

Sum Total Systems, Inc.

# NFIP Technical Progress Narrative: FY11 Core Task

For March 2011

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The following is a monthly report summarizing the significant accomplishments and the current open items on the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) for March 2011.

This report has seven major sections. These sections are as follows:

- Training Activity
- Outreach
- Evaluation Results
- Continuing Education (CE) Renewals and Reporting
- Development Projects
- Administrative and Personnel Matters
- Financials

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# 1. Training Activity

## TRAINING STATISTICS

<b>WORKSHOPS</b>	<b>Sept-March Prior Years</b>		<b>YTD Core Year 3</b>		
	<b>CY 2009 Delivered</b>	<b>CY 2010 Delivered</b>	<b>Minimum Requirements</b>	<b>Workshops Scheduled</b>	<b>Workshops Delivered</b>
<i>Adjuster</i>	28	30	24	59	39
<i>Agent</i>	37	120	88	159	70
<i>Lender</i>	16	41	60	84	41
<i>Combo*</i>	0	25	15	20	12
<b>TOTALS</b>	<b>81</b>	<b>216</b>	<b>187</b>	<b>321</b>	<b>162</b>

<b>ATTENDANCE</b>	<b>Sept-March Prior Years</b>		<b>YTD Core Year Attendance</b>
	<b>CY 2009</b>	<b>CY 2010</b>	<b>YTD Core Year 3</b>
<i>Adjuster</i>	4209	3311	3935
<i>Agent</i>	981	3911	4444
<i>Lender</i>	385	1768	3808
<i>Combo*</i>	0	719	489
<b>TOTALS</b>	<b>5,575</b>	<b>9,709</b>	<b>12,676</b>

\*Combo workshops for Agents & Lenders

*Average YTD Class Size = 79 Participants*

## 1.1 Agent Workshops

Twelve Agent instructor-led workshops were delivered to 237 attendees in March 2011. Below is a report of this training activity.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/21/11	1	Concord	NH	New Hampshire Association of Insurance Agents	125 Airport	Graham	Classroom	Agent	16	The FEMA Flood Insurance essentials workshop was successfully delivered in collaboration with the New Hampshire Independent Insurance Agents Association. In order to enhance the session, Jennifer Beck discussed localized mapping issues and Bob Desaulniers discussed the Letter of Map Amendment process. The mapping information segues into additional material on the mapping process, the grandfather provision and the PRP extension eligibility. The session was highly interactive and questions were answered.
3/23/11	1	Manchester	NH	Best Western Executive Court Inn & Conference Center	13500 S Willow St	Graham	Classroom	Agent	25	Robert Desaulniers, OST Bureau & Statistical Agent and Jennifer Beck, New Hampshire State Coordinator were present for this seminar. The agents were highly interactive and their were questions even before the class began. The agents had questions about the PRP Eligibility Extension, as there were map revisions last year. Many sought clarification on acceptable proof of eligibility and how to work with a carrier. Jennifer Beck (New Hampshire State coordinator) provided background information and additional details of pending map implementations. There were also discussions concerning lender responsibilities regarding notification and new map revisions. Bob Desaulniers introduced himself and offered to provide future assistance.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/30/11	1	Montpelier	VT	Capitol Plaza Hotel & Conference Center	100 State St.	Graham	Classroom	Agent	11	Attendees in this workshop were very attentive and responded positively. Seminar topics included the standard flood insurance policy, the elevation certificate, coverages, limitations, and exclusions to the grandfather provision. One of the local planners discussed repetitive loss properties and the importance of flood insurance. Among the attendees was Brenda Clark, Dept. of Banking and Insurance Protection. Ms. Clark described some of the questions she received from uninsured property owners after a flooding event. FEMA Region 1 offered updates on Chittendon and Washington counties.
3/31/11	1	St. Albans	VT	La Quinta Inn & Suites St. Albans	813 Fairfax Rd	Graham	Classroom	Agent	6	The Flood Insurance Essentials workshop was delivered to six agents. The workshop paced well during the Standard Flood Insurance Policy and Coverages section. The Elevation Certificate questions were in depth considering the agents were not coastal writers; however there are a number of local rivers, lakes and areas prone to flooding. Agents found The Preferred Risk Eligibility and Grandfather Provision information beneficial considering upcoming map changes. Region I Mary O'Neil offered information on local map updates.
3/3/11	4	Orlando	FL	Orlando Marriott	7499 Augusta	Martinez	Classroom	Agent	28	Paul Cooper, Training Manager, Convansys/CSC (NFIP Direct) was present for the seminar. "NFIP Update-What You Need to Know" was co-presented with David Thompson of Florida Independent Insurance Agents. The topics discussed included: grandfather rules, PRP extension, condos, mandatory purchase, and CBRAs. The audience showed interest in all the topics but asked more questions as we approached grandfather rules and the PRP extension.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/22/11	<b>6</b>	Houston	TX	Chubb Insurance Co.	1330 Post Oak Boulevard First Floor Auditorium	Martinez	Classroom	Agent	56	This Basic Agent seminar was sponsored by the IIAH. The agenda included FIRA topics such as, NFIP History, map zone, disaster assistance, coverage forms, loss assessments, rating, and grandfather/PRP discussion. The audience ranged from a few newbies to very seasoned agents. The topics of interest included the flood definition and how the policy would respond when mis-rated, determination of the lowest floor, grandfathering and the new PRP eligibility. The evaluations reflected that the audience was pleased with the pace and information, although some participants provided requests for a longer time slot.
3/21/11	<b>7</b>	Earth City	MO	United Services Disaster Restoration Specialist	13701 Green Ash Court	S Wood	Classroom	Agent	12	This was an advanced flood that included an hour of Basic Flood overview (10 of the 12 attendees had never been to flood insurance training before). We covered the Elevation Certificate, PRP, Grandfather Rules, and SFIP coverages in great detail.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/14/11	10	Tillamook	OR	Shiloh Inn & Suites Tillamook	2515 N Main	Moldova n-Trujillo	Classroom	Agent	3	Since the class was small we were able to address everything from A-Z. Several issues were addressed in regard to the flood zones not matching the lender reported zones. Plenty of time was spent on grandfathering and the PRP extension. ICC coverage was also covered in this seminar.
3/15/11	10	Seaside (near Astoria)	OR	Shiloh Inn Seaside	30 North Prom	Moldova n-Trujillo	Classroom	Agent	6	The attendees were very attentive and participated throughout the seminar. The hot topics were grandfathering and the PRP extension. They found the information regarding the resources they can tap into on the FEMA web site very helpful. Since their maps went into effect prior to the 1/1/11 PRP extension there were a lot of questions regarding those clients who missed the pref. policy under the map change and were rated standard. We covered the options for those people to buy pref at their next renewal and over PRP extension eligibility.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/21/11	10	Medford	OR	Rogue Regency Inn & Suites	2300 Biddle Road	Moldovan-Trujillo	Classroom	Agent	43	New maps for this area became effective 5/3/2011 and the impact has been a bit overwhelming for the agents. However the Southern Oregon County officials have come together to work on a solution. Central Point was given a grant and paid a surveyor to complete elevation certificates on every home. However, for Pre-Firm homes. The new ECs made the rate higher due to high percentage of home with below grade crawl spaces. This was confusing to agents on how to rate for these elevation certificates or not to use them at all. One agent who said she only writes 1 or 2 flood policies a year and has 13 pending apps on her desk. We covered every subject in detail from resources, grandfathering, the PRP extension, and claims settlement. This class asked more questions than any class in Oregon because they wanted to thoroughly understand the rules and the process.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/22/11	10	Roseburg	OR	The Windmill Inn of Roseburg	1450 NW Mulholland Drive	Moldovan-Trujillo	Classroom	Agent	19	Resources, map change, PRP, rating and lender requirements were all addressed in this class. We also covered the other structure coverage in detail. Being a farm area the agents expressed that the lenders are coming back after a loan has been in force for years and requiring all out buildings, such as a pump house, to be insured. One building per policy guideline and the definition of the 10% extended coverage was covered in detail. Also covered was how to identify a property that would be eligible for the PRP extension.
3/28/11	10	Pendleton	OR	Red Lion Hotel Pendleton	304 SE Nye Ave	Moldovan-Trujillo	Classroom	Agent	12	Main topics for this seminar were the NFIP history, FEMA web site for map changes and Firm-ettes, PRP and grandfathering. The extension of 13 months and 1 day wait was clarified in regard to areas that had been remapped.

## 1.2 Agent Webinars

Five Agent webinar were delivered in March 2011 to 633 attendees. Two of the webinars were delivered in two parts.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/22/11	0					Graham	Webinar	Agent	77	The majority of all attendees participated using the interactive tools during the session. Agents were asked to respond to ten learning checks including: "Can you insure for Flood everywhere in the country?" The agent's level of accuracy averaged about 70%. At the end of the learning check the presenters gave the correct answers and explained why other responses were not correct. Agents reviewed the standard flood insurance, identified the general condition of flood and reviewed the differences between RCV or ACV settlement.
3/23/11	0					Martinez	Webinar	Agent	78	This Part 2 Basic Agent (FIRA) webinar was attended by 78 agents. Many of them had already attended Part 1 on the previous day or sometime recently in the past. The discussion began with an overview of loss settlements, followed by basic rating aspects, elevation certificate and a rating case study. The Q&A panel discussion was used by a few to ask questions on whether the grandfather provision applies to renters and clarification on effects of enclosures below elevated structures.

Note: Region 0 indicates that the webinar was open to all regions for registration.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/15/11	3					Slevin	Webinar	Agent	78	<p>This webinar was on FEMA Mapping Changes and was attended by 78 agents and lenders through 54 log-ins. Questions circulated around a variety of topics both related and unrelated to Mapping Changes. For example, there were questions on how tsunamis are handled by the National Flood Insurance Program as well as inquiries into the program's status in the eyes of Congress, i.e. will Congress reauthorize the program.</p> <p>Questions on topic circulated around such items as flood zone disputes, the grandfather rating rules, historical maps and the PRP eligibility extension.</p>
3/16/11	4					Slevin	Webinar	Agent	110	<p>This webinar was FEMA Mapping Changes and was attended by 110 people connecting via 78 log-ins. The primary target audiences for this webinar are insurance agents and lenders. The general breakdown of the attendees is as follows:</p> <p>75% - insurance agents  17% - lenders  4% - insurance company staff  4% - other</p> <p>Dominant discussion topic in this webinar was the PRP Eligibility Extension to include its eligibility requirements, use, timing and the logistics involved in converting existing policies to the PRP.</p> <p>Also discussed were matters related to the PRP extension such as flood zone designations; how to search historic maps; grandfathered rating; and elevation rating.</p>

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/18/11	8		UT			S Wood	Webinar	Agent	96	This webinar was FIRA Part 1 - Basic Flood Insurance. In the webinar topics covered were NFIP Partners, Flood Zones and Mapping, FIRMS's and FIRM-ettes, SFIP, Waiting Period, PRP, a few definitions, four types of coverage, property not covered and exclusions.
3/18/11	8		UT			S Wood	Webinar	Agent	86	UT FIRA Part 2 was conducted in the afternoon. Topics covered were: Loss Settlement, Building an NFIP Policy, Base Flood Elevation/ Elevation Certificates, Resources, and Summary.
3/17/11	9					Slevin	Webinar	Agent	108	<p>This webinar was entitled FEMA Mapping Changes and was attended by 108 people through 79 logins. The general breakdown of the groups was as follows:</p> <ul style="list-style-type: none"> <li>65% - insurance agents</li> <li>16% - lenders</li> <li>9% - insurance company employees</li> <li>0% - state or federal employees</li> <li>9% - Other</li> </ul> <p>This group was particularly interested in map searches as well as Firm-ettes and whether a Firm-ette could be used as an official document to substantiate a flood zone when using such things as the grandfather rules or the PRP extension.</p> <p>The PRP extension was also a topic of interest as were the grandfather rules, particularly as how each related to documenting flood zone discrepancies and how a difference in flood zone might affect coverage. The methods for disputing and/or resolving such disputes were also an area of interest.</p>

### Agent Workshop and Webinar Training Comparisons

In March 2011, about 71% of agent training was delivered via workshop and 29% was delivered via webinar.

### 1.3 Lender Workshops

One Lender instructor-led workshop was delivered to 13 attendees in March 2011.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/24/11	5	Pewaukee	WI	Country Springs Hotel	2810 Golf Road	Slevin	Classroom	Lender	13	<p>This seminar was a part of the 37th Annual Wisconsin Mortgage Bankers Association Conference. Although the group that attended was very motivated, the turnout was significantly less than promised by the sponsoring association. Our flood seminar was competing against two other concurrent training topics. Those topics garnered the majority of the approximately 175 conference attendees. Conference organizers had indicated that the flood seminar would attract at least 50 attendees.</p> <p>Of those who did attend, discussion was very active with regard to force placement, the new PRP Eligibility Extension, amount of coverage as it relates to such things as: insurable value, multiple buildings and detached garages. As usual, there was also considerable discussion on condominiums and the RCBAP policy form.</p>

## 1.4 Lender Webinars

Twelve Lender webinars were delivered to 1517 attendees in March 2011. Below is a report of this training activity.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/1/11	0					Moye	Webinar	Lender	62	Covered the Mandatory Purchase Guidelines and flood insurance information. Questions regarding Grandfathering, LOMAs, SFHDF re-use, use of Certificates of Insurance for renewals were addressed.
3/1/11	0					Moye	Webinar	Lender	84	Eligible building definitions were reviewed in response to questions, as were policy limit requirements vis-a-vis replacement cost greater or lower than loan balance. The limits of re-using the SFHDF were also addressed.
3/3/11	0					Moye	Webinar	Lender	81	Discussed FEMA not being a regulator but rather a producer of guidelines in cooperation with regulators. Other hot topics included: how to figure policy limit requirements if a loan is on more than one building, compliance requirements if no RCBAP, and grandfathering.
3/3/11	0					Moye	Webinar	Lender	154	Topics covered and questions addressed included: compliance achieved through combination of RCBAP and Dwelling Form, the difference between compliance with RCBAP and policy performance vis-a-vis co-insurance policy, grandfathering, how to figure replacement cost and the commercial condos on General Property form.
3/9/11	0					Moye	Webinar	Lender	127	Letters of Determination Review and Letters of Map Change were discussed and clarified in this webinar. Flood Zone D was of interest as to whether it is a SFHA or not. Also discussed: waiting periods clarified for coverage effective dates, force placed insurance letter cycle start date.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/9/11	<b>0</b>					Moye	Webinar	Lender	179	<p>Insurable value of interest, particularly in being able to find RCV for condominium building was a hot topic for the lenders present in the webinar. Pertinent questions raised during the webinar included:</p> <ul style="list-style-type: none"> <li>- What does one do if condo association does not purchase RCBAP?</li> <li>- Is there a minimum amount of flood insurance that can be purchased in addition to maximum limits?</li> </ul>
3/10/11	<b>0</b>					Slevin	Webinar	Lender	171	<p>This session was Demystifying the Lender Q&amp;As and was attended by 171 lenders via 77 log-ins. This group was extremely active with questions in the latter stages of the presentation. A core group of attendees remained behind for a post-webinar Q&amp;A session that lasted 40 minutes. Participants raised questions on a bevy of topics; the most prominent discussion areas centered on the following:</p> <ul style="list-style-type: none"> <li>- Residential and commercial condos</li> <li>- Content coverage requirements &amp; calculating amount of contents coverage</li> <li>- Force placement</li> <li>- NFIP vs. private flood insurance</li> <li>- Flood zone determinations</li> <li>- PRP Eligibility Extension</li> <li>- Grandfather rating rules</li> <li>- Civil money penalties</li> </ul>

Note: Region 0 indicates that the webinar was open to all regions for registration.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/22/11	4					Slevin	Webinar	Lender	108	<p>This webinar was entitled FEMA Mapping Changes and was attended by 108 people through 74 logins. The composition of the group broke down as follows:</p> <p>74% - Insurance Agents  6% - Lenders  11% - Insurance company employees  0% - Federal or state employees  7% - Other</p> <p>The main topics of discussion circulated around the PRP extension and grandfathering, particularly with regard to the relationship between the two. Discussion also surrounded how soon maps would be available after they became effective. Finally, somewhat off topic was a question in reference to the definition of flood as it relates to tsunamis.</p>
3/15/11	0					Martinez	Webinar	Lender	75	<p>The webinar entitled "Introduction to Lender Compliance" was attended by 59 logins with a total of 75 attendees. This online training covers the basic mandatory issues as addressed in the "Mandatory Purchase of Flood Insurance Guidelines" covering each of the sections A-E addressing issues from the NFIP history, mapping, general provisions and condos. A variety of questions were asked in the Q&amp;A panel including clarification of insurability of structures including grain storage bins and silos, buildings in non-participating communities, force-placement, and losses from tsunamis.</p>

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/16/11	0					Martinez	Webinar	Lender	153	"Demystifying the Lender Q&A" was attended by 87 logins with a total of 153 attendees. There were as many as 17-25 gathered in conference rooms on one login. This webinar addressed the question topics outlined in the July 2009 Federal Register including the proposed questions on functional and demolition value and force-placement process clarifications. Questions in the panel ranged from clarification of insurable value, force-placement, policy-performance and acceptable private insurance.
3/23/11	1					Slevin	Webinar	Lender	192	<p>This webinar session was entitled Introduction to Lender Compliance. It was attended by 192 lenders through 75 logins. Groups attending through a single login ranged from 2 to 36. Fully a third of the logins had more than one person participating. This is a trend that has been observed over time, especially with lender audiences.</p> <p>Questions/discussion both during and following the session circulated around such items as:</p> <ul style="list-style-type: none"> <li>- Flood zone vendors and their responsibilities</li> <li>- Insurable value as replacement cost</li> <li>- How to locate LOMAs on FEMA's website</li> <li>- Loan modifications as designated loans</li> <li>- Force placement letter process</li> <li>- RCBAP and how it functions from a coverage standpoint</li> <li>- Agricultural loans and any possible exceptions</li> </ul>

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/17/11	8					Martinez	Webinar	Lender	131	"Demystifying the Lender Q&A" was attended by 131 attendees via 79 logins. There were as many as 12-15 gathered in the same conference room in one login. This webinar addressed the question topics outlined in the July 2009 Federal Register including the proposed questions on functional and demolition value and force-placement process clarifications. Questions in the panel ranged from acceptance of LOMA letters for waiving flood insurance, reconciliation of flood zones, FIRMetite/zones, upcoming map changes, and how the flood policy would respond to a grandfathered policy. Overall, the participation was above average.

***Lender Workshop and Webinar Training Comparisons***

In March 2011, 8% of lender training was delivered via workshop and 92% was delivered via webinar.

## 1.5 Combo Workshops

Six Combo workshops were delivered to 224 attendees in March 2011. Below is a report of this training activity.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/30/11	1	Bangor	ME	Bangor City Hall City Council Chambers	73 Harlow Street	S Wood	Classroom	Combo	29	This was an Advanced Flood seminar that included a review of Basic flood insurance topics, Elevation Certificate, PRP and Standard Flood Insurance applications, Map Changes, PRP Eligibility Extension, and SFIP coverages. The meeting room was sponsored by the city of Bangor, ME. Shannon Gorman with the ME Independent Insurance Agents Association provided the continuing education credits and certificates.
3/31/2011	1	Augusta	ME	Maine Insurance Agent Association	432 Western Ave.	S Wood	Classroom	Combo	33	Michelle Van Haagen, ME Department of Insurance and Sue Baker, ME State Floodplain Administrator were present for this seminar. Flood maps will change in Augusta, ME on June 16, 2011. This advanced flood course included: a Basic flood insurance, review, Elevation Certificate, PRP and Standard Flood Insurance applications, Map Changes, PRP Eligibility Extension, and SFIP coverages.
3/2/11	7	Garden City	KS	City Administration Center	301 N 8th St.	T Wood	Classroom	Combo	17	Dignitaries in attendance included: Steve Samuelson, Kansas Department of Agriculture (KS NFIP Coordinating Agency); John Arellano, Deerfield, KS City Manager; James Brewer also from Deerfield, Kansas; Kory Krause, Liberal, Kansas Floodplain Administrator. Garden City, KS will be getting new FIRMs after the legal issues have been resolved. There was a lot of discussion on grandfathering and the PRP Eligibility Extension.

3/22/11	<b>7</b>	St Charles	MO	Country Club Main Dining Room	1120 Country Club Road	S Wood	Classroom	Combo	55	The Association of Insurance Agents of St. Charles provided a meeting room at the Bogey Hills County Club. This was an Advanced Flood course that included an hour of Basic Flood overview, as many of the attendees had never been to flood insurance training before. We went into detail regarding the Elevation Certificate, PRP, Grandfather Rules, and SFIP coverages.
3/23/11	<b>7</b>	Springfield	MO	Springfield/Greene CO Office of Emergency Mgmt Media Center	833 N Boonville Ave	S Wood	Classroom	Combo	37	This was an Advanced Flood course that included an hour of Basic Flood overview because many of the attendees had not participated in a basic course. Hot topics included: - Elevation Certificate - PRP - Grandfather Rules, and - SFIP coverages. Map changes became effective in December 2010 so there was discussion regarding how the PRP Eligibility Extension might be able to assist pre-FIRM owners in recovering a B, C, or X zone rating.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/24/11	<b>7</b>	North Kansas City	MO	North Kansas City Community Center	1999 Iron St, Rooms B&C	S Wood	Classroom	Combo	53	The breakdown of attendees was: - 2 real estate agents - 1 real estate appraiser - 1 FEMA DAE - approximately 4 lenders - 45 insurance agents. The session was an Advanced Flood course that included an hour of Basic Flood as an orientation for the participants. There were detailed discussions regarding the Elevation Certificate, PRP, Grandfather Rules, and SFIP coverages. A map change is going live April 2011, so options for preparing property owners now was discussed.

All Combo workshops were delivered via workshop in March 2011.

## 1.6 Adjuster Workshops

Fifteen Adjuster workshops were delivered to attendees in March 2011. Below is a report of this training activity.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/8/11	1	Stamford	CT	Holiday Inn	700 E. Main St	Wayto-wich	Classroom	Adjuster	95	Robert Desaulniers, OST regional manager, FEMA Region I was present for the workshop. The certification procedures and different coverage issues were addressed. Recent local flooding in the area including possible subrogation was a hot topic for this workshop.
3/3/11	2	Syracuse	NY	Oncenter Complex-Nicholas J. Pirro Convention Center	800 S State St	Serfass	Classroom	Adjuster	56	Donald Waters of FEMA was present for this workshop. The majority of the class had more than five years experience. The presentation went smoothly with no major issues. One individual in the class did ask a lot of questions that brought in Homeowners issues instead of Flood. We redirected him back to the federal program and advised how flood is federal and not state regulated. The class stayed on task and went well. The rest of the audience was attentive and asked good questions.
3/18/11	2	Carolina	PR	Embassy Suites	8000 Tartak St, Isle Verde	Wayto-wich	Classroom	Adjuster	38	The audience was attentive and asked several questions. Their main questions focused on the certification process and the different coverage issues.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/2/11	4	Destin	FL	Holiday Inn Destin (SIMSOL)	1020 Hwy 98 E.	Walch	Classroom	Adjuster	102	Attendees asked great questions and were answered in detail. There were questions regarding sandbags, stacked away from the building to protect it from flooding. The question was whether or not the removal would be covered. This took several minutes to discuss and was resolved. We spent time discussing the commercial and condo policies in more detail than normal. We also spent time discussing how to upgrade to the commercial and RCBAP. The attendees were well trained in the policies and procedures of the NFIP as their specialty in claims handling is flood.
3/15/11	4	Lake Mary	FL	The Westin Lake Mary (Jackson Adjusting Co)	2974 International Parkway	Waytowich	Classroom	Adjuster	22	This was a sponsored workshop for employees of Jackson Adjusting Company. The attendees were attentive and participated throughout the day. The main question focused on detached garage coverages.
3/26/11	4	Savannah,	GA	The Westin Savannah Harbor Golf Resort & Spa	1 Resort Dr.	Buntyn	Classroom	Adjuster	101	The workshop was held in the Westin Hotel Conference Room in Savannah, Georgia as part of the Renfroe Catastrophe Claims Service annual conference. The room was set up theater style (chairs only) for approximately 200 attendees so there was adequate room for the attendees. The Westin Hotel provided the projector, screen and sound system for the workshop; there were no issues noted. All of the attendees were Independent Adjusters and all identified themselves as Catastrophe Adjusters. The attendees were very attentive and asked pertinent questions throughout the workshop.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/31/11	4	Southaven	MS	DeSoto Civic Center	4560 Venture Dr.	Walch	Classroom	Adjuster	92	<p>Most of the attendees for this workshop were independent adjusters. Carolyn McGill from FEMA was present and seemed pleased with the workshop presentation. Carolyn asked the trainer to emphasize the salvage issue a little stronger as it is to become a major issue during the audits this year. In addition, there were two representatives from a WYO. There were no state or local officials, nor were there any public adjusters or agents in attendance.</p> <p>A number of adjusters had missed one or more years attending the workshop and were advised if they did not receive a new FCN card within the next four weeks to contact OST Global and make the proper inquiries.</p> <p>Only three adjusters had less than four years experience and the adjuster qualifications were reviewed with the entire group.</p>
3/7/11	6	Irving	TX	Sheraton Grand Hotel DFW Airport	4440 W John Carpenter Frwy	Buntyn	Classroom	Adjuster	71	<p>AmCat Claim Service sponsored this workshop. All of the attendees were independent adjusters who specialize in handling catastrophe claims. AmCat personnel registered and handled the sign-in and sign-out of the adjusters. The attendees were very attentive and asked pertinent questions throughout the workshop.</p>

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/11/11	6	Huntsville	TX	Walker Co. Fairgrounds	3925 State Highway 30	Buntyn	Classroom	Adjuster	148	Evans Claims Service sponsored this workshop. Most of the attendees were independent adjusters and half identified themselves as catastrophe adjusters. There was one public adjuster identified and one attendee advised they were an agent. The attendees were very attentive and asked pertinent questions throughout the workshop.
3/14/11	6	Ft. Worth	TX	Tarrant County Community College	5301 College Dr.	Walch	Classroom	Adjuster	126	Tarrant County Community College sponsored this workshop. The college handled registration, including attendance documentation. The room was a lecture hall with seating for approximately 300 and easily accommodated the 106 attendees. All but one of the attendees identified themselves as an independent adjuster. One attendee that advised they worked for a WYO.  The adjusters were very attentive and asked pertinent questions throughout the day.
3/15/11	6	Dallas	TX	Radisson Hotel & Suites Dallas Love Fields (Team One Claims)	1241 W Mockingbird Lane	Walch	Classroom	Adjuster	85	Team One sponsored this workshop. All but one attendee identified him/her self as an Independent adjuster specializing in catastrophe claims. The one attendee was from a WYO. Team One personnel registered and handled the sign-in and sign-out of the adjusters. The attendees were very attentive and asked pertinent questions throughout the workshop.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/17/11	6	Humble	TX	Humble Civic Center	8233 Will Clayton Parkway	Buntyn	Classroom	Adjuster	264	The workshop was held in the Humble Convention Center in Humble, Texas. Crawford and Company sponsored and provided pastries, fruit and drinks for the morning session. The majority of the attendees were independent adjusters and approximately half identified themselves as catastrophe adjusters. Approximately 30 attendees identified themselves as being associated with a WYO. There were 6 agents and 3 public adjusters present. Due to the size of the crowd, there was a limited number of questions asked. However, the presenter was engaged during the breaks and attempted to address claims questions and concerns.
3/29/11	6	Catoosa	OK	Cherokee Hard Rock Casino	777 W Cherokee St	Waytowich	Classroom	Adjuster	41	Sweet Claims was the workshop sponsor. The attendees were interactive and participated throughout the workshop. The main questions the adjusters had were in regards to rental equipment being contents items, garage sleeping issues and coverage.
3/21/11	7	Des Moines	IA	Embassy Suites Des Moines - On the River	101 East Locust Street	Serfass	Classroom	Adjuster	96	The make up of the class was 80% IAs, 3 WYO adjusters, no agents, 1 State/local official, and 3 FEMA producer agents. The majority of the class had more than five years experience. There was fewer than 5% with less than four years experience; the rest had five or more years of experience. The class stayed on task and went well. The audience was attentive and asked good questions.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/10/11	8	Denver	CO	Eberl Claims Service Home Office	7276 W Mansfield Ave Lakewood, CO	Whit- aker	Classroom	Adjuster	20	Erin May with OST was present at the presentation. It was nice having her perspective in the class - she added a lot of valuable points and was able to give the adjusters insight to some of the issues she encounters if things are not explained adequately in the field. In addition to the standard curriculum, the group discussed what happens if the insured fails to submit a proof of loss within the 60 day time period. It was explained that FEMA was the only one who could determine whether or not a late proof would be accepted and we discussed different scenarios as to why a late proof would be submitted. We reviewed the Claims Handbook and reviewed the portion where it addresses the proof requirement. Further, we discussed the need for adjusters to download the adjuster manual and flood manual and how it would assist them in understanding the program.

## 1.7 Adjuster Webinars

One Adjuster webinar was delivered in two parts to 128 attendees in March 2011. Below is a report of this training activity.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/10/11	0					Graham	Webinar	Adjuster	72	This webinar was Part 1 of a Non Certified Adjuster Presentation. Both Part 1 and Part 2 sessions were offered in the afternoon to accommodate West Coast attendees. The attendees were highly attentive and responded promptly to interactive tools used during the session. The non-certified adjusters had questions concerning the type of experience FEMA accepts toward the four years experience criteria. The presenters clarified this and encouraged the adjusters to seek out opportunities to work with Certified Adjusters on flood claims. Information gathered from polling questions confirmed that seventy four percent of the attendees were non-certified and fifty percent had four years of P & C experience.

Date	Reg	City	ST	Venue	Address	Trainer	Type	Audience	Attend.	Summary
3/10/11	0					Graham	Webinar	Adjuster	58	<p>This webinar was Part 2 of a Non Certified Adjuster Briefing. The workshop incorporated a review of some key concepts identified in Part 1. Attendees were asked to correctly identify the definition of a basement. Seventy eight percent of the attendees identified the definition correctly. The presenters responded to a number of questions including:</p> <ul style="list-style-type: none"> <li>-Can public adjusters work flood claims?</li> <li>-Do restrictions apply to a post firm elevated building below grade on three sides?</li> <li>-Does crop insurance adjusting qualify as adjusting experience?</li> </ul> <p>All questions were responded to promptly during the session and the phone lines were opened for additional questions at the end of the session.</p>

Note: Region 0 indicates that the webinar was open to all regions for registration.

### ***Adjuster Workshop and Webinar Training Comparisons***

In March 2011, 94% of adjuster training was delivered via workshops and 6% was delivered via webinars.

### ***Adjuster Audience Analysis***

Year-to-date, of the attendees in the adjuster certification course, approximately 67% are seeking recertification, and 16% are seeking certification for the first time. Another 16%, approximately, are agents, observers, public adjusters, local officials, etc.

January to March attendance in 2011 is slightly up (12%) over 2010 levels, but down (7%) over 2009 a level, despite more being classes scheduled in 2011. We predict that total attendance in 2011 will be less than attendance in 2010. Antidotal evidence suggests that some adjusters have left the market because of recent mild hurricane seasons. We are observing smaller class sizes, and recently are seeing a 30% cancellation rate as adjusters are being deployed to flooding in the Midwest and Southeast.

## 2. Outreach

Trainers continued outreach activity during March. Outreach is crucial to the success of our mission — training of adjusters, agents, and lenders on NFIP policy and expectations — in the most cost-effective way. It is only through this activity that we have been able to increase class sizes and sponsorship rates during this contract year.

In March 2011, 355,498 workshop bulletins were sent to interested parties regarding registration in their area for upcoming workshops. We have found this to be efficient, low cost method of delivery. The use of GovDelivery has shortened the workshop set-up cycle and increased registrations.

The Flood Adjusters Facebook page was updated to include the 2011 Adjusters training schedule. To date, there are nearly 150 followers of this page.

We continue to request mailing lists from state DOIs and industry groups so that we can communicate with our audience.

## 3. Evaluation Results

The following tables summarize the workshop and webinar evaluation results for March. Evaluation results remain strong, with metrics consistently higher than 4.0 on a 5-point scale.

### Workshops

	Content	N	Instructor	N	Facilities	N	Relevance	N	Materials	N	Registration	N
Agent (998)	4.47	322	4.7	321	4.33	321	4.58	320	4.58	320	4.45	321
Lender (202)	4.52	64	4.73	64	4.58	64	4.62	64	4.56	64	4.6	63
Adjuster (3463)	4.6	1312	4.71	1303	4.43	1302	4.55	1300	4.56	1301	4.65	1296
Combo (489)	4.09	199	4.46	198	4.05	194	4.26	198	4.30	197	4.28	199

Number in Parenthesis is number of people trained. N=number of people who responded

### Webinars

	Content	N	Instructor	N	Technology	N	Relevance	N	Materials	N	Registration	N
Agent (3446)	4.43	1768	4.58	1718	4.55	1760	4.51	1752	4.44	1751	4.58	1743
Lender (3606)	4.36	776	4.54	770	4.49	766	4.34	766	4.36	767	4.57	766
Adjuster (162)	4.48	149	4.60	146	4.56	145	4.48	146	4.50	145	4.54	145

Number in Parenthesis is number of people trained. N=number of people who responded

#### **4. Continuing Education (CE) Renewals and Reporting**

During the month of March, CE credit was filed for 94 agents. The breakdown, by state, is as follows.

- Kansas – 17 (certificates sent to agents who self file)
- Missouri - 141
- Illinois – 1 (stale CE)
- New Jersey – 1 (stale CE)
- Oregon – 83 (certificates sent to agents who self file)
- Utah – 130
- New Hampshire – 23
- Vermont- 12

The following provider and course filings were submitted in February:

- Nebraska - filed new course
- Iowa – provider renewal

## 5. Development Projects

The following table provides a summary of progress on the current development projects.

Project	Status
Adjustor Workshop Revision	Completed. SumTotal will provide a formal delivery process for course materials.
Non Certified Flood Adjuster Briefing Webinar* *Former title: Adjuster Webinar for New Adjusters	Transcription of the audio from the January WebEx session has been delayed. This will be used for instructor guide. The delivery is scheduled for April 29, 2011. The development of the guides will be completed by May 25, 2011. The final course assets will be archived by June 15, 2011.
PRP Extension Webinar	Completed. SumTotal will provide a formal delivery process for the course materials.
Impact of Map Changes on Agents and Lenders Webinar	Completed. SumTotal will provide a formal delivery process for the course materials.
NFIP Grandfathering Webinar	This development project is underway. Final delivery and approval are scheduled for June 17, 2011. The final course assets will be archived by June 30, 2011.
Advanced Agent Webinar	This development project is underway. Final delivery and approval are scheduled for June 30, 2011. The final course assets will be archived by July 15, 2011.
EC Made EZ Webinar* *Former title: Elevation Rating Webinar	The full Pilot with participants is scheduled for April 2011. The first scheduled session will be held May 11, 2011. Development of the Instructor and Participant guides began after the pilot sessions. Final delivery of the guides is scheduled for May 24, 2011. The final course assets will be archived by May 31, 2011.
EC Surveyor OLT	Minor changes to the OLT have been identified by FEMA. The changes have been sent to FEMA for validation before making changes to the course. Waiting on validation from FEMA.



### 7.3 Earned Value (EV)

The following chart is a representation of the Earned Value for the FY11 Core Task program. The Actual Cost of Work Performed (ACWP) started higher than scheduled due to the ongoing course development and master training scheduling efforts. The ACWP has aligned with the Budgeted Cost of Work Scheduled (BCWS) or Planned Value (PV). The Budgeted Cost of Work Performed (BCWP) or Earned Value (EV) shows the workshop/webinar and course development remain slightly behind schedule. Corrective actions have been taken and these activities are moving back on schedule.

