



**FEMA**

W-04075

October 1, 2004

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

FROM: WYO Clearinghouse

SUBJECT: FloodSmart Newsletter – The NFIP Co-Op Program Special Edition

The new and improved NFIP Co-Op Program is now available!

See the attached Special Edition of the FloodSmart Newsletter to learn about the 2004-2005 NFIP Co-Op Program that offers agents, WYO companies, and insurance associations pre-approved creative materials and 10 to 75 percent reimbursement for advertising costs.

Take a moment to read the Special Edition and pass it along to your agents. Then encourage them to take advantage of the NFIP Co-op Program's offerings – designed to cut the costs of advertising and to motivate potential customers to learn their flood risk and purchase flood insurance. You can use the information in your newsletters, publications, or list-serve e-mails.

Agents interested in participating in the NFIP Co-op program can sign up by visiting [www.FloodSmart.gov/agent](http://www.FloodSmart.gov/agent).

If you have any questions or need additional information, please e-mail the NFIP Co-Op Program Administrator at [nfipco-op@jwt.com](mailto:nfipco-op@jwt.com).

Attachment

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

Suggested Routing: Marketing, Underwriting

# FloodSmart



## NFIP Marketing Program Update

Special Co-Op Edition 2004

**Back By Popular Demand:**

## The NFIP Agent Co-Op Program

The 2004/2005 Co-Op program offers agents, WYO companies, and insurance associations branded ads and direct mail materials to assist them in gaining new customers.

The materials will be available **October 1** through a special link on FloodSmart.gov.



### A Strong Tie-in to the Overall Campaign

Agents can take advantage of the awareness being built by FloodSmart advertising and mail, because the Co-Op Program's newspaper and magazine ads have been pre-produced, with the national branding in place. Radio commercials and scripts will also be available, along with customizable direct mail letters.

### Local Ads at a Fraction of the Cost

FloodSmart will pick up 10% to 75% of the costs of placement, through a new streamlined pre-approval and reimbursement process.

### The Co-Op Program In Brief

- Produced Newspaper Creative
- Produced Magazine Creative
- Radio Scripts and Pre-recorded Radio Commercials
- Direct Mail Letters (NEW)
- No Approvals Needed For Creative (NEW)
- Simple Reimbursement Process (NEW)
- Additional Funds for Completing Training (NEW)

### Be Flood Smart & Save 25% More


Agents can receive an additional 25% reimbursement for co-op advertising if they've taken a flood insurance training course sometime within the past year. The additional money is provided if the reimbursement paperwork is accompanied by a training certificate showing state approved, CE credits in flood insurance, or completion of the online training at <http://training.nfipstat.com> or [www.fema.gov/nfip/trainagt.shtm](http://www.fema.gov/nfip/trainagt.shtm).

# Creative Options

The NFIP Co-Op Program has a tiered reimbursement structure that provides a spectrum of Flood advertising options.

- 1. High Flood Messaging (Flood Only): 50% reimbursement** — This creative primarily focuses on flooding and directs consumers to contact the flood expert in their area. Template options include newspaper, magazine, radio, and Yellow Pages.
- 2. Medium Flood Messaging (Flood and Additional Insurance Lines): 25% reimbursement** — This creative promotes flood awareness, but allows agents the opportunity to highlight other lines of business. Template options include newspaper and Yellow Pages ads.
- 3. Low Flood Messaging (Flood Secondary): 10% reimbursement** — With this option, you create your own newspaper ad almost in its entirety, but tagged with a flood message provided by the NFIP. The flood insurance message is secondary to the main advertising message in the ad.

Don't forget agents earn an additional 25% reimbursement as a FloodSmart Agent.




**HIGH FLOOD MESSAGING**

Reimbursement Options

**50%** Co-Op Reimbursement

**25%** FloodSmart Trained

**75% BACK**



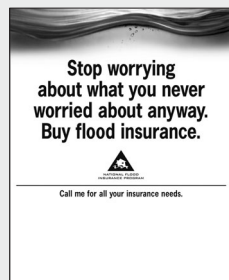
**MEDIUM FLOOD MESSAGING**

Reimbursement Options

**25%** Co-Op Reimbursement

**25%** FloodSmart Trained

**50% BACK**



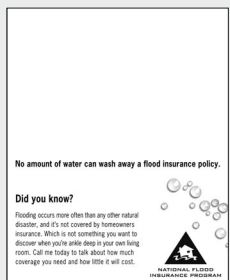
**LOW FLOOD MESSAGING**

Reimbursement Options

**10%** Co-Op Reimbursement

**25%** FloodSmart Trained

**35% BACK**



## Reward Your Agents

We have incentives for WYOs and insurance associations too.

Another way to trim expenses is through a grouped program. A WYO company (not an individual agent or single agency) can list multiple agents in one newspaper ad and receive a 50% reduction in costs. Even better, the NFIP's ad agency will create an ad to promote your agents, place the ad, and make the process hassle-free.

## 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](mailto:FloodSmart@ogilvypr.com) and request to be part of the FloodSmart Program Update distribution. Include your name, company and e-mail address.



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