FloodSmart 2014: Year of the Agent

Nationally
New Resources for Agent and Customer Education

Locally
An Emphasis on Partnership and Engagement

Why Engage Agents?

A powerful, underused resource to educate residents and business owners.

Learn Your Risk

Reduce your risk

Insure

Mitigate
Agents Can Answer Tough Insurance-Related Questions

- Why do I have to buy flood insurance?
- How much will it cost? How can I lower the cost?
- How does the new flood insurance law affect me?
- How does grandfathering work?
- Should I buy flood insurance???
Writing Flood Insurance —
A Challenge

- Complicated
- Ever-Changing Rules
- Not Like Other P&C Insurance
- Time Consuming
- Client and Prospect Misperceptions

Engage the Insurance Agent

- When creating a stakeholder group, bring in an agent!
- Locate an agent through a variety of channels.
- Keep agents informed and educated on community flood risks and upcoming map changes.
- Integrate agents into your variety of information channels, such as CRS activities.
Identify and Locate Agents

State and Local Insurance Agent Associations and Chapters
- National Association of Professional Insurance Agents
- Independent Insurance Agent & Brokers Association
- International Association of Insurance Professionals
- Latin American Association of Insurance Agencies

Other Possible Sources
- State Departments of Insurance
- Write Your Own (WYO) Companies
- FEMA NFIP Training Contractor
- iService Team Field Representatives
- FEMA Insurance Specialists
- Chambers of Commerce
Educate and Inform Agents

• Present at chamber of commerce.
• Speak at agent association meeting.
• Include them in local community e-newsletter distribution.
• Create a stakeholder group.
• Provide articles for local chamber or agent association e-newsletter.
• Provide email updates of remapping project.
• Invite them to pre-open house stakeholder meeting.

Provide Agents Tools & Resources

Start with Agents.FloodSmart.gov

• The CRS recognizes community floodplain management efforts.
• Discounts can range from 5% to 45%.
• There are 18 activities in which to participate.
• Visit FloodSmart.gov/CRS
Community Rating System

Outreach Projects — Activity 330

- Program for Public Information (PPI: 80 pts.)
  - Establish a PPI Committee
    - Including an agent allows credit for Activity 370.
  - Have One or More Insurance Agency Deliver Your Message

Engage Agents in CRS

- Flood Insurance Promotion — 370
  - Coverage Improvement Plan (15 pts.)
    - Second of three steps to promote flood insurance.
    - Committee to create plan must include an agent.
  - Hazard Mitigation Planning — 510
    - Include agent in planning committee.

FloodSmart Tools and Resources for You
Community Resources

FloodSmart.gov/Partners
FloodSmart.gov/CRS

Interactive Tools

Cost of Flooding
Levee Simulator
Flood Risk Scenarios
Testimonials
Toolkits
Seasonal Widgets

Helpful Websites

- FloodSmart.gov — Find a flood agent
- FloodSmart.gov/Partners — Tools and resources for you
- Agents.FloodSmart.gov — Tools and resources for agents
- CRSResources.org — CRS Site (PPI)
- NFIPiService.com — Bulletins, NFIP Manual
Helpful Websites

- IndependentAgent.com — IIABA
- PIANet.com — PIA
- InternationalInsuranceProfessionals.org — IAIP
- LAAAIA.com — Latin American Association of Insurance Agents

Texas Agent Associations

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<thead>
<tr>
<th>Association</th>
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<tbody>
<tr>
<td>Independent Insurance Agents of Texas</td>
<td>iiat.org</td>
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<td>Insurance Council of Texas</td>
<td>insurancecouncil.org</td>
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<tr>
<td>Professional Insurance Agents of Texas</td>
<td>piax.org</td>
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<tr>
<td>Texas Council of IAIP (International Association of Insurance Professionals)*</td>
<td>internationalinsuranceprofessionals.org/?strctr_lev_4_r6</td>
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<tr>
<td>Texas Association of Insurance &amp; Financial Advisors</td>
<td><a href="http://www/naifa-texas.org">http://www/naifa-texas.org</a></td>
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<tr>
<td>Texas Department of Insurance</td>
<td><a href="http://www.tdi.texas.org">http://www.tdi.texas.org</a></td>
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*There are 3 local Texas chapters of IAIP.

Questions?

www.FloodSmart.gov/Partners

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