



NATIONAL FLOOD INSURANCE PROGRAM

Bureau and Statistical Agent

W-02038

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and
NFIP Servicing Agent

FROM: WYO Clearinghouse

DATE: June 14, 2002

SUBJECT: NFIP Co-op Advertising Program Now Open
with Changes and New Guidelines

We are pleased to announce that the NFIP Co-op Advertising Program is now open. The reopening of the program was delayed as we worked to restructure the program to better target and manage the limited funds available through November. Given the limited amount of funds available for co-op advertising, we have made some changes to the program designed to:

- make better use of the funds;
- make funds available to more agents and WYOs;
- ensure that the money is used in states with lower penetration;
- ensure that no one state gets the majority of the funds available.

See the attached document that explains the changes and provides the new guidelines for the program. This information and the application are also available on the NFIP web site (www.fema.gov/nfip/coverii.htm#4).

Please distribute this information within your organization as appropriate. If you have any questions, call the Co-op Advertising Manager at 1-800-564-8236.

Attachments

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

Suggested Routing: Marketing, Underwriting

NFIP CO-OP ADVERTISING PROGRAM

ADVERTISING GUIDELINES

YEAR 2002

We are pleased to announce that the NFIP Co-op Advertising Program is now open and available to assist you in your local efforts to help America BE FLOOD ALERT. The opening of the program was delayed this year as we worked toward restructuring the program to better target, manage and spread out the available funds. Please see the information below for changes that have been made to the program and the guidelines.

1. **Half of the available funds will be available in states that have less than 15% market penetration in Special Flood Hazard Areas; the other half will be available in states with greater than 15% market penetration in Special Flood Hazard Areas.** The Co-op Program budget for June through November, 2002 is \$333,000.
 - ◆ This will make funds available in all states, but helps ensure that funds are set aside for those with lower penetration. These states with less than 15% penetration in Special Flood Hazard Areas are: Alaska, Arkansas, Washington DC, Idaho, Illinois, Iowa, Kansas, Kentucky, Maine, Michigan, Minnesota, Montana, New Hampshire, New Mexico, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Utah, Vermont, West Virginia, Wisconsin and Wyoming.
 - ◆ Agents/WYOs marketing in states with 15% or higher penetration will also have funds available to them. But we hope that agents and WYOs serving states with less than 15% flood insurance penetration will take advantage of Co-op funding set aside for them to increase policies.
2. **Each state is allocated a maximum of 10% of the 50/50 split or up to \$16,650.**

This will allow insurance partners from each state the opportunity to tap into the Co-op Program, without any particular state getting the bulk of the available funds.
3. **The reimbursement cap for all participants is now \$5,000.**

This will help spread the available funds to more WYOs and agents, so more will have an opportunity to participate in the program. Running an approved National Flood Insurance ad or airing an approved National Flood Insurance radio spot is eligible for 50% print insertion or media cost reimbursement.
4. **Co-op participants may ONLY use the advertising materials developed through the NFIP Co-op Advertising Program, which are available for FREE.**

The free, customizable materials provide space for WYOs and agents to advertise their name and contact information, while reinforcing the national campaign locally. These materials include 28 print advertising ad slicks that may be used in newspapers and magazines, as well as 4 live-read radio scripts. These are available at <http://www.fema.gov/nfip/coverii.htm#4> or by calling the Co-op Advertising Manager toll free at 800-564-8236.
5. **Yellow Pages display advertising is no longer available for reimbursement.**

To help ensure that the flood insurance messages are more widely communicated, Yellow Pages display advertising, which is more expensive and less aggressive than other forms of advertising, will no longer be available for reimbursement through the NFIP Co-op Advertising Program. An ad in your community newspaper or spot on your local radio station will help you reach more potential customers as well as bring them to your door.

The following NEW guidelines must be met to qualify for the NFIP Co-op Advertising Program:

1. Only flood insurance advertising materials produced through the NFIP Co-op Advertising Program may be used.
2. The ad must appear in a standard local newspaper, consumer magazine, or on a radio station approved for use by the NFIP Co-op Advertising manager.
3. The ad must include the NFIP logo at least equal in size to your own logo.
4. Ads that did not receive NFIP Co-op Advertising Program approval prior to running or airing will not be eligible for reimbursement.
5. Agents/WYOs are responsible for paying all invoices. The NFIP Co-op Advertising Program will be responsible for reimbursing agents/WYOs or agencies for a portion of the invoices upon submission of copies of paid invoices and tearsheets.

NOTE: Participation in previous program years does not guarantee approval in the 2002 program year.

If you have any questions about the program, please contact the NFIP Co-op Advertising Manager at 1-800-564-8236, or by fax at 212-727-5719.

NFIP CO-OP ADVERTISING APPROVAL APPLICATION

JUNE 2002 – NOVEMBER 2002

(Please print)

Name _____

Company Name _____

Address _____ City _____ State _____ ZIP _____

Phone () _____ Fax () _____ E-Mail _____

Name of person or agency that reimbursement check will be made out to: _____

IMPORTANT: THIS APPLICATION, AND YOUR FLOOD INSURANCE ADS, MUST BE APPROVED BEFORE THEY RUN. IF WE DO NOT RECEIVE THEM IN ADVANCE, YOU WILL NOT BE ELIGIBLE FOR REIMBURSEMENT.

Newspaper and magazine flood insurance ads must appear in print by or on November 30, 2002. **Radio spots must air by or on November 30, 2002.** All invoices, tearsheets and air checks (for radio) must be received no later than December 31, 2002. If the invoices, tearsheets and/or air checks are not received on or prior to December 31, you **WILL NOT BE REIMBURSED.**

There is a maximum amount that an individual agent/ WYO can be reimbursed from the NFIP Co-op Advertising Program between June 2002 and November 2002. Reimbursements are limited and available on a first come, first qualified basis.

Complete a full line for each advertisement.

Ad #	Name of Medium	Date of Ad	Size or Length of Ad	State in Which Ad Airs/Runs	Cost of Ad
1					
2					
3					
4					
5					
6					

For Office Use Only:

Approved By: _____

TOTAL = _____

Date: _____

Amount Earmarked: _____

Please send or fax this application to:

NFIP Co-op Advertising Manager c/o Bozell Worldwide, Inc. 40 West 23rd Street New York, NY 10010 Fax: 212-727-5719	Your Signature _____ Date _____
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ALLOW 2 WEEKS FOR PROCESSING. If you have questions, please call **1-800-564-8236.**

(6/12/02)