National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 310
Lanham, MD 20703-0310

FEMA

W-05019

May 19, 2005

MEMORANDUM FOR: Write Your Own Principal Coordinators and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: FloodSmart – May/June Newsletter of the NFIP Marketing Campaign

Read on for the latest from FloodSmart! In this issue:

Learn about the predictions for Hurricane Season 2005. Read our FloodSmart campaign "year in review" and find out what's new for the campaign in 2005! Also, get more information about the new Spanish language PRP brochures.

Please take a moment to read this valuable resource and pass it along to your agents. You can use the information in your newsletters, publications, or list-serve e-mails. If you have any questions or need additional information, please contact floodsmart@ogilvypr.com.

Attachment

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Marketing, Underwriting

FloodSmart NFIP Marketing Program Update

FloodSmart.gov 2005 National Flood Conference Edition

Hurricane Season 2005

Hurricane Ivan, September 15, 2004, hours before landfall near Gulf Shores, AL. Photo courtesy of NOAA.

June 1 marks the first day of the 2005 hurricane season and, according to forecasters, this season will be an active one. Predictions are calling for 13 named tropical systems of which seven will become hurricanes. Three of those are set to become major hurricanes (packing winds over 111 MPH). With memories from the 2004 season still fresh and another powerful season around the corner, now is the time to talk to consumers about hurricane preparedness. It is important to let customers know that flood insurance is an important part of their hurricane season preparations. The National Oceanic and Atmospheric Administration (NOAA) offers a Family Disaster Plan Checklist that provides step-by-step instructions on what to do to prepare your family and your home for the upcoming hurricane season.

Think hurricanes, think floods

Hurricanes cause much more than wind damage. Storm surges are large waves pushed towards the coast by strong winds associated with the storm. When combined with the tide, storm surges can cause water levels to rise up to 15 feet, deluging coastal communities. Inland areas are also at risk for flooding from hurricanes. Slow moving and stalled systems can dump large amounts of rain causing devastating inland floods days after a storm makes landfall and hundreds of miles away from the initial strike zone. In 2001 Tropical Storm Allison caused more than $5 billion in damages in Harris County, Texas alone. Just last year, inland flooding from Hurricane Ivan caused more than $115 million in paid flood losses in Pennsylvania.

Be prepared

Homeowners are not prepared for a hurricane if they are not prepared for a flood. In addition to other hurricane preparedness steps, home and business owners should:

- Purchase a flood insurance policy if they do not already have one
- Review their current insurance policy and become familiar with what is and is not covered
- Make a flood plan. Plan evacuation routes. Keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions
- Have supplies ready in case of a flood. For example:
  - Fill your car tank with gas
  - Make sure to have cash on hand
  - Have flashlights and batteries

FloodSmart.gov will have a special section throughout the season dedicated to providing you and your customers with the most updated hurricane and flooding information. Make sure to visit often for updates, storm news and many other special features.

FloodSmart: A look back, a look ahead

June 2004 marked the beginning of the new marketing campaign for the National Flood Insurance Program. FloodSmart is an integrated, direct marketing campaign designed to drive consumers to buy flood insurance. Elements of the campaign include television and print advertising, stakeholder outreach and a comprehensive consumer website—FloodSmart.gov. In the first year of the campaign more than **100 million people** nationwide came in contact with FloodSmart messaging through our various activities:

- **761,910** people visited FloodSmart.gov
- **78,521** visitors used the risk assessment tool to determine their risk
- **31,126** consumers were directed to agents through the Agent Referral Program
- Outreach to the media resulted in FloodSmart being mentioned in *The New York Times*, *The Los Angeles Times*, *The Wall Street Journal*, and on National Public Radio
- **428** agents enrolled in the Agent Referral Program

These successes and many others led to a **3.38%** net increase in policy growth through January 2005. FloodSmart hopes to build on the successes of 2004 to meet the goals established for 2005.

FloodSmart to grow in 2005

Many of the components of the integrated FloodSmart campaign will grow in the upcoming months. Our target states have expanded from the original six states (Florida, California, Texas, North Carolina, Louisiana, and New Jersey) to 16 to include, Virginia, South Carolina, New York, Georgia, Alabama, Maryland, Pennsylvania, Ohio, Massachusetts, and Washington.

Our DRTV commercials, "Homeowners" and "Ignoring the Flood" will continue and new channels have been added to the rotation. Online advertising and direct mail were very successful in 2004 and will expand in 2005. The direct mail program will focus on expanding the acquisition portion of the program in the new, targeted states. FloodSmart.gov will be going through some changes as well in the upcoming months. The agent site will expand to include new tools and resources specifically designed for agents.

The NFIP will increase the print media schedule to include new magazines such as *Reader's Digest*, *Family Handy Man*, *This Old House*, while maintaining a presence in Sunday newspaper supplements, *PARADE* and *USA WEEKEND*. In addition, FloodSmart has created new ads targeted specifically for agents to be placed in industry publications including:

- *American Agent & Broker*
- *Independent Agent*
- *Insurance Journal*
- *National Underwriter*
- *Rough Notes*

We are excited about all of the changes within the FloodSmart campaign and encourage you to visit FloodSmart.gov often to learn about new products and incentives.

News You Can Use

Sign up for Free Leads

Have you signed up for free leads generated by NFIP marketing? Update your contact information with our Agent Referral Program. It's easy—visit FloodSmart.gov/agent, download and complete the leads form, and fax it to 321-978-0333. Your name will be available immediately online and in the call center database.

Agents Can Save with the NFIP Agent Co-Op Program

The NFIP Co-Op Program is available to all agents, WYO companies and insurance associations. The program provides pre-approved, customizable ad templates for advertising with a streamlined reimbursement process. The program pays up to 50 percent of the cost to run an ad. Agents who have completed state-approved continuing education (CE) courses are eligible for an additional 25 percent reimbursement.

Visit FloodSmart.gov/agent for more information about the Co-Op Program, upcoming special incentives and to see the many advertising options available.

New Spanish Language Preferred Risk Policy Brochures

New Spanish language Preferred Risk Policy (PRP) brochures are now available from FloodSmart. These materials can help you reach out to your Spanish-speaking customers and better explain to them exactly how lower cost PRP policies can help protect them from devastating flood losses.

Be sure to order these and our many other materials from the FEMA Distribution Center by calling 1-800-480-2520.

2005 Conference Update

FloodSmart looks forward to seeing you at the following conferences in the month of June:

- **Governor's Hurricane Conference**
  - May 9 – 13
- **National Flood Conference**
  - May 31 – June 3
- **National Association of Insurance Women**
  - June 5 – 8
- **PIA New Jersey and New York**
  - June 5 – 7
- **Assoc. of State Floodplain Managers**
  - June 12 – 17
- **Independent Agents of Virginia**
  - June 15 – 18
- **Florida Association of Insurance Agents**
  - June 23 – 29
- **Big "I" Louisiana**
  - June 25 – 29

FLOOD FACTS Did you know?

Q: What is the definition of a "major hurricane"?

A: A "major hurricane" is defined as a storm with wind speeds exceeding 111 MPH.

Q: How many people nationwide came in contact with FloodSmart messaging in the last year?

A: More than **100 million people** nationwide came in contact with FloodSmart messaging in the last year!

Sign Up for the Newsletter

If you do not already receive this newsletter, send your name, company and email address to FloodSmart to subscribe.

If you would like to unsubscribe, click here.

Adwatch

Look for NFIP commercials on these networks and print ads in these industry publications:

Bravo	Speed
Court TV	Fox News
ESPN News	BET
TV Land	Weather Channel
AMC	Spike
Discovery Channel	CNN
Spike	BET Jazz
FX	Hallmark
Animal Planet	Discovery
Lifetime	TLC
CMT	USA
CNBC	Comedy Central
National Geographic	

Online Agent Resources

You can order marketing materials such as our new Spanish language PRP brochures, SFIP to PRP conversion sheet, materials developed for communitees going through map changes, and many others. Email us at FloodSmart@ogilvypr.com to order your electronic copies today.

Storm Stories

May 15 – 21, 2005 will mark National Hurricane Preparedness Week. Wednesday, May 18, 2005 is "Inland Flooding Day". Click here to learn more about this dangerous hurricane hazard and get more information about the week's activities.