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Lisa A. Sharrard (Jones), CFM, ANFI, CPM

Lisa A. Sharrard's career spans over 33 years in both the public and private sectors. Lisa opened her own insurance agency, Choice Flood Insurance LLC, in 2016, after years of working with flood insurance policyholders, in her role as owner of her consulting firm, U.S. Flood Solutions LLC. Lisa refined her skills and institutional knowledge by working for the FEMA Direct Servicing Contractor as a Senior Professional, training Underwriters and Customer Service Representatives on the NFIP Insurance regulations and procedures. Prior to entering the private sector in 2010, she served as the South Carolina NFIP Coordinator for the SC Department of Natural Resources (SCDNR), Project Manager for the State's Community Assistance (CAP-SSSE), Flood Mitigation Assistance (FMA) and for FEMA's Risk MAP (Mapping, Assessment & Planning), Grant Programs working in both SC and Assistance NFIP Coordinator in NC. Lisa served as Chair of the Association of State Floodplain Managers (ASFPM) from 1999-2001 and served on FEMA's Community Rating System (CRS) Task Force from 2002-2009 and has been a licensed Property & Casualty agent since 2013. In May of 2018, Lisa was appointed as a subject matter expert to FEMA's Technical Mapping Advisory Council, Insurance Coverage Subcommittee and to the FEMA Community Rating System Task Force's Increasing Insurance Coverage Subcommittee. At FEMA's invitation Lisa has also had input into redesigning FEMA's new insurance rating structure, Risk Rating 2.0, rolling out in the Fall of 2021.

Flood Insurance...The times, they are a changing.

During this 2-hour session we will be covering:

- The National Flood Insurance Program.
 - Definitions & Terminology
 - Product Overview & Deductibles
 - Mandatory Purchase
 - The Local Official's Role in Grandfathering
 - Severe Repetitive Loss Policies – How Flood plain Managers can help
 - New Mapped Properties
 - Claims: What is covered under the NFIP
 - ICC
 - Semi-Annual update review.
- Private Flood Market.
- Lender Requirements for Flood Insurance.
- The future of the NFIP: Risk Rating 2.0