

# A Rising Need for Flood Insurance Is in the Forecast Are You Prepared?



▶ The need for flood insurance is greater than ever before. In fact, about 1 in 5 National Flood Insurance Program claims come from outside the mapped Special Flood Hazard Area.\* That's why The Institutes have teamed up with the Federal Emergency Management Agency (FEMA) to bring you the Associate in National Flood Insurance (ANFI™) designation.

### **Bottom-Line Benefits of the ANFI™ Designation:**

- Increase your effectiveness with a reinforced understanding of the insurance coverage the National Flood Insurance Program provides
- Enhance your performance through verified knowledge of the underwriting and rating procedures required to issue and service a flood insurance policy

### **To earn the ANFI™ designation, you must pass these exams:**

- National Flood Insurance: Fundamentals exam
- National Flood Insurance: Advanced Studies exam
- Ethical Guidelines for Insurance Professionals exam (available online)

Complete the Associate in National Flood Insurance designation program and show your floodsmarts!  
Visit [www.TheInstitutes.org/anfi](http://www.TheInstitutes.org/anfi) to learn more.

*\*According to the National Flood Insurance Program Web site.*

# Show Your Floodsmarts. Earn the ANFI™ Designation.



If you don't have a QR code reader, download one from your device's app store.

Based on the *National Flood Insurance Program (NFIP) Flood Insurance Manual* and the *Mandatory Purchase of Flood Insurance Guidelines* booklet, the ANFI™ designation program reinforces the technical, practical skills you need to confidently handle all aspects of flood insurance coverage. Plus, you could earn required continuing education (CE) credits for passing the Fundamentals and Ethics exams.

The ANFI™ designation program is recommended for all insurance and risk management professionals (including agents, brokers, adjusters, and employees of write-your-own [WYO] companies) who must be familiar with flood insurance, as well as company underwriters and flood vendors.

## **National Flood Insurance: Fundamentals Exam**

Topics from the *NFIP Flood Insurance Manual and Mandatory Purchase* booklet assessed on this exam include:

- Introduction to the National Flood Insurance Program
- Flood Maps and Zone Determinations
- Products Available
- Policy Provisions
- General Rules and Eligibility
- Rating
- Claim Handling Process
- Requirements of the Flood Insurance Reform Act of 2004

## **National Flood Insurance: Advanced Studies Exam**

Topics from the *NFIP Flood Insurance Manual* assessed on this application-based exam include:

- V-Zone Rating
- Condominium Coverage
- Commercial Building Coverages
- Interpreting Elevation Certificates
- Coastal Barrier Resource Systems and Otherwise Protected Areas
- NFIP Grandfathering

**Show that you are floodsmart—earn the ANFI™ designation and receive special recognition on the Floodsmart.gov Web site!**

## **New Ethics Requirement**

Ethical behavior is crucial to preserving the trust on which insurance transactions are based and also the public's trust in our industry. That's why, starting in 2011, completing the free online *Ethical Guidelines for Insurance Professionals* will be required for all associate designation programs. Log on to [www.TheInstitutes.org/ethics](http://www.TheInstitutes.org/ethics) for information and sign up for free.