



FEMA

W-13066

November 5, 2013

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators, the National Flood Insurance Program (NFIP) Direct Servicing Agents, IBHS Flood Insurance Committee, and FIPNC

A handwritten signature in black ink, appearing to read "Dennis L. Kuhns".

FROM: Dennis L. Kuhns
Division Director, Risk Insurance
Federal Insurance and Mitigation Administration (FIMA)

SUBJECT: Agent Training Requirements for FloodSmart Programs

In an effort to connect agents with potential clients looking for flood insurance, the National Flood Insurance Program (NFIP) facilitates the FloodSmart Agent Referral Program. Trained agents are added to a database, and their contact information is provided to prospects through the Agent Locator on FloodSmart.gov, the NFIP Referral Call Center, and FloodSmart acquisition mailings. Being listed as a FloodSmart Referral Agent is an excellent way to get free leads. In fact, in a typical month, more than 35,000 people who visit the FloodSmart site get a list of flood-trained agents in their communities through the Referral Program.

Agents who wish to be listed in this Referral Program must participate in at least 2 hours of flood training every 2 years and provide proof of training completion to FloodSmart. Starting in November, referral agents who have not provided proof of training in the past 2 years will have 180 days to submit a training certificate and remain in the program. The training requirement also will apply to the Co-Op advertising program when it re-launches.

Training Notification Process

Compliant agents in the FloodSmart Agent Referral Program whose training is up to date in their account will begin to receive email reminders 180 days prior to the training expiration with follow-up emails sent at 90, 60, and 30 days before expiration. Agents will receive weekly reminders during the last month. If the training deadline expires, agents will be removed from the Referral Program. They can join again by submitting proof of training within the past 2 years.

Non-compliant agents who either never provided proof of training or whose training is out of date will also receive email notifications. They will have 180 days from the first notice to submit proof of training. Reminder emails will be sent 90, 60 and 30 days before the deadline. Agents will receive

weekly reminders during the last month. If the training deadline expires, agents will be removed from the Referral Program. They can join again by submitting proof of training within the past 2 years.

There are three ways to submit proof of flood insurance training:

1. Email the documentation to certificates@nfipfloodsmart.com;
2. Fax the documentation to 703-891-9866; or
3. Upload a certificate of training to their profile on Agents.FloodSmart.gov.

Certificates must include the agent's name, course name, instructor/organization name, date completed, and course length (time). When submitting proof of training by email or fax, be sure to include agent name, contact information, and agency name.

Note that this training does not need to be for Continuing Education (CE) credits, but it must be at least two hours long and focused on flood insurance.

Why is training important?

Training is absolutely necessary for selling flood insurance. It ensures agents maintain their knowledge of the product and can explain why the product is important to their clients. It also helps ensure that agents correctly write policies and protect their reputation.

There are several different options for training:

NFIP Agent Training

The NFIP offers a three-hour-long flood insurance training workshop that qualifies for continuing education credits and meets Federal training requirements. Webinars on specific topics, many of which provide flood insurance training certificates, are also available.

[Find NFIP Training Opportunities](#)

Other Training Opportunities

Agents can also talk to their state department of insurance, state insurance agent association, or company about training. Again, a course must be at least 2 hours in order to qualify for the Referral Program or Co-Op program (when it re-launches) and can be taken in a classroom or as a webinar.

[Review State Requirements](#)

Keep checking Agents.FloodSmart.gov for new information about the NFIP, new tools, and other updates. If you have additional questions, please contact support@nfipfloodsmart.com or call 703-539-6621.

cc: Vendors, IBHS, FIPNC, Government Technical Representative