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# FLOOD MAP CHANGES

## TIPS AND TALKING POINTS FOR INSURANCE PROFESSIONALS

TYPE OF MAP CHANGE	WHAT YOU SHOULD KNOW	WHAT YOU SHOULD SAY
<p><b>Moderate- to Low-Risk Zone (B, C, X) Changing to a High-Risk Zone (e.g., AE, VE)</b></p>	<ul style="list-style-type: none"> <li>Currently, the National Flood Insurance Program (NFIP) offers a cost-saving option for newly affected building owners called the Newly Mapped procedure.</li> <li>For buildings that are newly mapped into a high-risk area, the NFIP allows rating using the Preferred Risk Policy (PRP) premium rates when coverage becomes effective within 12 months after the maps become effective, instead of using the higher rates of the high-risk area. After the first year, rates will then increase up to 18 percent a year.</li> <li>To be eligible for the PRP rates, the building must meet the loss history requirements for the PRP. For those that do not qualify, grandfather rating may be an option.</li> </ul> <p><i>Note that PRPs written and renewed for properties newly mapped into high-risk areas will be written at higher premiums than PRPs on properties in moderate- to low-risk areas due to higher Federal Policy Fees and Reserve Fund Assessments.</i></p>	<ul style="list-style-type: none"> <li>Your building has been newly designated in a high-risk area for flooding.</li> <li>If you have a mortgage, most lenders will require you to carry flood insurance.</li> <li>If you don't carry a mortgage, you should still protect your investment with flood insurance. National statistics show that you are more likely to experience a flood than a fire.</li> <li>The NFIP may have a lower-cost alternative available than using the new maps for rating to help reduce any potential financial burden due to this map change.</li> <li>Maximize your savings and reduce your risk now; buy a PRP before the new maps become effective.</li> </ul>
<p><b>High-Risk Zone A or AE to a Higher-Risk Zone V or VE, or Increasing Base Flood Elevation</b></p>	<p><b>Loyal Clients Can Keep Existing Zone or Base Flood Elevation (Pre- and Post-FIRM)</b></p> <ul style="list-style-type: none"> <li>Customers, who buy a policy <i>before</i> maps become effective and then maintain their coverage can grandfather the lower-risk zone or Base Flood Elevation (BFE) for future rating.</li> <li>If you have a policy, maintain continuous coverage for a more affordable rate.</li> <li>Policies can be assigned to a future property owner.</li> <li>Owners of pre-FIRM buildings <i>must</i> purchase a policy before the maps become effective and maintain coverage continuously to maintain grandfathering.</li> </ul>	<ul style="list-style-type: none"> <li>Your building is now at an even higher risk of flooding.</li> <li>Rates are higher for higher-risk areas.</li> <li>Purchasing before the map revision allows you to save on insurance.</li> <li>Renew to stay protected and save money.</li> <li>There is at least a 1 in 4 chance of flooding over the life of a 30-year loan in high-risk areas.</li> </ul>
	<p><b>Show Compliance with a Previous FIRM for Lower Costs (Post-FIRM Only)</b></p> <ul style="list-style-type: none"> <li>If the new maps are already in effect, the lower BFE or lower-risk zone when the structure was built can be grandfathered and used for rating.</li> <li>Get a copy of the FIRM effective at the time of construction showing the zone or a compliance letter from a community official.</li> <li>To keep existing BFE when the structure was built, get an Elevation Certificate and a copy of the FIRM effective at the time of construction, or a compliance letter from a community official.</li> <li>Always use the new map if it will provide a more favorable premium (or lower rate).</li> </ul>	<ul style="list-style-type: none"> <li>Lower-cost options are available (show building was built in compliance at the time of construction).</li> <li>You are eligible for a lower rate. <b>Keep costs down by locking in the lower-risk zone or BFE for future rating.</b></li> </ul>



**FEMA**

TYPE OF MAP CHANGE	WHAT YOU SHOULD KNOW	WHAT YOU SHOULD SAY
<b>Conversion Offers Savings</b>		
<p><b>High-Risk Zone (e.g., AE, VE) Changing to a Moderate- to Low-Risk Zone (X, shaded X)</b></p>	<ul style="list-style-type: none"> <li>▪ If they meet the underwriting criteria, convert the high-risk policy to a PRP, and it results in a lower premium.</li> <li>▪ Use the existing policy's current effective date and use closest coverage limit or next highest option if no exact match exists.</li> <li>▪ Submit PRP application and insured-signed conversion form. <i>Note that the policy limit must be equal to the existing building or contents limit or the next highest option.</i></li> <li>▪ Insured will be refunded the difference in premium.</li> <li>▪ NFIP allows agent to keep both commissions.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Your risk is reduced, <i>not removed</i>.</li> <li>▪ People in moderate- to low-risk areas file more than 20 percent of all flood insurance claims and receive one-third of flood disaster assistance.</li> <li>▪ You are eligible for a lower-cost PRP.</li> <li>▪ Stay protected and get money back once maps are effective.</li> <li>▪ There will be no gaps in coverage and no additional money up front.</li> </ul>
<b>Review of Current Coverage Ensures Financial Protection</b>		
<p><b>No Change</b></p>	<ul style="list-style-type: none"> <li>▪ Do they have flood insurance?</li> <li>▪ If so, is the building limit up to date?</li> <li>▪ Is contents coverage provided, and is the limit up to date?</li> <li>▪ If they don't want full coverage, have them sign a declination form.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Homeowners insurance doesn't cover damage due to floods.</li> <li>▪ Floods can happen anytime, anywhere.</li> <li>▪ Your home is a major investment—protect your finances.</li> </ul>

## MORE FLOOD MAP TALKING POINTS

- Flood hazard maps, also called Flood Insurance Rate Maps (FIRMs), show levels of flood risk. Flood hazards are dynamic, so many FIRMs may not reflect recent development or natural changes in the environment.
- The Risk Mapping, Assessment, and Planning (Risk MAP) effort is a nationwide effort designed to provide communities with flood risk information and tools that can enhance local mitigation plans and better protect citizens from flood risks.
- Flooding can be dangerous and costly. The new maps provide a more accurate picture of the real risk that property owners will want to address.
- Over time, water flow and drainage patterns can change dramatically due to surface erosion, land use, and natural forces. The likelihood of flooding in certain areas could change along with these factors. Additionally, remapping studies integrate the most current rainfall, elevation, and other key data with the latest modeling technology to provide an up-to-date picture of the area's flood risk. The result: a better picture of the areas most likely to be affected by flooding and a better foundation from which to make key decisions.

Visit [Agents.FloodSmart.gov/Agents/discussing-map-changes](https://agents.floodsmart.gov/agents/discussing-map-changes) for more information and resources to discuss map changes.