

# Identify FloodSmart Audiences

Assignment U1121A



**Solstice**  
Innovations

# Introduction to Floodsmart Audiences

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Floodsmart.gov provides flood insurance information tailored for public awareness and agent support.

[FloodSmart.gov](https://www.floodsmart.gov)



# Key Audiences

## General Public

The public can explore flood risks, insurance options, and find local agents.



## Insurance Agents

Agents have access to resources like marketing tools, policy details, and training.







# Case Study: Homeowner

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Meet Sarah, a homeowner.

Sarah is exploring flood risks and insurance options. On Floodsmart, she notices that one of the best ways to be prepared for the potential damage caused by flooding is to **purchase an NFIP policy**.



# Case Study: Homeowner

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Sarah reads about how NFIP flood insurance can protect her home and prepares questions to ask **David, a local insurance agent**, during their upcoming meeting.



# Case Study: Insurance Agent

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Meet David, an insurance agent using Floodsmart's tools to assist his clients.

David accesses marketing resources and uses the training portal to stay updated on policy changes.

**[Agent Portal on Floodsmart.gov](https://www.floodsmart.gov/agent-portal)**



# Write Your Own (WYO) Program

The **Write Your Own (WYO)** Program enables private insurance carriers to offer and service flood insurance policies backed by the National Flood Insurance Program (NFIP).





# Insurance Agents and the WYO Program

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David contracts with a carrier that is part of the WYO Program. He has a P&C license and is up-to-date on his state requirements.

He has scheduled a meeting with Sarah to discuss her concerns.

**Who Can Sell NFIP Insurance?**



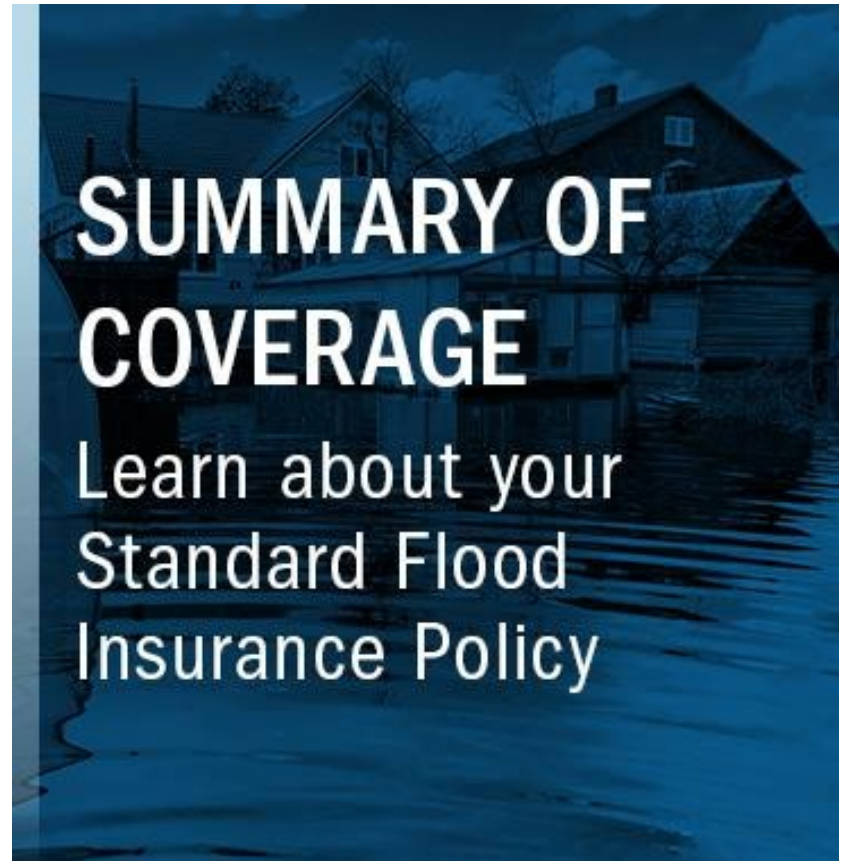
# NFIP Coverage Information

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David explains coverage options to Sarah, using Floodsmart.gov to show examples and coverage limits.

He refers to the Summary of Coverage to show Sarah what is covered.

[Find this document on Floodsmart](#)



# Check Flood Risk

David assists Sarah in navigating Floodsmart's flood risk tool.

Together, they use the flood risk tool to understand Sarah's property's risk level and coverage considerations.

[Find the Flood Risk Tool](#)



# Summary

Floodsmart resources make it easier for agents and clients to explore flood insurance needs together.

