



FEMA

W-05034

August 2, 2005

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

FROM: WYO Clearinghouse

SUBJECT: FloodSmart – August Newsletter of the NFIP Marketing Campaign

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

Learn about new developments of the direct mail program and our summer media outreach efforts. Also read about new online advertising concepts and see where you can watch the “Homeowners” TV commercial on the Web.

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: Coming Soon to a Mailbox Near You!

Direct mail is an important element of the NFIP's FloodSmart marketing campaign. The mailers are sent to residents across the country and focuses on three strategies -- new policy acquisition, retention and win back of lapsed policies.

In the first year of the campaign, direct mail was sent out to residents in high-risk areas every quarter. Many consumers have contacted the FloodSmart call center and agents in their area in response to these direct mailings, and one out of every 375 pieces of mail sent has resulted in a new policy sale.

In the second campaign year, FloodSmart is continuing to send acquisition, retention and winback mailings.

Acquisition mailings carefully target consumers with a high propensity to purchase a policy based on:

- Flood policy penetration within their geographic area
- Purchasing behavior
- Potential growth opportunity by community
- Flood history and seasonality

Our last acquisition mailing was mailed in July to 725,000 consumers within our 16 targeted states. These mailings encourage consumers to contact their insurance agent for more information on flood insurance. Three more acquisition mailings are scheduled.

Retention mailings will be sent monthly through March 2006 to current customers who have been determined as likely to not renew their policy. The consumers are directed to contact their current agent to renew their policy. Due to printing issues beyond our control, the June, July and August mailings have been cancelled. Mailings should resume in the fall.

The next **Win Back** mailing will be sent in October, targeting customers who've allowed their policies to lapse. These mailings are sent out twice a year.

Direct mail is another way to generate leads for agents. Each acquisition direct mail piece includes information about two agents in the area. We are now able to customize this information for consumers by matching their address with the addresses of the two agents closest to them. These agents participate in the Agent Referral Program. To enroll visit FloodSmart.gov/agent and sign up for free leads.

FloodSmart Summer Media Outreach

The campaign has a busy summer with projects ranging from sending press kits to the media, launching the new "Press Room" on FloodSmart.gov, and creating a "quick response team" which will have the flexibility to react quickly to flooding anywhere in the country.

We kicked off the summer media campaign at the start of the Hurricane Season on June 1. Predictions were for another active season. However, no one predicted that we would break records this early. This is the first year on record that a named storm hit the mainland by the first week in July.

The recent storms have grabbed media attention and provided FloodSmart with the opportunity to talk about the importance of flood insurance. This summer, we are reminding consumers to learn their risk and find an agent by logging onto FloodSmart.gov.

The media messages focus on dispelling common myths about flood insurance. The messages let consumers know they CAN purchase flood insurance no matter where they live, from their local agents, and even if their mortgage company doesn't require it.

Our media stories this summer were placed in *The Philadelphia Inquirer*, *Pensacola News Journal*, *Kansas City Star*, *Providence Journal*, *Insurance Journal*, and *Orlando Sentinel* just to name a few. Keep on the lookout for more this summer.

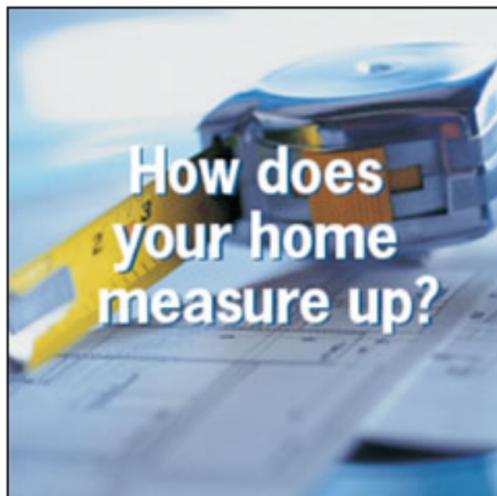
FloodSmart Online Update

In the last year, our online advertising efforts have been very successful in directing consumer traffic to FloodSmart.gov. To date almost 500,000 people have clicked through an online ad to visit the website. The campaign has been hard at work this summer expanding and enhancing our online media.

We have developed new online ads focused on communicating to consumers that everyone is at risk for flooding. They will address this message on both a large-scale and personal level while highlighting the risks of smaller, but still devastating, minor floods. The new ads are currently being tested and are set to launch in September.

When consumers click through, they will be connected FloodSmart.gov that will allow them to assess their personal flood risk and find an agent in their local area that can help them get protected.

You can get a sneak peek at the new online ads in the September/October newsletter.



See how much a flood could cost you.

When it comes to floods—America's #1 natural disaster—a few inches of flooding in your home can mean thousands of dollars in cleanup and replacement costs NOT COVERED by your homeowners insurance policy.

Take a measure of all you stand to lose in a flood.

Place the tape measure below against a wall in your home and then look around to see what could be destroyed in a flood.

Remember, without flood insurance... you pay all the costs.



FEMA



NATIONAL FLOOD INSURANCE PROGRAM

"Measure Up" Direct Mailer

News You Can Use

Sign up for Free Leads

Have you signed up for free leads generated by NFIP marketing or has your contact information recently changed? 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 immediately available online and in the call center database.

Online Campaign Testing

We are in the process of testing an online video program. Our 30-second "Homeowners" TV commercial is currently running before video clips of popular television shown on the ABC website. ([Click here](#) to see our commercial on ABC.com). If this proves to be an effective tool to help drive consumers to the website, it may become a larger part of the overall FloodSmart online program.

NFIP Agent Co-Op Program Changes

The Agent Co-Op Program has experienced tremendous growth—thanks to the 200 agents participating in the program. To date, the campaign has pre-approved more than \$1 million in reimbursement. To continue to reach homeowners with important flood protection messages, the campaign is introducing a revision to the program guidelines:

Effective August 1, 2005, agents can request pre-approval for \$1,250 a month and up to \$15,000 a year in reimbursement funds through the Agent Co-Op Program. This slight change will allow us to double the amount of agents currently participating in the program and continue to provide reimbursement for as many agents as possible.

2005 Conference Update

FloodSmart looks forward to seeing you at the following conferences:

American Meteorological Society Broadcasters

- Washington, D.C.
- August 1-5, 2005

Nat'l Assoc. of African American Insurance Agents

- New York City, NY
- Sept. 8-10, 2005

Big "I" Ohio Annual

- Columbus, OH
- October 4, 2005

Adwatch

Look for NFIP commercials on these networks:

Bravo	CNBC
CNN	Comedy Central
Court TV	Lifetime
Do It Yourself	ESPN
ESPNews	FX
Fox News	Great American Country
Hallmark	NBC Weather Plus
National Geographic	Speed
Spike	Weather Channel
TV Land	The Family Net

Online Agent Resources

We are pleased to announce the launch of the FloodSmart.gov online Press Room. The site will provide media with quick access to information and statistics about flood insurance, and will help better inform their coverage. [Click here](#) to visit.

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](#).