



THE DAILY ANAGRAM

SATURDAY, MAY 10

THE DAILY NEWSLETTER OF THE 2008 NATIONAL FLOOD CONFERENCE

TODAY'S SCHEDULE

WYO Anniversary Conference Breakfast
8:30 am – 10:00 am

Town Halls

- Claims
 - Floodplain Management & Mapping
 - Marketing
 - Underwriting
- 10:15 am – 11:30 am

WYO Breakfast, Then Town Halls Close Out Conference Today

The 25th annual National Flood Conference ends this morning with the closing general session breakfast followed by the always well-attended Town Halls.

Sponsored by EDS, the breakfast is officially dubbed the Write Your Own (WYO) Anniversary Conference Breakfast, as this conference celebrates not only the 40th anniversary of the NFIP, but also the 25th anniversary of government-industry partnership in the WYO Program.

Scheduled to begin at 8:30 in the Grand Ballroom, the breakfast will feature former Federal Insurance Administrator Jeffrey S. Bragg, who will deliver a presentation on the origins (circa 1983) and early years of the WYO Program. Mr. Bragg now serves as Executive Director, Terrorism Risk Insurance Program, U.S. Department of the Treasury.

Next, present Federal Insurance Administrator David I. Maurstad will discuss the challenges that face the WYO Program and the NFIP at large, both now and in the future.

Following breakfast and a short break, it's time for the conference's final event. From 10:15 to 11:30, the Columbus meeting rooms will be the site of Town Halls on Claims,

Floodplain Management and Mapping, Marketing, and Underwriting. The Lender Town Hall (see following article) was rescheduled to yesterday afternoon.



Federal Insurance Administrator David I. Maurstad will speak at this morning's closing breakfast session.

Rescheduled Lender Town Hall Draws a Crowd

Although rescheduled from this morning's original time slot to yesterday afternoon, the annual Lender Town Hall, this year themed "Ask the Regulator," still drew a large and diverse crowd.

Attendees from lending institutions, flood zone determination companies, loan servicing companies, and others packed the room to



Flanked by Federal Deposit Insurance Corporation's Mira Marshall, Pamela Mount of the Office of the Comptroller of the Currency responds to an audience question at yesterday's Lender Town Hall.

hear Federal and private sector mortgage loan experts respond to audience questions.

Hot topics included secondary lienholders, "gap" coverage, and comments for the proposed Interagency Q&A, which must be submitted by May 20.

Time Capsule: Forty Years of NFIP Firsts

Here are some of the "firsts" highlighted in the NFIP 40th anniversary video shown at Thursday's Opening General Session.

- 1968** Metairie, LA, and Fairbanks, AK, were first communities to join NFIP.
- 1970** NFIP published first floodplain management regulations.
- 1973** Congress passed Flood Disaster Protection Act of 1973, making flood insurance mandatory in floodplains for buildings with federally backed mortgages.



FEMA

- 1974** First Congressional mandate for hazard mitigation as precondition for Federal disaster assistance.
- 1979** FEMA created to coordinate Federal disaster response and recovery efforts, and administer the NFIP.
- 1982** Congress passed Coastal Barrier Resources Act, making NFIP coverage unavailable for new or significantly improved structures in protected coastal areas.
- 1983** Write Your Own Program implemented.
- 1986** Tulsa, OK, gets first digital Flood Insurance Rate Map.
- 1989** Preferred Risk Policy introduced. First Claims Coordinating Office opened to oversee use of single adjuster for combined wind/flood claims.
- 1990** Community Rating System (CRS) created.
- 1991** Mortgage Portfolio Protection Program established.
- 1994** After 1993's disastrous Midwest floods, Congress passed National Flood Insurance Reform Act, strengthening mandatory requirement. Residential Condominium Building Association Policy introduced.
- 2003** FEMA made part of new Department of Homeland Security. NFIP linked to FEMA's multihazard prevention, partnership, and protection initiatives. Five-year Map Modernization Program began.
- 2004** NFIP FloodSmart direct marketing and advertising campaign began. Congress enacted Flood Insurance Reform Act of 2004 to reduce repetitive losses and better educate agents and consumers.
- 2005** Elba, NE, became 20,000th NFIP community. Then came Katrina, most costly natural disaster in U.S. history; NFIP paid more than \$23 billion in claims.
- 2006** NFIP reached 5 million policies in force. Roseville, CA, became first CRS Class 1 community, earning residents a 45-percent NFIP premium discount.
- 2007** Policies in force top 5.5 million; written premium tops \$2.8 billion; insurance in force tops \$1.1 trillion.
- 2008** What's your goal?

"\$25,000 Pyramid" Packs 'em in

The annual NFIP marketing game show, this year called The \$25,000 Pyramid, "aired" yesterday afternoon before a large "studio" audience of confirmed flood enthusiasts.



Game show host "Flood" Martin—some in attendance thought he bore a slight resemblance to Jim Caponigro of the JWT FloodSmart team—welcomed audience members and introduced the "celebrity" contestants.

However, the game show's real winners were the audience members, who got, along with the laughs, plenty of valuable information about the NFIP and the latest enhancements in the FloodSmart campaign.

Special Thanks to Our Sponsors

Once again, the FEMA Mitigation Directorate and the conference planning committee would like to acknowledge the significant role of our corporate sponsors in helping to make this 25th annual National Flood Conference the best one ever.

Thank you, sponsors, for your generous support!



Watermark Goes Green

After nearly 30 years, FEMA is making publication of the *Watermark* newsletter entirely electronic. The Internet provides a faster and more cost-effective method of delivering information about the NFIP; the environment benefits, too. The quickest way for program stakeholders to get NFIP updates is to visit the eWatermark website (<http://watermark.nfipstat.com>), where several new articles

about issues related to flood insurance and mitigation are posted periodically.

With each update, subscribers to the free FEMA e-notification service receive a brief announcement describing the articles, with a link to the website. If you haven't yet signed up for e-notification, you can do so by double clicking in the top right-hand corner of the eWatermark opening screen. The eWatermark was most recently updated Thursday, May 8.