



# Java Journal

The Official Morning Wake-up Newsletter of the 2004 National Flood Conference

WEDNESDAY  
MAY 5, 2004

## Town Hall Reports

Following are highlights of the issues raised in the Tuesday morning meetings.



### Floodplain Management/Mapping

Panelists explored centralized map production, measurement of community compliance, adoption of revised maps, and the strategic approach to product development, communication, and program management. Audience concerns included the uncertainty of future funding, prioritizing community needs, facilitating and streamlining map adoption, map credibility, and the feasibility of archiving previous maps for use in “grandfathering” insurance rates.

### Underwriting/Policy Administration

Attendees at this meeting discussed May 1, 2004 NFIP changes; the differences between sub-grade crawl spaces and basements; guidelines for prior term refunds; inclusion of enclosure and crawl space information on the EC; agent responsibility for resolving EC and application discrepancies with photos; allowing condominium tenants to purchase contents coverage; and flood vents and other performance measures for withstanding hydrostatic pressure in A Zones.

### Lender

Hot issues raised in this meeting included flood zone disputes between lenders and borrowers; lender placed coverage requirements; coverage for Coastal Barrier beach property owners; insurance tracking and vendor outsourcing; private industry

flood insurance and the MPPP; “life of loan” services; the amount of flood insurance required by law, Federal regulators, and the secondary market; and what lenders can expect from regulator and secondary market examinations.

### Claims

Hot topics at this meeting included the differences between mudflow and landslides; procedures for reinstating repetitive loss properties to their originating WYO company on renewal; release of replacement cost funds; repair price fixing after disasters; and inclusion of the agent of record when resolving claims conflicts with policyholders.

### Marketing

Discussion at this meeting included marketing pressures triggered by claims disputes resulting from Hurricane Isabel; the new “FloodSmart” marketing initiatives; upcoming policy loss and retention studies; program changes that facilitate marketing, education and training; and a new proposal to use CRS incentives to promote growth.



## The Race

Kevin Houck finished first in the men’s division of the 5K Run sponsored Tuesday morning by the NLIC and the Seattle Salvation Army to raise money for local disaster relief efforts. Nicole Goss finished first in the women’s division. Nearly 25 runners and dozens of walkers took place in the NLIC’s 8<sup>th</sup> annual 5K Run and 1-Mile Fun Walk.

### TODAY'S HIGHLIGHTS

Workshops  
8:30 - 10:00 a.m.

Closing General Session  
and Hot Issues Panel  
10:15 - 11:30 a.m.



# FEMA

## Awards Luncheon

Yesterday, several NFIP partners were honored for activities they'd undertaken during Fiscal Year 2003—October 1, 2002 through September 30, 2003.

### Agency of the Year Awards

This award is given to three insurance agencies that display innovative marketing strategies, increase their flood portfolios, and actively promote flood awareness.



*Agency of the Year Award winners (from left) Rob Dunagon of Rob Dunagan Agency, Inc., Kimberly Tompkins for Housing Insurance Services, Inc., and Walter Hester for Cape Fear Insurance Associates.*

### Administrator's Club and Trophy Awards

The Administrator's Club Award is bestowed upon WYO companies in recognition of their contribution to the growth of the NFIP. Winners are divided into five groups, representing policy base thresholds. This year's winners were Hartford Fire Insurance Company, First Community Insurance Company, Southern Family Insurance Company, Universal Insurance Company, and Homesite Insurance Company.

The company that experienced the highest percentage of overall growth during the 2001-2002 Arrangement Year is awarded the Administrator's Club trophy. This year the Administrator's Club trophy winner was the Universal Insurance Company.

### Administrator's Quill Award

This award recognizes the WYO company with the highest percentage of overall growth, excluding rewritten policies. The Administrator's Quill Award was given this year to the First Community Insurance Company.

### Public Awareness Materials Awards

This year, several WYO companies submitted flood awareness materials to be voted on by conference participants. Of the items entered into competition, the winners in each category were: Travelers Property Casualty Inc. for Best Printed Material and Best Advertising Material and American Bankers Insurance Company for Best Training Material.

### Roy T. Short Memorial Award

The National Lenders Insurance Council (NLIC) gives this award to honor innovative and inspiring people who have rendered the best service to lenders attempting to

comply with Federal regulations while protecting investors and consumers from flood losses.

The award was given this year to Jon Petersen of the Affiliated Flood Group. During the last year Jon has devoted his personal time and talents to help the Council update its web site ([www.nlic.org](http://www.nlic.org)), proposing changes and enhancements that will enable NLIC to better share its vision and mission with its members and others. Because of Jon's initiatives, NLIC members will be able to use the web site interactively.



*Ed Connor, FEMA and Jon Petersen, Affiliated Flood Group*

### NLIC Special Recognition

This year, the NLIC also recognized Tony Hart and Joyce White of Southwest Business Corporation for their work in innovative product development. According to NLIC Chair Mike Moye, "These two individuals set the course for lender compliance. The lender placed insurance program they began in 1984 has made it significantly easier for the lending community to comply with federal flood insurance regulations."



*Ed Connor, FEMA and Joyce White, SWBC*

### Talking Flood Insurance

The luncheon speaker was Chris Amrhein, an entertaining insurance educator and former Vice President of Education for the Florida Association of Insurance Agents of America. Amrhein translated several flood insurance terms, explaining that, to consumers, a non-flood zone is a desert and "wave wash" is a detergent. After recounting his own flood experience only 6 days after his policy went into effect, Amrhein closed by reminding the audience, "You don't sell flood insurance, you rebuild lives, you restore homes, you allow businesses to keep operating...what you sell are miracles!"



*Luncheon speaker Chris Amrhein*

**See You Next Year at  
Marcos Island, Florida!**