



# NATIONAL FLOOD INSURANCE PROGRAM

## Bureau and Statistical Agent

W-02060

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

**FROM:** WYO Clearinghouse

**DATE:** August 15, 2002

**SUBJECT:** NFIP Marketing and Advertising Update

Attached is the August 2002 NFIP Marketing and Advertising Update (formerly called the Cover America II Update). Please distribute this information within your organization as appropriate.

If you have any questions, contact your Program Coordinator.

Enclosure

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

Suggested Routing: Marketing, Underwriting



FEMA

# NFIP MARKETING & ADVERTISING UPDATE



August 2002

## NATIONAL FLOOD INSURANCE PROGRAM (NFIP) Co-OP ADVERTISING FUNDS AVAILABLE

We are happy to announce that the NFIP Co-op Advertising Program is open and available to assist you in your local efforts to help America BE FLOOD ALERT. Since the reopening of the Program in mid-June, only 5% of available funds have been allocated. That means that 95% of the funds are still available. No states have maximized their allocations.

With another hurricane season upon us, this is the perfect time to take advantage of the NFIP Co-op Advertising Program. Because of the 30-day waiting period for a new policy to go into effect, it's imperative to advertise flood insurance now – not when a major storm bears down on your area. Even if your clients aren't located in a coastal region where hurricanes pose a threat, they need to know that summer rains can cause flooding almost anywhere.

The opening of the Co-op Program was delayed this year as we worked toward restructuring the program to better target, manage, and spread out the available funds. See the NFIP web site for changes to the program and the guidelines (<http://www.fema.gov/nfip/coverij.htm#4>). For additional information, or if you have questions about our program, contact the NFIP Co-op Advertising Manager at 800-564-8236, or fax 212-727-5719.

## TELEVISION ADVERTISING

In August, the NFIP will continue to advertise nationally on cable TV networks and during network news broadcasts in the 32 markets listed below. "Driving Rain" and "Get the Facts" will air on Bravo, Discovery, FoxNews, FX, Lifetime, National Geographic, TNN, and TV Land. "Get the Facts" will air during network news broadcasts on ABC, CBS, NBC, Fox, and PAX.

Advertising on Home & Garden (HGTV) has been canceled because of poor response and will be replaced with TBS, TNT, and The Weather Channel.

Since April 1, more than 11,000 viewers have called for information about National Flood Insurance after watching our two TV commercials. Some 64% of these callers requested a free copy of the new *National Flood Insurance Guide* and/or a referral to a local insurance agent.

## STRONG RESPONSE TO SPRING DIRECT-MAIL EFFORT

In mid-June, the NFIP completed a mailing to consumers and insurance agents in 32 markets at risk for flooding by hurricanes and tropical storms (see below). These markets also have been targeted with television advertising during network news broadcasts. The NFIP has received more than 16,500 telephone inquiries about flood insurance as a result of the mailing. About 70% of the inquiries have been from consumers – so agents in these markets should expect to receive leads from interested consumers. Written response has also been very good. As of August 1, more than 10,000 consumers have requested a copy of the new *National Flood Insurance Guide* for more information about flood insurance.

## OUTREACH TO STATE INSURANCE COMMISSIONERS

The Federal Insurance and Mitigation Administration has sent a letter to the Insurance Commissioners of 22 states that are prone to flooding caused by hurricanes and tropical storms. The letter urged the Commissioners to join us in promoting flood insurance protection for residents. We asked for their help in ensuring that more agents are trained and ready to assist property owners with their flood insurance needs. We identified training opportunities including the Internet and workshops that are listed online. We offered our assistance and asked them to join North Carolina in requiring agents and adjusters to take flood insurance training. The following materials were enclosed: *Top 10 Things State Insurance Commissioners Can Do*; NFIP Public Awareness Materials Order Form; *The Value of Flood Insurance Messages*; *FEMA's Flood Hazard Mapping Program*. For states in which homes typically have basements, we included a basement coverage clarification.

## 32 Markets Subject to Flooding by Hurricanes and Tropical Storms

**Alabama:** Mobile–Pensacola, Birmingham

**Connecticut:** Hartford–New Haven

**District of Columbia:** Washington, DC

**Florida:** West Palm Beach–Ft. Pierce, Miami–Ft. Lauderdale, Ft. Meyers–Naples, Jacksonville–Brunswick

**Georgia:** Savannah, Atlanta, Macon

**Louisiana:** New Orleans

**Maine:** Portland–Auburn

**Maryland:** Baltimore

**Massachusetts:** Boston

**Mississippi:** Jackson, Columbus–Tupelo–West Point  
**New York (NJ):** New York City

**North Carolina:** Greenville–Spartanburg, Charlotte, Raleigh–Durham

**Pennsylvania (DE, NJ):** Philadelphia

**Rhode Island:** Providence–New Bedford

**South Carolina:** Charleston, Columbia

**Texas:** Houston, Dallas–Ft. Worth, San Antonio, Austin

**Virginia:** Norfolk–Portsmouth–Newport News, Roanoke, Richmond