

## NFIP Online Course Catalog

### AGENT COURSES

#### Basic Agent Tutorial

IS-1101.b

**New Version!**

With the introduction of the Flood Insurance Reform Act of 2012 and the Homeowner Affordability Act of 2014, it's critical for agents to refresh their knowledge of the NFIP.

The *Basic Agent Tutorial* presents the fundamentals, including zones, coverage, loss settlement, and underwriting rating concepts such as the FEMA Elevation Certificate. The course covers all training topics mandated by the Flood Insurance Reform Act (FIRA) of 2004.

[www.training.fema.gov/ls/courseoverview.aspx?code=IS-1101.b](http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1101.b)

#### Theory of Elevation Rating

IS-1102

This specialized course is appropriate for those with a basic understanding of the FEMA Elevation Certificate and who are ready to tackle advanced topics in elevation rating for A and V zones. (Others will benefit from taking *EC Made Easy* first.) Important rating considerations in high-risk zones are discussed and demonstrated including the Lowest Floor Elevation, machinery and equipment, and whether the building is with or without obstruction.

[www.training.fema.gov/ls/courseoverview.aspx?code=IS-1102](http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1102)

#### Writing Commercial Exposures

IS-1110.a

Insurance agents regularly view the NFIP as an outlet to write personal lines exposures for their clients, but they may not be aware of additional opportunities to cover their policyholders' commercial exposures.

*Writing Commercial Exposures* provides practical insights designed to assist agents with identifying, targeting, and writing commercial risks through the National Flood Insurance Program.

[www.training.fema.gov/ls/courseoverview.aspx?code=IS-1110.a](http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1110.a)

#### Coastal Barrier Resources Act

IS-1113

In an effort to minimize loss of human life and future flood damage as well as protect our nation's natural resources, the Coastal Barrier Resources Act restricts development in the Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs) by prohibiting all federal expenditures and financial assistance, including flood insurance, for residential and commercial development in the identified areas.

This course takes insurance agents through identifying protected areas on the Flood Insurance Rate Map and reviews the significance of the CBRS designation date and the building's date of construction or improvement. Understanding these important elements will assist agents in determining eligibility for flood insurance.

[www.training.fema.gov/ls/courseoverview.aspx?code=IS-1113](http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1113)

#### Insuring Condominiums

IS-1108

With a growing number of condominium developments throughout the US, particularly in the most flood-prone states, insurance agents can expand their book of condominium business by writing coverage through the NFIP.

*Insuring Condominiums* provides a broad overview of the different ways that condominiums can be insured through the Program. Short video segments guide insurance agents through the key elements they need to know to effectively write condominium exposures.

[www.training.fema.gov/ls/courseoverview.aspx?code=IS-1108](http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1108)

## NFIP Online Course Catalog (cont'd)

### ADJUSTER COURSES

<b>NFIP Claims Review for Adjusters</b> IS-1104	<p>New and experienced adjusters seeking the necessary knowledge and skill to adjust claims for the NFIP will find <i>Claims Review for Adjusters</i>, formerly a 7-hour classroom presentation, essential for adjusting NFIP claims. This course defines the role, standards and necessary requirements to adjust claims within the NFIP. In addition, it offers an overview of the Standard Flood Insurance Policy through a step by step outline of the similarities and contrasts found in the Dwelling Form, General Property Form, and the Residential Condominium Building Association Policy. With a focus on providing excellent customer service, this course also identifies common errors and adjustment issues where special attention is needed to ensure a high level of quality in the claims settlement process.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1104">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1104</a></p>
<b>Introduction to Flood Claims</b> IS-1112	<p>Flood losses and loss settlements with the National Flood Insurance Program are very specialized in nature. To adjust flood claims with the NFIP, a flood adjuster must be qualified and complete the process to become a flood certified adjuster. Adjusters achieve levels of authority based on flood adjusting experience and knowledge of the Program. <i>Introduction to Flood Claims</i> consists of an overview of flood adjusting with the NFIP and a review of the Standard Flood Insurance Policy.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1112">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1112</a></p>
<b>Adjuster Customer Service</b> IS-1107	<p>Adjusters are among the first responders to interact with policyholders after a flood and therefore play a critical role in representing the NFIP. Due to the traumatic nature of a flooding event, adjusters must create and maintain a customer-centric focus during each interaction with the policyholder.</p> <p><i>Adjuster Customer Service</i> provides guidance on using empathy, sincerity, friendliness, and other skills to communicate effectively with policyholders. The course reviews the attributes of excellent customer service and aids the adjuster in building positive rapport with each policyholder.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1107">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1107</a></p>
<b>Understanding Basement Coverage</b> IS-1109	<p>Due to coverage limitations, adjusting claims in buildings with basements can be challenging. <i>Understanding Basement Coverage</i> reviews key characteristics of basement buildings and discusses covered and non-covered building and personal property items located in basement buildings. The course concludes with a review of special adjustment issues.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1109">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1109</a></p>

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<p><b>Introduction to Commercial Claims</b> IS-1111</p>	<p><i>Introduction to Commercial Claims</i> reviews the General Property Form as it relates to both small and large commercial claims. Learners also benefit from a review of the certification requirements, adjuster authority, documentation requirements, and adjustment standards and requirements. Knowledge in each of these areas is fundamental to meeting the NFIP's expectations of flood adjusters.</p> <p>The course presents two case studies that reflect real world flood adjusting. These case studies challenge the learner to apply flood adjusting concepts involving policy limits, estimating the reserve, and applying coverage restrictions.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1111">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1111</a></p>
<p><b>Adjusting RCBAP and Condo-Unit Owner Claims</b> IS-1114</p> <p><b>(Coming Soon!)</b></p>	<p>Adjusting RCBAP and condo-unit owner losses requires highly skilled and knowledgeable flood authorized adjusters. This course is designed to assist adjusters with the most challenging aspects of adjusting condominium claims using practical scenarios that reinforce key knowledge areas. Guided activities allow adjusters to review flood insurance coverage, limitations, adjustment issues, and policy differences to avoid common errors.</p>

## SURVEYOR COURSE

<p><b>Elevation Certificate for Surveyors</b> IS-1103.a</p> <p><b>New Version!</b></p>	<p>The FEMA Elevation Certificate is an administrative tool of the NFIP which is used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, or support a request for a Letter of Map Amendment (LOMA).</p> <p><i>Elevation Certificate for Surveyors</i> highlights the various sections of the Elevation Certificate and provides necessary resources for surveyors, engineers, architects and community officials in understanding how to properly complete the Elevation Certificate. In addition to a fundamental overview, this course offers advanced topics such as Engineered Flood Openings, Floodproofing, and V Zone Design Certificates.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1103.a">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1103.a</a></p>
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### ALL AUDIENCES

<p><b>EC Made Easy: Elevation Certificate Overview</b> IS-1105</p>	<p>Do you know when the FEMA Elevation Certificate is required, optional, or not needed to rate NFIP flood insurance premiums? <i>EC Made Easy: Elevation Certificate Overview</i> will guide you through the purpose of the Elevation Certificate, aid you in locating a certifying professional, and provide details on properly completing and interpreting the Elevation Certificate. This course assists insurance agents and other professionals learn the basics of the Elevation Certificate and identify the impact flood risk has on flood insurance costs.</p> <p>The course lays the groundwork for the more advanced Elevation Certificate courses, Theory of Elevation Rating and Elevation Certificate for Surveyors.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1105">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1105</a></p>
<p><b>Increased Cost of Compliance</b> IS-1100.a</p>	<p>After severe flooding, local communities must assess a building's damage to assure compliance with local floodplain management ordinance provisions. Before building repair or reconstruction is permitted, it may be necessary to require certain measures to reduce future flood damage. Increased Cost of Compliance (ICC) coverage is available under the NFIP Standard Flood Insurance Policy to assist policyholders with the cost to comply with these requirements.</p> <p>This course provides an overview of ICC coverage and eligibility and takes the learner through the claims process to gain a better understanding of this important coverage benefit.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1100.a">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1100.a</a></p>
<p><b>FEMA Mapping Changes</b> IS-1106.a</p>	<p>All NFIP stakeholders will benefit from this course, which provides a practical look at how changes to FEMA flood maps affect property owners, insurance agents, lending institutions, and others.</p> <p><i>FEMA Mapping Changes</i> explores the impact of map changes through a series of self-guided interactive exercises designed to assist learners with navigating through mapping changes as they occur.</p> <p><a href="http://www.training.fema.gov/ls/courseoverview.aspx?code=IS-1106.a">www.training.fema.gov/ls/courseoverview.aspx?code=IS-1106.a</a></p>

## Video courses available for on-demand viewing on FEMA.gov:



### April 2018 NFIP Changes

The April 2018 NFIP Flood Insurance Manual Changes are presented in this four-part video series: (1) Premium Rate Increases and Surcharges, (2) Policy Reformation for Use of Incorrect SFIP Form, (3) Premium Receipt Date Guidance & Primary Residence Determination, (4) Additional Clarifications and Updates to the NFIP Flood Insurance Manual.

[www.fema.gov/media-library/multimedia/collections/621](http://www.fema.gov/media-library/multimedia/collections/621)



### October 2017 NFIP Changes

This series of four short videos explains the key elements of the changes to the NFIP that took effect on October 1, 2017. The videos cover revised refund rules for the HFIAA surcharge, reduced Federal Policy Fee for tenant contents-only policies, additional clarifications and updates to the NFIP Flood Insurance Manual, scheduled updates to the Community Rating System eligible communities list, and the increased coverage limit for the GFIP.

[www.fema.gov/media-library/multimedia/collections/602](http://www.fema.gov/media-library/multimedia/collections/602)



### NFIP Perspectives: Insurance Purchase

Focuses on a series of interviews with residential policyholders in the aftermath of devastating flooding in South Carolina in October 2015. The video also shares the perspectives of key local stakeholders through interviews with an insurance agent, a floodplain manager, and a real estate professional.

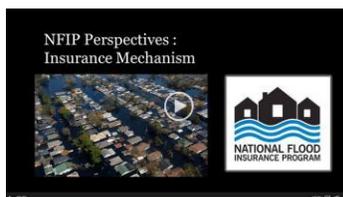
[www.fema.gov/media-library/assets/videos/120047](http://www.fema.gov/media-library/assets/videos/120047)



### NFIP Perspectives: History and Background

Documents the evolution of the NFIP from its beginning to the present by highlighting the various disasters, events, and legislation that have shaped the Program.

[www.fema.gov/media-library/assets/videos/108044](http://www.fema.gov/media-library/assets/videos/108044)



### NFIP Perspectives: Insurance Mechanisms

Discusses the underlying insurance mechanisms used by the NFIP to mitigate the impact of flooding.

[www.fema.gov/media-library/assets/videos/107921](http://www.fema.gov/media-library/assets/videos/107921)

## NFIP Perspectives: FEMA.gov Multimedia Collection

All videos in the NFIP Perspectives series can be viewed at [www.fema.gov/media-library/multimedia/collections/539](http://www.fema.gov/media-library/multimedia/collections/539).