



FEMA

W-09022

April 17, 2009

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

A handwritten signature in black ink, appearing to read "Edward L. Connor".

FROM: Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

SUBJECT: Insurance Agent Training Requirement for the
NFIP Agent Leads Referral Program

This is to inform you of changes to the agent training deadline in the NFIP Agent Leads Referral Program, and to request your continuing communication to agents about the importance of completing and documenting flood insurance training.

The NFIP Referral Program requires all new agents registering with the program to provide proof of flood insurance training completed within the last 2 years. When this training requirement was implemented, thousands of previously registered agents were "grandfathered" into the Referral Program without proof of training; these agents continue to receive lead referrals. At the time, the FloodSmart Team set a deadline of October 31, 2008, for all agents, including grandfathered ones, to provide proof of flood insurance training. Unfortunately, the response to the request for documentation has been very limited, even with an extension of the deadline to April 1, 2009.

To continue to provide service to consumers looking for an agent, FEMA decided not to dismiss from the program those agents who had not submitted training documentation. Instead, the deadline was removed from the Agents.FloodSmart.gov website, and FEMA will reach out in other ways to agents who have not provided proof of training. While the deadline has been removed, FEMA is still requiring participating agents to be trained.

Please continue to communicate to your agents the importance of flood insurance training, and the need to submit training documentation if they have signed up for the NFIP Agent Leads Referral Program. Each year, thousands of people must deal with the financial devastation of flooding because they did not have flood insurance. Many property owners report they were either unaware that they could purchase flood insurance or were told by their agent that they did not need it. To dispel these and other misconceptions, it is imperative that all agents complete at least a basic training course so they can properly serve their policyholders.

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Agents can take the Basic Agent Tutorial online at no cost through the FEMA website, www.nfipbureau.fema.gov/training. This website also provides information about instructor-led training courses scheduled around the United States. Agents registered in the NFIP Referral Program should submit flood insurance training documentation by electronic mail message to training@agents-floodsmart.com, or send a certificate by facsimile to (404) 365-7333.

Thank you for your help in communicating this important information to your agents.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Marketing, Training, Underwriting

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