



**FEMA**

# **NATIONAL FLOOD INSURANCE PROGRAM**

## **Bureau and Statistical Agent**

W-04008

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

**FROM:** WYO Clearinghouse

**DATE:** February 23, 2004

**SUBJECT:** FloodSmart—NFIP Marketing Advertising Campaign

FloodSmart is the name of our new NFIP marketing advertising campaign. The objective of the campaign is to achieve 5 percent net growth in flood insurance policies annually for the next 5 years, which translates into more business for you, the insurance provider. The campaign focuses on driving consumers to agents to learn more about flood insurance and to purchase a policy. How do you get involved?

Attached are two files. One is the inaugural version of our new monthly newsletter – FloodSmart. Please take a moment to read it. It will keep you informed on the progress of the campaign.

The other file is a form for you to fill out if you are interested in receiving free leads. That's the goal of all of the campaign elements – to drive leads to you. You probably received this form in the past, but because this is a new campaign, it's important to make sure we have all the most up-to-date information for all agents. It won't take long to fill out, but be sure to fill it out completely. It's especially important that you include your email address and fax number. Without this vital information, we will be unable to forward leads to you. Please send the completed form to the following fax number or mailing address:

**321.798.0333**

**OR**

**Protocol**

**255 N Sykes Creek Parkway  
Merritt Island, FL 32953**

The FloodSmart campaign will kick off at the end of March. Don't forget to get us your information as soon as possible. That way your information will get into the system quickly and, soon after the campaign begins, any qualified leads in your area can be sent directly to you.

If you have any questions or need additional information, please contact your Program Coordinator.

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

Suggested Routing: Marketing, Underwriting

7700 HUBBLE DRIVE • LANHAM, MD 20706 • (301) 731-5300

COMPUTER SCIENCES CORPORATION, under contract to the FEDERAL EMERGENCY MANAGEMENT AGENCY,  
is the Bureau and Statistical Agent for the National Flood Insurance Program

# FLOODSMART



## NFIP Marketing Program Update



Inaugural Edition

## Making America FloodWise

### INTRODUCING THE FLOOD PATROL

2004 brings a new focus to NFIP marketing, and a new agency to deliver it.

The goal is growth. And J. Walter Thompson (JWT), the country's largest advertising agency, has been chosen to create a campaign that will drive consumers and sales leads to WYO companies and agents, spur policy purchase, encourage renewals, and win back prior customers.

The hard-charging new marketing team calls themselves the NFIP Flood Patrol.

### MARKETING FOR 5% GROWTH

The Flood Patrol's growth target is aggressive: 5% more policies-in-force by next year. "It's ambitious, but doable," says JWT Management Director Jay Cronin. "We'll get there by reaching out to consumers in multiple ways, and at the same time making sure the insurance industry has the tools they need to close the sale."



**National Flood  
Insurance  
Program**

Consumer messages will educate property owners about the consequences of not having flood insurance, remind them that homeowner's insurance does not cover flooding, and help them better understand their level of risk.

Messages will be communicated through multiple media vehicles including direct response television, direct mail, a new consumer web site, online and print advertising, and public relations.

Stakeholder Relations programs are in development to build better communications with the insurance industry, lenders, realtors, and emergency managers. In addition, an enhanced co-op marketing program to provide marketing tools for Stakeholders is coming soon.

### NEWS YOU CAN USE

#### 30 Days and Counting

Persistent rains and saturated ground in parts of the Northeast and mid-Atlantic are heightening concern about spring floods.

Remember: it usually takes 30 days for new coverage to go into effect, so now is the time to begin reminding people that they need adequate flood coverage. (For full article:

<http://www.noaanews.noaa.gov/stories2003/s2142.htm>.)

#### Map Modernization offers a flood insurance opportunity

Communities across America are starting to update and digitize their flood maps, and in many cases the boundaries of flood plains are being redrawn. People not required to have flood insurance in the past may find that they are living in a flood hazard area and must be insured. We'll cover the story in more detail in future issues of the newsletter.

## Launching in March: Direct Response TV

### NEW SPOT FEATURES WARNING LABEL

"What do you mean my flood damage isn't covered???" Many agents have had to address this question. Yet millions of homeowners still don't know that their homeowners' insurance won't cover them for floods. A new NFIP TV spot, now in development, will help to change that misperception. The spot will feature a warning label to capture consumers' attention, and the warning label will also appear in other NFIP marketing materials.

### WATCH-AND-RESPOND TV

The spot won't just educate, however. It will give viewers a way to take action, right away, by calling the NFIP 800 number or their insurance agent. Callers to the toll-free number who need an agent will be referred to agents listed in the NFIP Leads Program database.

This kind of results-oriented advertising is known as Direct Response TV -- DRTV. In addition to generating leads, DRTV has another benefit. It allows the NFIP Flood Patrol and FEMA to continuously assess and fine-tune the effectiveness of marketing efforts by tracking the volume of responses each time and timeslot the commercial is aired.

### A DIGITAL DEVELOPMENT PROCESS

The first spot, "Homeowners", is currently in digital production, meaning that images are being computer-generated rather than shot on film. We can't reveal too much this early in the process, but will say you should expect to see some outstanding special effects!

### NATIONAL RELEASE IN MARCH

The spot will start airing nationally in late March, in time for the spring flood season, and in advance of hurricane season.

### MORE ABOUT CONSEQUENCES

Later in the year, a second spot, "Ignoring the Flood", will feature a family in denial about the devastation that a flood brings to their home. This spot will creatively reinforce the fact that not having flood coverage means possible loss of a homeowner's largest investment.

### MORE NEWS TO USE

**The NFIP Leads program** refers people who call the NFIP toll-free number to agents who write flood insurance in their zip code. To have leads sent to you, download a form at <http://docnet.fema.gov>, fill it out, and fax it to 321-978-0833. The form is called FEMA Form 81-95, NFIP Leads Program Application.

**WARNING: Ignoring flood insurance today, means you may lose everything forever.**

### COMING SOON

**In upcoming issues, look for specifics on creative development, marketing tips, events, and where to see messages in action.**

**March features:**  
**An update on television production, a sneak peak at the new web site, and how Public Relations will work to get the media involved in promoting the campaign message.**

# Free Flood Insurance Leads

... if you renew or sign up now!

The National Flood Insurance Program (NFIP) is generating responses from people who not only want more information about floods and flood insurance, but who want to buy a policy. **These people can be referred to you!** All you have to do is sign up or renew your information for the NFIP Leads Program.

## How are leads generated?

Many of those who call the NFIP are referred to an insurance agent---either their own agent or to one in the NFIP Leads Program database.

## How do I get information about leads?

We will provide you with the name, address, and telephone number of consumers in your area who contact the NFIP for more information and request the name of an insurance agent who writes flood insurance in their zip code. You will get this information by telephone or fax--whichever you prefer.

## What if other leads program agents write in the same zip codes that I do?

Agents names are provided through telephone referrals and are automatically rotated among agents who service the same zip code.

## How many leads will I get?

You may receive several over the course of a year, or you may not receive any.

## What about follow-up?

The sooner you contact an interested prospect, the greater your chances of closing the sale. When you meet the flood insurance needs of your new customers, share your results with us when we call you!

*\* If you previously enrolled in the NFIP Leads Program, please renew your application to ensure we have your most current contact information.*

## Sign Me Up or Renew My Application!

O.M.B. No. 1660-0059  
Expires October 31, 2004

To sign up or renew your application for the NFIP Leads Program, simply complete the application below and fax it to (321) 978-0333. You may also send it to NFIP Leads Program, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472. If you have any questions, please call us at 1-800-720-1093.

☐ New application

☐ Renewed application

Agent signature	
Agent Name <i>(Print clearly)</i>	
Agency Name	
Address	
City	
State	
Zip	
Phone number	
Fax number	

E-mail	
Web Address	
How you want to receive leads <i>(Check one)</i>	<input type="checkbox"/> Phone or <input type="checkbox"/> Fax
Send my lead to this number	
Zip codes prospected	
NFIP flood insurance written through these insurance companies	

### Paperwork Burden Disclosure Notice

Public reporting burden for this form is estimated to average 2 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the form. Send comments regarding the accuracy the burden estimate and any aspect of the form, including suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0059). You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. **Note: Do not send your completed form to this address.**