

**Florida Floodplain Managers Association**  
**2019 Annual Conferences**  
**Abstracts**

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<b>Title:</b>	Private Flood vs. Federal Flood. What Floodplain Managers Need to Know
<b>Length:</b>	45 minutes
<b>Subject:</b>	Insurance
<b>Target Audience:</b>	Floodplain Managers
<b>Presenter Name:</b>	Bruce Bender, CFM Senior Vice President Bender Consulting Services, Inc.
<b>Biography:</b>	With 30+ years of experience, Bruce Bender has been providing community engagement and outreach services and flood insurance expertise since 2002. On a national perspective, Bruce has supported FEMA's NFIP national marketing Campaign (FloodSmart) and national mapping programs (Map Mod, Risk MAP). At the local level, he assists counties and communities with their community engagement and outreach efforts as they go through map changes and provides them flood insurance expertise. He has participated in numerous flood insurance-related studies and been an expert witness in court cases related to flood and private flood insurance. He is currently a Co-Chair for the Association of State Floodplain Managers (ASFPM) Insurance Committee...and has a flood insurance policy.
<b>Co-Presenter:</b>	None
<b>Biography:</b>	
<b>Abstract:</b>	Since the implementation of the 2012 and 2014 NFIP reform legislation, there has been a significant increase in the number of non-federal ("private") flood programs. And with that, there has been an increase in the number of questions from property owners, floodplain managers, lenders and others regarding these policies. Questions asked like: What do they cover? Are they always cheaper? Can they be used with grants? Do they offer ICC coverage? Will lenders accept them? Is the insurance provider going to be there after the next big storm?  This presentation will provide an overview of the current private flood insurance marketplace, how these policies compare to the NFIP flood insurance policy, and questions that property owners and floodplain managers should ask about the coverage. This will help floodplain managers and others be better prepared the next time when (not if!) they see a private flood insurance policy.