



FEMA

W-07063

October 12, 2007

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

A handwritten signature in black ink, appearing to read "David I. Maurstad".

FROM: David I. Maurstad  
Federal Insurance Administrator  
National Flood Insurance Program

SUBJECT: Changes to the NFIP Programs for Insurance Agents

On September 1, 2005, FEMA published a notice in the Federal Register concerning its plan to implement training and education requirements for agents who sell flood insurance, as required by Section 207 of the Flood Insurance Reform Act of 2004. Since that time, numerous States have acted to establish flood insurance training requirements.

Forty-one States and the District of Columbia now require flood insurance training for all agents writing flood insurance. Beginning January 1, 2008, the FloodSmart campaign by the NFIP will also require flood insurance training as a prerequisite for participation in the Agent Referral and Co-Op Programs. This change will encourage agents to stay current in their flood insurance training and will help ensure our customers receive the best service possible in regard to their flood insurance needs.

The Agent Referral Program generates free, qualified leads for all enrolled agents through the FEMA Call Center and through the "Find an Agent" tool on the FloodSmart.gov website. Agents registering for the referral program after January 1, 2008, will be asked to supply proof of training before their name will be added to the referral database. Agents must provide a certificate showing they completed a State-approved flood insurance training within the last 12 months or a copy of the Certificate of Completion generated upon the successful completion of one of the NFIP online training courses.

Currently enrolled agents will be asked to provide proof of this training by April 1, 2008. Any agent who does not reply by the April 1 deadline will be removed from the database.

The Agent Co-Op Program is also changing. Training will now be a requirement rather than an added incentive for reimbursement. Every flood-trained agent will be able to be refunded up to 75 percent of the cost of advertising. Any individual agent included in the advertisement must submit proof of training with the reimbursement request.

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All agents will be able to register for the secure agent website—[Agents.FloodSmart.gov](http://Agents.FloodSmart.gov)—and will have complete access to all the marketing tools and resources available online.

Please visit the FEMA website [training.nfipstat.com](http://training.nfipstat.com) to learn more about the NFIP online training program. If you have questions about FloodSmart or the NFIP resources for insurance agents, you can contact Mary Jo Vrem by telephone at 703-605-0633 or by electronic mail message at [maryjo.vrem@dhs.gov](mailto:maryjo.vrem@dhs.gov).

I hope you will encourage your agents to complete this very important training and remain active in the NFIP agent programs. Thank you for your cooperation and continued support of the NFIP.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Training