The Insurance Committee began with 4 goals for the year which are tied into related ASFPM goals:

1. Continue to monitor modifications and improvements to the insurance aspects of the NFIP, both from FEMA and Congress
2. Continue liaison activities with the Flood Insurance Producers National Committee (FIPNC), Institute of Business and Home Safety (IBHS) and National Flood Determination Association.
3. Work with FEMA on issues affecting flood insurance including insurance aspects of the Community Rating System, Increased Cost of Compliance, levees and Risk MAP.
4. Provide flood insurance-related information and assistance to members

Monitor Proposed Changes in the NFIP
During the past year, the Committee monitored (with help from the ASFPM Washington Liaison) the status of the numerous NFIP reauthorization and related bills that appeared, including the Homeowners Defense Bill and the addition of wind coverage to the NFIP. It also monitored the two hiatuses and provided related direction and input on ASFPM notices to members. A Committee Co-Chair attended the 3 IBHS Flood Committees, the 4 FIPNC meetings and the National Flood Conference to stay up-to-date on issues that the insurance side might have. The Co-Chairs monitored the Federal Register for notices that could affect the NFIP and reviewed related GAO, CBO and CRS reports. The Committee also had its Grandfathering White Paper reviewed by the members and the Pod leader and updated it.

Continue Liaison Activities with Other Flood Insurance Interest Groups
As mentioned above, the Committee had a Co-Chair at key insurance association meetings as well as at the National Flood Determination Association (NFDA) Annual Conference. This year, Sally McConkey presented at the NFDA conference. A Co-Chair participated in the NFDA work group concerning current key issues around the use of the Special Hazard Determination Form and the resolution of discrepancies. A Co-Chair attended the National Flood Conference.

Work with FEMA on Issues Affecting Flood Insurance
Besides reform and forms, the Committee continued to raise a strong concern to FEMA about the current status of the NFIP Training Program. Many communities, counties and states rely on that training and with the split of the training responsibilities away from the Bureau & Statistical Agent (B&SA); it seemed to now be weaker and less available. The Committee also assisted in drafting a letter to the Acting Federal Insurance and Mitigation Administrator.

Provide Flood Insurance-related Information and Assistance to Members
The Committee spent a good amount of time this year helping keep the members aware of changes and happenings in the flood insurance world that may affect them. These included:

- Sharing recently issued NFIP Bulletins (and/or a summary thereof and a link) and engaging in correspondence related to them. These included bulletins on:
  - NFIP Changes (October 2009 and May 2010 planned changes)
  - Substantially damaged structures
  - New Grant amount for IHP and GFIP ($29,900 as of October 1, 2009)
  - Severe Repetitive Loss Program and ICC
  - Buildings Over Water (that were originally over land)
  - Numerous Program reauthorization bulletins (including lapses)
  - FMAC becoming FMIX
  - Vertical datum and conversion bulletins
  - Bureau & Statistical Agent contact updates
- Provided news articles for the Insurance Committee Corner in News & Views and responded to people who commented via the email in that column
- Provided updated Grandfathering Fact Sheet to NFIP SCs and state chapters
- Provided responses to email questions and correspondences on a number of insurance-related topics including definition of floods, grandfathering, elevated buildings, substantially damaged buildings, flood zone determination and mapping issues (with help from NFDA).
• Held a Committee call with about 30 people to present the Grandfathering White paper and FEMA’s plan to introduce a 2-year extension of the Preferred Risk Policy for properties mapped into an SFHA.
• Updating the Insurance Committee website with current facts and information.

Change in Committee Leadership
The Committee experienced a change in leadership during the Orlando Conference. Paul Osman, one of the Co-Chairs at the time, stepped down and took the Liaison position vacated by Lou Sidell. Gary Heinrichs was nominated and accepted to replace Paul as Co-Chair. Bruce Bender continued on as the other Co-Chair.

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