



**FEMA**

W-04064

September 20, 2004

MEMORANDUM FOR: Write Your Own Principal Coordinators  
NFIP Servicing Agent

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

A handwritten signature in black ink that reads "David I. Maurstad".

SUBJECT: FloodSmart Retention and Win-back Direct Mail Programs

I would like to express my support for the policyholder retention and win-back programs developed as part of the FloodSmart campaign, and encourage WYO companies to participate. Details on these programs, along with the Opt-Out Form, were provided in the August 16, 2004, WYO Clearinghouse memorandum. Both of these direct mail efforts are designed to assist WYO companies and agents in achieving the annual 5% net growth goal.

#### Retention Program

Using the results of a statistical analysis conducted by J. Walter Thompson, the retention direct mail program targets those who may be most inclined to let their policy lapse. Following up on the renewal notices companies send out to those policyholders, the retention direct mail program is designed as another way to remind property owners how important it is to renew their current policy. To make it easier for the policyholder, their current agent's name, company name, address, and phone number will be listed on the piece. This data will be collected from the participating WYO companies.

#### Win-back Program

The win-back direct mail program will be sent to those former policyholders who decided to let their policies lapse. The mailing will help them understand the risk they are taking by not insuring their property. It will be sent 90 days after their policy expires.

#### Why Opt-Out Rather than Opt-In?

Many WYO companies have told us that they are ready to provide the needed data to initiate these programs now. Others have expressed the need for additional time to review them. Rather than delay the programs, we will conduct the initial mailing and allow those WYO's who are not interested or not yet ready to opt-out. Companies that elect to opt-out of the program at this time will be able to take advantage of future opportunities to participate in these programs.

Thank you for working with the NFIP to generate and retain customers – ensuring that as many properties as possible are protected from America's #1 natural disaster.

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

Suggested Routing: Accounting, Data Processing, Underwriting, Claims