



FEMA

W-04053

August 25, 2004

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

FROM: WYO Clearinghouse

SUBJECT: FloodSmart – August Newsletter of the NFIP Marketing Campaign

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

Learn about the making of our newest Television ad – “Ignoring the Flood.” Find out where the Direct TV Ads will be airing, and how to order FloodSmart materials that your agents can use to market flood insurance – including tips for marketing the new Preferred Risk Policy (PRP) products.

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 your Program Coordinator.

Attachment

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

Suggested Routing: Marketing, Underwriting

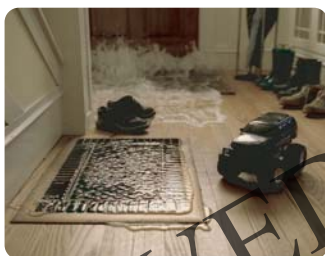
FloodSmart



August 2004

Second TV Commercial Up and Running

New Spot Shows Consequences of “Ignoring the Flood”



A living room fills with flood waters. The family inside ignores the threat—except for their little dog, who leaps up to safety. Then the waters recede, leaving a mess behind. Filmed with humor, the NFIP’s new TV spot makes a serious point: you can ignore a flood, but not its consequences.

The new commercial is now airing on 14 national cable networks, along with the campaign’s first commercial, “Homeowners.”

“Homeowners” reminds consumers that their homeowners insurance covers them for many disasters—but not for flooding. “Ignoring the Flood” goes one step further, showing what can happen when a family ignores the need to protect themselves from flood.

Look for NFIP commercials on these networks:

Bravo	Fox News	Oxygen
CMT	FX	TNT
Court	Nat Geo	TV Land
ESPN Classic	Nick at Night	Weather Channel
ESPN News	OLN	

Creating the Flood

How do you turn the idea of a family who stays put as a flood engulfs their living room into a compelling TV commercial? With a lot of hard work, water, and oxygen.

The quickly-rising floodwaters were achieved by lowering a custom built 40 x 30-foot living room into a tank of water. The set was built on a specially designed hydraulic platform, then submerged time again into a 7-foot tank at a Hollywood studio. The actors performed underwater. To keep them from constantly floating to the surface, they were weighted in position and attended by a diver with oxygen.

One exception to this approach was the widest underwater shot. The boy swims through the scene chasing a large trout while his parents continue finishing the crossword and working on needlepoint. With nowhere for divers to hide, the adults had to sink down into position on cue for each take.

Also part of the mix: a dog who keeps his feet dry by jumping for higher ground as the waters rise, including a scene where the dog surfs by on a coffee table before finally leaping onto the highest cabinet in the room. Hmmm... kids, dogs, and special effects. All the ingredients for a disaster movie, even if it is only 30 seconds long.

Campaign Status Report

The FloodSmart campaign is now in full swing. Here's an update on what's happening:

Advertising ▶ In the past few weeks both TV and online advertising have begun. Qualified callers are being referred to agents participating in the Leads Program, and visitors to the Web site can obtain the name of a Leads Program agent online.

Floodsmart.gov Web site ▶ Visitors to the Web site can sign up for a consumer "e-newsletter." The first one was sent out in July, and a second is now being prepared.

Public Relations ▶ Concentrated media outreach in high-risk states has resulted in a flood of stories, including TV news segments and flood smart messaging in *USA Today* online, the *Houston Chronicle*, the *South Florida Sun Sentinel*, the *Fort Worth Star-Telegram* and numerous local outlets. To date, newspaper placements have reached more than 16 million readers.

Consumer Mail ▶ In late July, the first Direct Mail piece was mailed directing consumers to contact agents who are participating in the Leads Program! Two creative executions were sent to non-policy holders. One reminds them that their home insurance covers disasters that are unlikely to occur, but does not cover America's #1 natural disaster. The other explains how "inches of water can cost consumers thousands of dollars."

Agent Mailing ▶ Also mailed in late July was the Agent mailing. This provides agents with a heads-up on the consumer mailing going out to potential new customers. The letter alerts agents of the mailing, tells them that their names have been included, and gets them prepared for potential incoming customer calls. This piece was mailed first class, so it will arrive well before any potential new customer calls.

NEWS YOU CAN USE

Flood Insurance Manual

Remember to access your flood manual for details on NFIP policies and rates. The Flood Insurance Manual is available at <http://www.fema.gov/nfip/manual.shtm>

Leads Program in Action

We've already received hundreds of calls—and we've just started! We'd like to send you leads!

If your area code, mailing address or email has changed be sure to provide with the updated information! You can also keep up-to-date on marketing opportunities if you opt-in to receive the newsletter by e-mail. But none of this can happen if your data is out of date!

Go to www.fema.gov/nfip/forms.shtm today, download the Leads Program application and fax it to 321-978-0333.



Remembering Floyd

Watch for upcoming stories with hurricane season preparedness tips and reminders of the fifth anniversary of Hurricane Floyd flood areas from North Carolina to New York in September 1999.

PRP Materials for Agents Available

New marketing materials will help agents market the PRP products to consumers. The **Preferred Risk Policies (PRP) for Businesses & Preferred Risk Policies (PRP) for Homeowners** Fact Sheets contain consumer-focused information about policy options and their cost-savings. The PRP Marketing Tips for Agents contains just that—valuable marketing tips and talking points to help make the new PRP policies part of your policy base. These PRP Materials have been distributed at industry conferences and sent to state and local agent associations.

Simply contact FloodSmart@ogilvypr.com to receive electronic copies of these items.

More Marketing Materials

You can also order electronic copies of these FloodSmart materials:

FloodFacts Fact Sheet

Consumer focused 2-pager about your Flood Risk

FloodSmart.gov Web Site Fact Sheet

An introduction to the site and all it offers

Don't forget—contact FloodSmart@ogilvypr.com for your copies today.

MORE NEWS YOU CAN USE

NEW October 1, 2004: NFIP Simplifies Conversion of Standard Rated Policy to PRP

WYO companies and the NFIP Servicing Agent will be able to convert existing standard rated policies to Preferred Risk Policies at any time during the term of the policy, beginning October 1, 2004. The NFIP realized that many policy holders are affected by changes, such as map revisions or LOMA/LOMR. Because of this, the NFIP has designed a new rule to allow policy holders to purchase a lower-cost policy prior to their next renewal date. The rule will help WYO companies and agents retain current customers by providing them with cost savings—without the wait.

Look for more on this new option and processing procedures in coming issues of FloodSmart!

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!**



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