

REFERENCE

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance that could compliment and encourage preventive and protective measures.
- Many factors made it uneconomical for the private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large-scale participation of the federal government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program that, over time, could be made available on a nationwide basis through the cooperative effort of the federal government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdictions by considering the hazards of flood when rendering decisions on the future use of such land in order to minimize damage.

From 1968 until 1979, the NFIP was administered by the U.S. Department of Housing and Urban Development. When the Federal Emergency Management Agency (FEMA) was established in 1979, administration of the NFIP was transferred to that agency. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their flood-prone lands. In return, FEMA makes flood insurance coverage available on buildings and their contents throughout the community. FEMA has traditionally identified these flood hazard areas on maps which are provided to communities for carrying out their responsibilities. The maps are also used by insurance producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative undertaking of FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the federal government retains responsibility for underwriting losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, match their flood business to their normal business practices for other lines of insurance. Many producers have elected to move or place their flood policies with one or more of the WYO Companies they represent.

In brief, the producer has the following options:

- Place all business with one or more WYO Companies;
- Place business with both the NFIP directly and with one or more WYO Companies; or
- Continue to place all flood insurance directly with the NFIP (referred to as "NFIP direct business").

The goals of the Program are to increase the policy base, improve services and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties—WYO companies, the National Flood Insurance Program's Bureau and Statistical Agent, the NFIP Servicing Agent, insurance agents and adjusters—comply.

A. WYO Companies

Agents and adjusters servicing flood insurance business through one of the Write Your Own (WYO) companies should direct questions and requests for technical assistance to the WYO Company itself. If the WYO Company needs technical assistance, then it will contact its NFIP Bureau and Statistical Agent Business consultant. If the business consultant, with the assistance of

technical experts cannot provide the needed assistance, the NFIP Bureau and Statistical Agent will direct the inquiry to FEMA for an answer.

B. NFIP Servicing Agent (NFIP Direct)

Agents and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for the answer to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact FEMA for an answer.

C. Special Direct Facility

Agents and adjusters servicing flood insurance policies identified as targeted repetitive loss properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Severe Repetitive Loss section of this manual for more information.

**NFIP SERVICING AGENT CONTACT INFORMATION
FOR NFIP DIRECT PROGRAM AGENTS**

The contact information below is for use only by agents/producers who write with the NFIP Direct Program—the NFIP Servicing Agent.

Agents/producers who write with the NFIP Write Your Own (WYO) Program must submit materials and questions to their WYO Companies.

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
-Applications (not Submit-for Rate)	NFIP Servicing Agent P.O. Box 29138 Shawnee Mission, KS 66201-9138	Phone 1-800-638-6620 Fax 1-800-742-3148
-Endorsements -Cancellations	NFIP Servicing Agent P.O. Box 2992 Shawnee Mission, KS 66201-1392	Phone 1-800-638-6620 Fax 1-800-742-3148
-Submit-for-Rate Applications (See pages RATE 24-25) -Underpayment Letters -Underwriting Inquiries and Issues -All Other Inquiries	NFIP Servicing Agent P.O. Box 2965 Shawnee Mission, KS 66201-1365	Phone 1-800-638-6620 Fax 1-800-742-3148
-Severe Repetitive Loss Properties	NFIP Special Direct Facility P.O. Box 29524 Shawnee Mission, KS 66201-5524	Phone 1-800-638-6620 Fax 1-800-742-3148
-Renewal Notices (with premium payments) -Expiration Notices (with premium payments)	National Flood Insurance Program P.O. Box 70936 Charlotte, NC 28272-0936	Phone 1-800-638-6620 Fax 1-800-742-3148
-Notices of Loss -Written Claims Inquiries -All Other Claims Correspondence	NFIP Servicing Agent P.O. Box 2966 Shawnee Mission, KS 66201-1366	Phone 1-800-767-4341 Fax 1-800-767-5574
-Overnight Express Deliveries -Certified Mail	NFIP Servicing Agent c/o Covansys 13401 W. 98th St. Lenexa, KS 66215	N/A

*Telecommunication Device for the Deaf (TDD) 1-800-447-9487

**NFIP GENERAL CONTACT INFORMATION
FOR ALL NFIP STAKEHOLDERS**

TOPIC	MAIL, E-MAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program Information & Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	http://www.fema.gov/business/nfip/cbrs/cbrs.shtm	N/A
Community Status Book (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/fema/csb.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	http://www.fema.gov/library/index.jsp	N/A
Flood Insurance Manual (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/business/nfip/manual.shtm	Phone 1-800-358-9616 Fax 1-800-358-9620
Flood Map Information from FEMA Map Specialists on: - Letters of Map Change - Other Technical Issues	FEMA Map Assistance Center 3601 Eisenhower Avenue, Suite 600 Alexandria, VA 22304 femamapspecialist@mapmodteam.com	Phone 1-877-336-2627
Flood Maps, Flood Insurance Studies, and Q3 Data (order hardcopy or CD-ROM)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://msc.fema.gov	Phone 1-800-358-9616 Fax 1-800-358-9620
Flood Zone Determination Companies, List of	http://www.fema.gov/business/nfip/fzone1.shtm	N/A
General Information for Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	N/A
Supply Order Forms (bulk hardcopy orders): - Claims & Underwriting - Public Awareness Materials	FEMA Distribution Center P.O. Box 2012 Jessup, MD 20794-2012	Phone 1-800-480-2520 Fax 1-301-362-5335
Training on Flood Insurance	http://www.fema.gov/business/nfip/wshops.shtm ; http://www.nfipbureau.fema.gov/training/index.html	N/A
Watermark & e-Watermark Newsletters	http://www.fema.gov/business/nfip/wm.shtm ; http://watermark.nfipstat.com/index.htm	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/nfipInsurance/companies.jsp	Phone 1-800-480-2520 (item 073, "The Choice Is Yours")

*Telecommunication Device for the Deaf (TDD) 1-800-447-9487

**NATIONAL FLOOD INSURANCE PROGRAM
BUREAU AND STATISTICAL AGENT**

REGIONAL OFFICES

The National Flood Insurance Program's Bureau and Statistical Agent operates a network of regional offices within the continental United States.

The regional staff may be able to assist with problems and answer questions of a general nature. However, the regional offices do not handle processing, nor do they have policy files at their locations.

The latest contact information for both NFIP Bureau and Statistical Agent and FEMA regional offices is available at <http://www.fema.gov/about/contact/regions.shtm>.

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL STAFF**

SERVICE AREA

Region I

260 Franklin St., Suite 300
Boston, MA 02110
Phone: 267-560-5057
Fax: 267-560-5057

Bob Desaulniers
Regional Manager
Cell: 713-252-6779
rdesaulniers@ostglobal.com

Connecticut, Maine,
Massachusetts, New Hampshire,
Rhode Island, Vermont

Region II

P.O. Box 7342
Pennel, PA 19047
Phone: 267-560-5057
Fax: 267-560-5057

Walter McGuckin
Regional Manager
Cell: 301-467-8103
wmcguckin@ostglobal.com

New Jersey, New York, Puerto
Rico, Virgin Islands

Region III

P.O. Box 7342
Pennel, PA 19047
Phone: 267-560-5057
Fax: 267-560-5057

Walter McGuckin
Regional Manager
Cell: 301-467-8103
wmcguckin@ostglobal.com

Delaware, District of Columbia,
Maryland, Pennsylvania, Virginia,
West Virginia

Region IV

P.O. Box 1046
Zephyrhills, FL 33539-1049
Phone: 813-788-2624
Fax: 813-788-2710

Lynne Magel
Regional Manager
Cell: 813-404-8782
lmagel@ostglobal.com

Alabama, Georgia, Kentucky,
Mississippi, North Carolina, South
Carolina, Tennessee, Florida

Region IV

1000 Abernathy Road NE, Suite 900
Atlanta, GA 30328-5648
Phone: 678-808-8983
Fax: 678-808-8400

David Clukie
Regional Liaison
Cell: 813-767-5355
dclukie@ostglobal.com

Alabama, Georgia, Kentucky,
Mississippi, North Carolina, South
Carolina, Tennessee, Florida

Region V

100 S. Wacker Dr. Suite 500
Chicago, IL 60606
Phone: 312-596-6728
Fax: 312-939-4198

Richard Roths
Regional Manager
Cell: 630-309-0384
rroths@ostglobal.com

Illinois, Indiana, Michigan,
Minnesota, Ohio, Wisconsin

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL OFFICES**

Region VI

P.O. Box 50173
Denton, TX 76205
Phone: 940-808-0190
Fax: 940-808-0190

Region VII

8300 College Blvd., Suite 200
Overland Park, KS 66210
Phone: 913-344-1194
Fax: 913-344-1011

Region VIII

999 18th Street, Suite 900
Denver, CO 80202
Phone: 303-299-7873
Fax: 303-293-8585

Region IX

1333 Broadway, Suite 800
Oakland, CA 94612-1942
Phone: 510-874-1755
Fax: 510-874-3268

Region X

1501 4th Ave., Suite 1400
Seattle, WA 98101
Phone: 206-438-2607
Fax: 510-874-3268

**NFIP BUREAU AND
STATISTICAL AGENT
REGIONAL STAFF**

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Adam Lizarraga
Acting Regional Manager
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SERVICE AREA

Arkansas, Louisiana, New Mexico,
Oklahoma, Texas

Iowa, Kansas, Missouri, Nebraska

Colorado, Montana, North Dakota,
South Dakota, Utah, Wyoming

Arizona, California, Guam, Hawaii,
Nevada

Alaska, Idaho, Oregon, Washington

PAPERWORK BURDEN DISCLOSURE NOTICE

GENERAL — This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY—Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320

DISCLOSURE OF BURDEN—Public reporting burden for the collection of information entitled "National Flood Insurance Program Policy Forms," is estimated to average 10 minutes per response, excluding the V-Zone Risk Factor Rating Form. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Reporting burden for these forms, as part of this collection, is listed below. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden, to: U.S. Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, D.C. 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send completed forms to this address.**

PRIVACY ACT — The information requested is necessary to process these forms for flood insurance. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Furnishing the information is voluntary. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, agents and mortgagees named on policies.

FEMA FORM NUMBER	TITLE	BURDEN HOURS
81-16	Application for Flood Insurance (New)	12.00 Minutes
81-16	Application for Flood Insurance (Renewal)	7.50 Minutes
81-17	Cancellation/Nullification Request	7.50 Minutes
81-18	General Change Endorsement (w/Premium)	9.00 Minutes
81-18	General Change Endorsement (w/o Premium)	9.00 Minutes
81-25	V-Zone Risk Factor Rating	6.00 Hours
81-67	Preferred Risk Application	15.00 Minutes