

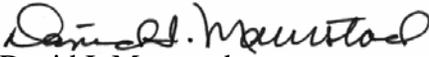


FEMA

W-06048

July 19, 2006

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators  
National Flood Insurance Program Servicing Agent

FROM:   
David I. Maurstad  
Director  
Mitigation Division

SUBJECT: National Flood Insurance Program (NFIP) Policies in Force  
Top Five Million

I am happy to announce that this month the NFIP has reached a very important milestone—more than *five million properties are now protected with flood insurance*.

In the past two years, the NFIP and FEMA's insurance industry partners have faced the greatest challenges experienced in the history of the NFIP. The effects of recent flood events, coupled with a robust outreach effort by Write Your Own (WYO) Companies and NFIP FloodSmart campaign, have resulted in unprecedented policy growth. This milestone would not have been accomplished without the support and partnership of the NFIP WYO Companies and Servicing Agent.

As of June 1, 2006, the NFIP has observed more than 24 months of consecutive growth, and I expect this growth to continue. However, I realize that this growth will only continue as long as Americans are aware of the flood risk and encouraged to protect their property and families with flood insurance. By working together, we will ensure our citizens will become "FloodSmart" and remain "FloodSmart".

The NFIP and its insurance industry partners must continue informing homeowners, business owners, and tenants about flood insurance. The NFIP has resources in place to reach all citizens across our country. The NFIP's website [agents.floodsmart.gov](http://agents.floodsmart.gov) provides extensive information for flood insurance agents, including links to educational materials and training programs.

Even though having five million policies is a significant accomplishment, more than 50 percent of properties in high-risk areas remain unprotected. We clearly have more work to do in ensuring all residents in high-risk flood areas are protected with flood insurance.

Thank you again for your commitment to ensuring the NFIP met its five million policies milestone. I look forward to working with you in our future endeavors to obtain and exceed six million NFIP policies.

cc: Vendors, IBHS, FIPNC, Government Technical Representative  
Suggested Routing: Claims, Marketing