

Direct to Customer Tools for Insurance Agents

FEMA's National Flood Insurance Program (NFIP) Quoting Tool and Agency Registry simplifies the sale of flood insurance policies.

The Agency Registry, the Quoting Tool & How They Interact

The Agency Registry allows the NFIP to connect flood insurance agencies with customers who are interested in obtaining a flood insurance quote. The Customer Quoting Tool, available through floodsmart.gov, allows customers to quickly generate a personalized flood insurance quote.

To get started, property owners will input their information—such as property address, building information and desired coverage and deductible amounts—into the Quoting Tool. The Quoting Tool will then generate a customized estimate, along with contact information for three randomly selected insurance agencies from the Agency Registry. This means potential policyholders will be able to see your agency's name, location, email address, phone number and languages spoken.

Agencies enrolled in the Agency Registry will receive the quotes from customers who opt to share their generated quote from the Quoting Tool. Agencies should follow up with customers to review their quote, answer any questions and assist with finalizing the policy. This ensures that all coverage choices are correctly aligned with the customer's needs and the NFIP's business standards.

Please note that the Agency Registry and Quoting Tool complement the existing NFIP sales and servicing model, but do not replace them. Agents remain critical to the delivery of flood insurance via the NFIP.

How To Get Started

Joining the Agency Registry is a simple process.

- Before applying to the Agency Registry, ensure that all agents within your agency have completed the Flood Insurance Reform Act (FIRA) training.
 - Next, your agency's principal agent should fill out the Agency Registry signup form at agents.floodsmart.gov/agency-registry. They should be as thorough as possible with agency details and select the organization they are affiliated with under NFIP Direct. Alternatively, they can choose a Write Your Own (WYO) Carrier. Please note that if a WYO does not participate in the Agency Registry program, their agencies will not be available within the Quoting Tool.
- Applications will be reviewed by FEMA and the affiliated WYO carrier or NFIP Direct Administrators.



FEMA

- If approved, your agency's contact information will appear in the NFIP's Quoting Tool immediately following approval.
- Agency registration will need to be re-validated every six months by the requesting agency.

Please note that agencies can be denied if any information (i.e., name, address, etc.) is inaccurate.

For additional details or questions, refer to your carrying agency.

Register Today

Enrolling with the NFIP Quoting Tool provides agencies with several benefits, such as:

- **Gaining visibility.** Your agency's information will be easy to find when customers are ready to buy flood insurance, providing an easy and efficient way to grow your business.
- **Staying involved in the quoting process.** The Agency Registry Tool allows agents to follow up with customers after they engage with the Quoting Tool. This establishes a line of communication between your agency and potential customers to answer any questions they may have.

Next Steps

For more information about the Agency Registry, visit the Frequently Asked Questions page at agents.floodsmart.gov/agency-registry. Additional resources to market and sell flood insurance within your community are available at agents.floodsmart.gov.

Information and resources about WYO programs can be found at nfipservices.floodsmart.gov/write-your-own-program. To learn more about NFIP Direct, visit nfipdirect.fema.gov.

You can also contact the **FEMA Mapping and Insurance eXchange (FMIX)** by chatting live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, emailing FEMA-FMIX@fema.dhs.gov or calling (877) 336-2627.