



FEMA

W-04074

September 30, 2004

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

David I. Maurstad

FROM: David I. Maurstad
Acting Director
Mitigation Division
Emergency Preparedness and Response Directorate

SUBJECT: Fostering Consumers' Understanding of Flood Insurance

We recognize and appreciate all that the WYO companies and the NFIP Servicing Agent are doing to provide excellent customer service to flood insurance policyholders. To further enhance consumers' understanding of flood insurance, and the service you are providing, I ask for your cooperation in doing the following:

1. Closely monitor your insurance adjusters and/or your vendors involved in claims processing and quickly follow up on any information regarding negative consumer reaction to flood insurance claims. The WYO companies should personally contact the insureds who have voiced such concerns, and work to resolve the problems. Please keep us informed of your efforts and outcomes in this regard.
2. Be active in conveying positive messages through the media about your company's delivery of flood insurance services to your policyholders. For example, feature the positive work of your company and its adjusters to assist flood victims, and use testimonials from policyholders who are pleased with their claims processing. Emphasize that your company is an important component of the partnership between the private insurance industry and the Federal Government in delivering flood insurance to homeowners, businesses, and renters.
3. Manage consumer expectations by conveying the following points, both through the media and individually with your policyholders:
 - Be prepared for your meeting with the claims adjuster. Read your flood insurance policy to familiarize yourself with your coverage. Contact your insurance agent if you have questions.
 - Notice that there are some coverage exclusions. These are necessary to keep flood insurance coverage affordable across our Nation.
 - Help your adjuster to help you.

WYO Principal Coordinators and NFIP Servicing Agent
September 30, 2004
Page 2

Also, I would appreciate your sharing your efforts in this regard with us. Program Coordinators at the NFIP Bureau and Statistical Agent will be contacting you for periodic reports along these lines. In the meantime, if you have questions, suggestions, or success stories to share, please contact Mr. Edward L. Connor, Chief, Industry Relations, via e-mail at Edward.Connor@dhs.gov.

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

Suggested routing: Claims, Marketing, Underwriting

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