

AGENT FREQUENTLY ASKED QUESTIONS

Looking to sell flood insurance through the National Flood Insurance Program? Here's what you need to know.

WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)?

The NFIP, overseen by the Federal Emergency Management Agency (FEMA), aims to reduce the impact of flooding on communities across the country. It does so by providing flood insurance to property owners, renters and business owners who live in communities that adopt and enforce minimum FEMA floodplain management standards.

NFIP flood insurance can only be purchased through a licensed property and casualty insurance agent.

HOW CAN I SELL THE NFIP PRODUCT?

STEP 1

Identify [requirements for selling insurance](#) in your state(s) and complete the training (approximately 2-4 CE hours).

- Review a list of [suggested courses for insurance agents](#). For more information, email nfiptraininginfo@h2opartnersusa.com.

STEP 2

Contract with a Write-Your-Own (WYO) carrier or the NFIP Direct Servicing Agent.

- There are more than 50 [WYO providers](#) that sell NFIP policies nationwide, and most major insurance companies sell the NFIP product.
- FEMA's wholly owned insurance company, [NFIP Direct](#), is an option too. Visit the website or call **800-638-6620** to learn more.

ADDITIONAL RESOURCES

FloodSmart for Agents	The official agent site of the NFIP offering information to assist insurance agents.
An Agent's Guide to Selling Flood Insurance	Guidance for new and experienced agents selling flood insurance.
Marketing Campaigns	Assets and resources to raise awareness of specific flood risks.
NFIP LinkedIn	The NFIP's social media account sharing flood insurance updates, tips, agent resources and more.
Summary of Coverage Brochures	Overviews of each of the NFIP flood insurance policy forms including what's covered and excluded.
NFIP Flood Insurance Manual	Full set of rules for writing and servicing NFIP flood insurance policies.
Answers to Questions About the NFIP	In-depth guide to frequently asked questions regarding the NFIP.

I have completed my training, now what?



Ask for help

Your first stop for guidance and assistance is your carrier or servicer. They provide support regarding rating, claims, underwriting and marketing to ensure you get the necessary assistance.



Utilize educational and marketing resources

Publication Orders: The NFIP offers a wide range of print resources to help its business partners navigate the flood insurance process before, during and after a disaster.

Order print publications for free via the NFIP Publications Order Form at agents.floodsmart.gov/puborderform.

Online Resources: Access the NFIP's digital resource library. It includes resources you can use in client meetings, on social media, on your website or in marketing emails to tell the story of flood risk and drive policy sales.

Bookmark the [NFIP Resource Library](#).



Start selling

Visit the [Market and Sell page](#) of agents.floodsmart.gov for information on identifying new clients and marketing opportunities, getting to know clients and more.

