	Track Storms	
	Newsletter	

MARCH TRAINING OPPORTUNITY

On Tuesday, March 9 we will be hosting a class about how to utilize our Automated Clearing House (ACH) program for payments and commissions. This is a great class for your agents who would like to better understand how our ACH program works, how to enroll into the program and how to use ACH for payments and commissions. Email WebTraining@nfs.stoneriver.com to sign up!

Reminder:* These classes are not continuing education (CE) approved and do not meet state required flood training. To access an online class for CE credits and Flood Insurance Reform Act (FIRA) approval, go to your flood processing website and click on **Online Training – our online flood course is approved in 49 states.

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

- **“More Upstate New York Properties at Risk in Floods”** – Approximately 6,500 additional properties in Broome County, New York may be required to purchase flood insurance due to new maps going into effect in about one year. <http://www.insurancejournal.com/news/east/2010/02/01/107012.htm>
Source: *InsuranceJournal.com* – 2/1/10
- **“Minnesota Officials: Risk of Spring Flooding High”** – Due to a rainy autumn and snowy winter, officials are warning residents of potential spring flooding. <http://www.claimsjournal.com/news/midwest/2010/02/01/107004.htm>
o Source: *ClaimsJournal.com* – 2/1/10

- **“Debate Continues on Proposed Flood Projects for Fargo, N.D., Area”** – Communities surrounding the Red River Valley in both North Dakota and Minnesota are discussing options to finalize a plan for better flood protection. <http://www.claimsjournal.com/news/midwest/2010/02/02/107030.htm>
 - Source: *ClaimsJournal.com* – 2/2/10
- **“National Weather Service Says Iowa Is At Risk For Spring Flooding”** – Excessive snowfall this winter, the National Weather Service is predicting significant spring flooding in Iowa. <http://www.fema.gov/news/newsrelease.fema?id=50359>
 - Source: FEMA.gov press release – 2/4/10
- **“Buying Flood Insurance Is Worth The Investment”** – Since flooding is the most common natural disaster in the United States, this press release provides an overview of the benefits of having flood insurance. <http://www.fema.gov/news/newsrelease.fema?id=50364>
 - Source: FEMA.gov press release – 2/4/10
- **“Iowans Urged to Take Measures to Reduce Flooding”** – Lawmakers and other state leaders are encouraging Iowans to take measures to alleviate spring flooding. <http://www.claimsjournal.com/news/midwest/2010/02/04/107115.htm>
 - Source: *ClaimsJournal.com* – 2/4/10
- **“Report: Economic Benefits of Levees Outweigh Flooding Costs”** <http://www.insurancejournal.com/news/southcentral/2010/02/04/107128.htm>
 - Source: : *InsuranceJournal.com* – 2/4/10
- **“New Webster Parish, Louisiana Flood Maps To Go Into Effect”** – New rate maps went into effect on March 2, 2010. <http://www.fema.gov/news/newsrelease.fema?id=50378>
 - Source: FEMA.gov press release – 2/9/10
- **“New Pope County, Arkansas Flood Maps To Go Into Effect”** – New rate maps went into effect on March 2, 2010. <http://www.fema.gov/news/newsrelease.fema?id=50379>
 - Source: FEMA.gov press release – 2/9/10
- **“Washington Closer To Creating Emergency Insurance for Flooding”** – Washington state is working toward creating a temporary, joint underwriting associations (JUA) due to risks of flooding in the Green River Valley. <http://www.insurancejournal.com/news/west/2010/02/10/107264.htm>
 - Source: *InsuranceJournal.com* – 2/10/10
- **“Flood Insurance and Mitigation save Taxpayer Dollars for Tidewater and Poquoson”** – Counties in Virginia are able to repair damages where flood insurance covered approximately 80% of the cost. <http://www.fema.gov/mitigationbp/brief.do?mitssld=7170>
 - Source: FEMA.gov best practices and case studies – 2/12/10
- **“Cedar Rapids to Get \$15.7M from FEMA”** – The Federal Emergency Management Agency has awarded \$15.7 million to Cedar Rapids, Iowa to pay for flood recovery work and demolition of the Sinclair meatpacking plant. <http://www.claimsjournal.com/news/midwest/2010/02/26/107711.htm>
Source: *InsuranceJournal.com* – 2/26/10
- **“Agents Urged to Tell Insureds of Flood Program Lapse”** – An insurance expert is advising agents to tell customers about the NFIP suspension to protect themselves from errors and omissions (E & O) exposure. <http://www.insurancejournal.com/news/national/2010/03/01/107761.htm>
 - Source: *InsuranceJournal.com* – 3/1/10
- **“National Flood Insurance Program Temporarily Restored”** – The NFIP should be able to start issuing new policies and renewals, however, they have yet to communicate guidelines for the reauthorization. <http://www.insurancejournal.com/news/national/2010/03/03/107849.htm>
 - Source: *InsuranceJournal.com* – 3/3/10