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

FROM: WYO Clearinghouse

DATE: April 8, 2004

SUBJECT: FloodSmart—NFIP Marketing Advertising Campaign

The latest issue of the FloodSmart newsletter is attached. This month’s issue features highlights of the new consumer campaign, including a new consumer-focused website and upcoming television commercials.

Please take a moment to read this valuable resource. 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
CONSUMER CAMPAIGN KICKS OFF!

New Website Locates Agents

What’s my flood risk? How does flood insurance protect me? How do I find an agent? To answer these consumer questions, and many more, the NFIP will launch a new consumer-focused website — FloodSmart.gov — April 12. The site will serve as a key piece of the NFIP’s national marketing, advertising and public education efforts.

The vision for the website is to become the preferred website for relevant, useful information about flood risks and flood insurance, and to connect consumers with agents who can help them become flood insured.

The site will localize the reality of flood risk to drive both the acquisition of new customers and the retention of existing policyholders. In the coming year, additional features will make it easier for insurance agents to sell policies. The sales tools will include templates for both web and collateral pages.

One of the most valuable features of the website is the Agent Directory. Much like the telephone response center, the Agent Directory tool will be designed to quickly get consumers in touch with agents qualified and interested in selling flood insurance. This feature is expected to dramatically boost the number of agent referrals in support of our overall goal to increase the sale of new flood policies during the coming years.

In addition to the Agent Directory, the site will have a Flood Risk Assessment tool where visitors can input their address to receive a property profile containing flood zone designations, a list of local agents, a DFIRM (if available) and information about what’s happening in their community. Other features include comprehensive information about the hazards of floods and flood insurance, local and regional news, and floodplain management efforts. Visitors will also be able to sign-up for an e-newsletter, request a brochure, and use the premium estimator to calculate general insurance rates based on standard inputs.

NEWS YOU CAN USE

Annual Flood Conference, May 2-5. This year’s flood conference will be held in Seattle. If you’re planning to be there, be sure to attend the marketing and advertising workshop on Monday (May 3). Be sure to register by April 16 at the NFIP website – see "training & workshops" (www.fema.gov/NFIP).

Hazard Week: Miami and Orlando Promote Flood Insurance. For Hazardous Weather Awareness Week, February 28, the Miami Herald and TV stations serving Orlando took the opportunity to stress flood insurance as an important way to protect from disaster.

The website won’t be ready until April 12, but note the URL right now: http://www.floodsmart.gov
Homeowners Television Airing in May

Not all homeowners know that their homeowner’s insurance does not cover them for one of the most frequently occurring natural disasters – flooding. Unprepared consumers can find themselves in quite a mess if they haven’t covered themselves with flood insurance. The television commercial for the new advertising campaign delivers this important message to consumers. The visuals in the commercial demonstrate the destruction natural disasters can have on a home and delivers the message that a home is covered for a number of disasters but not for one in particular – flooding.

The powerful commercial will drive consumers to contact their agent, call for information or visit www.floodsmart.gov to get themselves covered. J. Walter Thompson advertising is developing the commercial in a unique fashion – digitally. The team is creating natural disasters using modern digital technology. No traditional film or staging will be used. The actions in the :30 commercial are all generated using a computer which allows for the creation of “true-to-life” natural disasters. Look for the commercial to begin airing on a number of cable networks nationally in May.