



FEMA

W-04092

November 19, 2004

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

FROM: WYO Clearinghouse

SUBJECT: FloodSmart – November/December Newsletter of the
NFIP Marketing Campaign

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

Learn about the new retention direct mail program aimed at consumers in danger of letting their policies lapse. Find out how to order FloodSmart materials agents can use to market flood insurance – including new information on how to communicate to your clients before, during, and after a flood event.

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.

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

Suggested Routing: Marketing, Underwriting

FloodSmart



November/December 2004

Have You Seen the Headlines?

Facing disaster head-on; Insurance and readiness can offset the cost of a flood

Flood Insurance Isn't Just For Flood Plains

Insurers Beefed Up For Storms

Forever changed by Ivan

Make certain your insurance can weather every storm

Homeowners should check their coverage

Know your insurance options

Charley, Jeanne and the Others, Dishing Dirt on Floyd

The year's unprecedented Hurricane Season had flood insurance messages floating to the surface in media coverage surrounding the storms. Flood risk, flood insurance, and FloodSmart messages were seen in coverage throughout the hurricane-prone states, and areas hit by Ivan, Jeanne, Frances, and Charley. Since the launch of the campaign, FloodSmart messages have reached **more than 53 million readers**...and counting!

"Capture the Flood" Contest

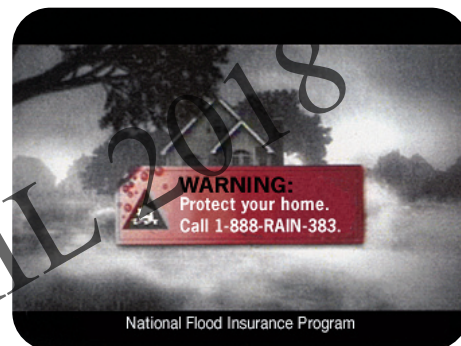


Send us photographs* of recent flood events by December 31, 2004 and you could be selected to win free registration to the National Flood Conference Florida beginning May 31, 2005 **AND** your picture will be featured in a coming edition of the FloodSmart newsletter. Entries will also be reviewed for inclusion in our marketing materials.** Please submit photos to: The FloodSmart Team, 10B Glenlake Parkway, North Tower-Fourth Floor, Atlanta, GA 30328. Please be sure to tell us your name, phone number, and when and where you captured the flood event.

* Multiple entries are welcome but photographs will not be returned.

** Please only submit entries that you approve for inclusion in marketing materials. If your photo is selected, we will request your written approval for use.

"Homeowners"



"Ignoring the Flood"



Be sure to stay tuned for "Homeowners" and "Ignoring the Flood" television spots airing this month on the following cable stations:

Bravo	Nick at Night
Country Music TV	Outdoor Life
Court TV	Oxygen
ESPN Classic	Speed
ESPN News	TNT
Fox News	TV Land
FX	Weather Channel
National Geographic	

Help Grow Your Business

Market PRP

- **Be Aggressive** — Market low-cost PRP policies to homeowners, renters, and commercial customers.
- **E & O Protection** — Review your book. Make sure you are offering the lowest cost policies to your customers. Document customers' decisions about flood insurance.
- **Agent Resources** — Utilize FloodSmart agent materials now in your marketing efforts to customers! FloodSmart PRP consumer fact sheets about homeowners and commercial properties and *Marketing Tips for Agents* are available in electronic form upon request. Just e-mail us at **FloodSmart@ogilvypr.com** for materials.

After the Flood

Help Your Customers Navigate the Claims Process!

Customers in Florida and the Southern U.S. are still cleaning up and drying out from this season's many devastating storms—Charley, Frances, Gaston, Jeanne, Ivan, and Matthew. Rains from these storms whipped the East Coast and caused flooding in some northern states. To help your customers get prepared in case of a flood, **NEW** resource materials from the NFIP include:

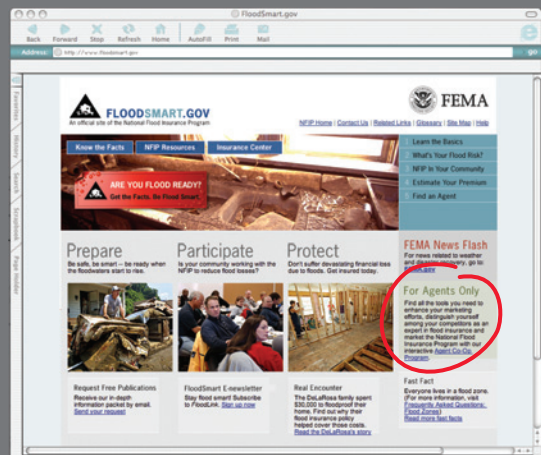
- **Before Flood Season and After the Flood Tips for Agents** provides information for working with customers to prepare for flooding before the storm, and know what to expect and do after a storm hits.
- **After the Storm Checklist** gives step-by-step tips for everything from cleaning up, to filing a claim, to working with an adjuster.

The resource materials are available as Word documents and can be customized for your agency. To receive these materials electronically, contact **FloodSmart@ogilvypr.com**.

NEWS YOU CAN USE

NFIP Agent Co-Op Program

The Co-Op program is now available to all agents, WYO companies and insurance associations. The program was created to support the national FloodSmart campaign by providing pre-approved customizable ad templates for local and regional advertising. The Co-Op program will provide up to 75% of the cost of ad placement. The program is simple — there is no approval needed for creative; creative is preproduced and customizable, the reimbursement process is streamlined, plus additional funds are provided to agents who have completed approved flood training. To get started today, visit FloodSmart.gov and select the Co-Op program link on the homepage.



Direct Mail to Agents

Direct mail will be sent to agents to emphasize the benefits of offering flood insurance and get them excited about the Agent Co-Op Program. The package consists of an outer envelope, letter and brochure showcasing the various types of advertising available to the agents.



Retention and Winback

The FloodSmart campaign focuses on three segments to achieve the 5% growth goal — **Acquisition, Retention, and Win-back**. The campaign was introduced with an acquisition push and is well underway with support from television, print, direct mail, online and public relations.

Now it's time to expand the campaign efforts to retain and win-back customers. With the support of WYO companies and insurance associations, we have created a win-back and retention direct mail program that will target customers who have lapsed policies or whose renewal dates are approaching.

Retention

Pull Tab

Agents are constantly dispelling myths about flood insurance and the "Pull Tab" direct mail piece will help them in their efforts. The piece allows customers to creatively "uncover" myths about flood insurance and directs them to contact their agent to renew their policy.

A Tale of Two Brothers

This piece provides a comparison of the financial impact on two brothers — one with flood insurance and one without — after a flood hits.

Win-back

Funny Thing

Consumers purchase car insurance but may never file a claim. They purchase car insurance "just in case" but it's "funny" that they do not protect themselves against a more likely event — flooding. The *Funny Thing* piece works to motivate lapsed policy holders to contact their agents and secure new policies.

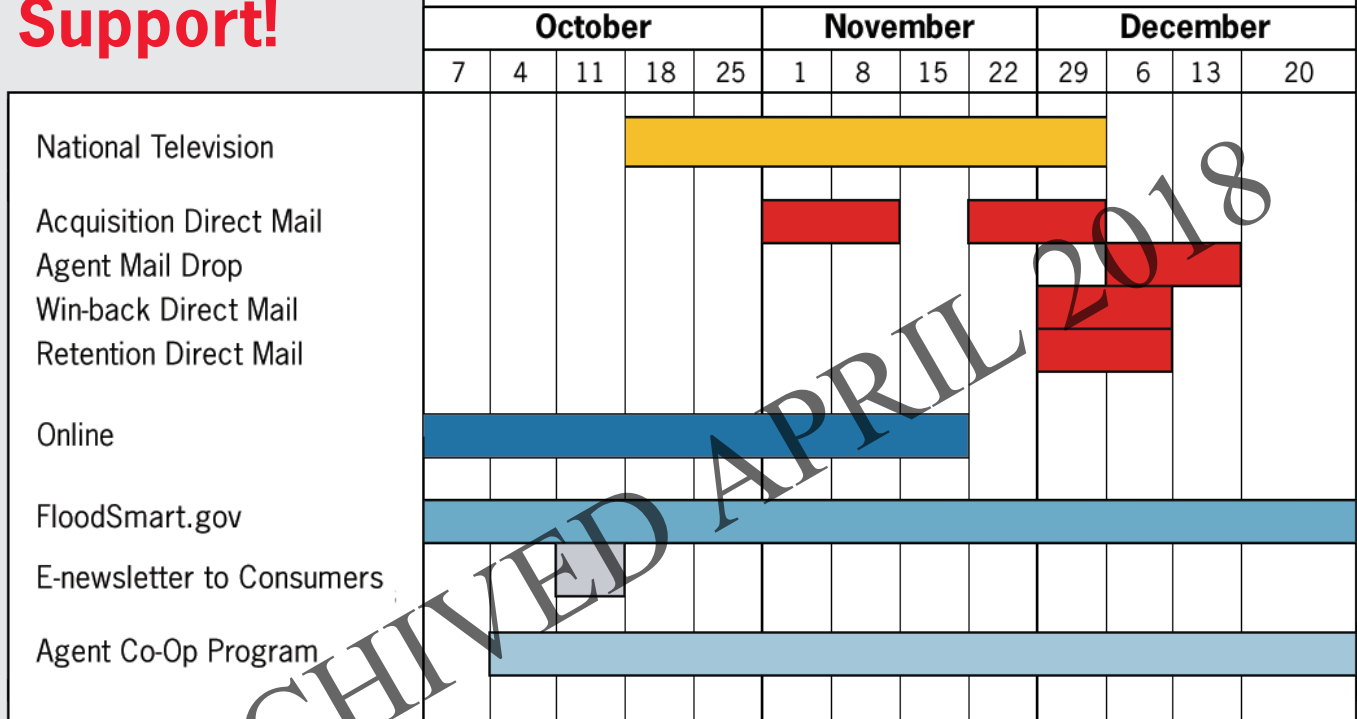
Testimonial

This piece provides a first-hand account of a current customer's flood experience and how flood insurance made a difference in his life after a flood.



Look at the upcoming NFIP Marketing Campaign Support!

FloodSmart Campaign Launch 2004 National Flood Insurance Program



Leads Program in Action

More than 10,500 leads have been sent to agents requesting free leads generated by NFIP marketing activities. To ensure you receive leads, update your contact information with the program — visit FloodSmart.gov/agent, download and complete the leads form, and fax it to 321-978-0333.



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NATIONAL
FLOOD
INSURANCE
PROGRAM

Sign Up for the Newsletter

If you aren't already receiving this newsletter directly, and you'd like to be added to the mailing list, let FloodSmart know! E-mail FloodSmart@ogilvypr.com and request to be part of the FloodSmart Program Update distribution. Please include your name, company and e-mail address.

Watch for more FloodSmart information next month!

Visit the National Flood Insurance Program Web sites at www.fema.gov/nfip and FloodSmart.gov.