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

FROM: WYO Clearinghouse

DATE: November 18, 2002

SUBJECT: NFIP Marketing & Advertising Update

Attached is the November 2002 NFIP Marketing & Advertising 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
NFIP MARKETING & ADVERTISING UPDATE

November 2002

CAMPAIGN EFFORTS THROUGH NOVEMBER

The current marketing and advertising campaign will run through the end of November. During this time, the NFIP will continue its national television advertising, follow up on the direct mailing to agents and consumers in hurricane- and tropical storm-prone areas, and continue the Co-op Advertising Program.

CO-OP ADVERTISING – LAST MONTH TO RUN ADS FOR REIMBURSEMENT

The Co-op Advertising Program, which has been open since the end of June, will continue to run through November 30, 2002. To be considered for reimbursement, flood insurance ads must be pre-approved and run on or by November 30, 2002. All invoices, tear sheets, and air checks (for radio) must be received no later than December 31, 2002.

With the return of El Niño this fall, there is no better time to remind consumers in your local area about the need to buy and keep National Flood Insurance. Climate and weather experts from NOAA say El Niño remains on track to influence weather across the United States during the upcoming winter season. They predict wetter-than-average conditions in the southern states and increased storminess along the East Coast.

Under the Co-op Advertising Program, participants’ National Flood Insurance ads that have been approved prior to running will be reimbursed 50 percent of the print insertion/media cost, up to $5,000. Newspaper, magazine, and radio spots are eligible for reimbursement. Yellow Pages display advertising is no longer eligible for reimbursement. For questions or an application, contact the NFIP Co-op Advertising Manager at 800-564-8236 or go on-line to www.fema.gov/nfip/coverii.htm#4.

FIMA MAKING SPECIAL EFFORTS TO INSURE 4,500 NORTH CAROLINA RESIDENTS

On December 15, 2002, the Group Flood Insurance Policy that the State of North Carolina bought for 4,500 residents after Hurricane Floyd will expire. Those 4,500 policyholders must purchase their own flood insurance policies by November 15, 2002, in order to avoid a gap in coverage, since there is a 30-day waiting period before the new policy will go into effect. By purchasing a separate policy, they will be covered against future flood losses and will remain eligible for many forms of Federal disaster assistance in the future.

FIMA urges insurance agents to assist the affected North Carolina residents in purchasing their own coverage. FIMA also encourages agents to promote flood insurance as a wise investment to all residents of areas affected by Hurricane Floyd. To this end, FIMA will provide marketing support in the form of lists of Group Flood Insurance Policy certificate holders in the agents’ ZIP Codes, lists of communities affected by Hurricane Floyd, and talking points that can be used in presentations and/or given to the media for live-read announcements. The lists of communities affected by Hurricane Floyd and talking points can be downloaded in PDF format from http://bsa.forta.com/wyobull/w-02074.pdf.

Please fax requests for lists of certificate holders to Carolyn Goss, FIMA, at 202-646-3689 together with a statement that the names and addresses will be used only for the purpose of marketing flood insurance under the NFIP.

TELEVISION ADVERTISING

Television advertising will continue to run until November 24 on the following national cable stations: Bravo, Discovery, Fox News, FX, Home and Garden, Learning Channel, Lifetime, National Geographic, TV Land, TNN, and The Weather Channel. The spots used will be “Driving Rain” and “Get the Facts,” the two response-driven commercials introduced by the NFIP in October 2001.

These spots will also be on-air during news programs on ABC, CBS, NBC, Pax, and Fox in 30 local markets in states that are prone to hurricanes and tropical storms (list below).

Since May 2002, the spots have generated over 23,614 calls and 14,811 leads. These leads are forwarded via the NFIP’s Telephone Response Center to insurance agents who then perform follow-up and sell flood insurance policies to the consumers.

MARKETS FOR LOCAL TV ADVERTISING

Atlanta, GA  Greenville/Spartanburg, SC  Philadelphia, PA
Austin, TX  Hartford/New Haven, CT  Portland, ME
Baltimore, MD  Houston, TX  Providence/New Bedford, RI
Birmingham, AL  Jackson, MS  Raleigh/Durham, NC
Boston, MA  Jacksonville/Brunswick, FL  Richmond, VA
Charleston/Huntington, SC  Miami/Ft. Lauderdale, FL  Roanoke, VA
Charlotte, NC  Mobile, AL  San Antonio, TX
Columbia, SC  New Orleans, LA  Savannah, GA
Dallas/Ft. Worth, TX  New York, NY  Washington, DC
Ft. Myers, FL  Norfolk, VA  West Palm Beach, FL