



FEMA

Be FloodSmart!

Extending the Flood Insurance Message through the NFIP, Stakeholders and Beyond

March 2010

Are you FLOODSMART?



NFIP Marketing Strategy



Objective

At the end of this session, participants will have an understanding of the strategy and tactics used to achieve the Mitigation goal of 5 percent net annual growth in the number of flood insurance policies in force (PIF).

Are you FLOODSMART?



Net Growth



- Continue to attract new business.
- Improve the retention rate among current policyholders.

Are you FLOODSMART?



NFIP Growth Strategy



FEMA

1. Provide financial incentives to WYO companies for new business.
2. Foster lender compliance through training, guidance materials and regular communication.
3. Conduct NFIP training for insurance agents via instructor-led and online modules.
4. Seek opportunities to simplify NFIP processes to make it easier for agents to sell and for consumers to buy.
5. Conduct the national marketing and public awareness campaign to promote flood insurance benefits.

Are you FLOODSMART?



FloodSmart Challenge and Mission



FEMA

Overcome denial and resistance:

- I don't live in the flood zone so I'm not at risk.
- This area flooded 10 years ago so it's unlikely to happen again.
- If I am flooded, my homeowners insurance covers it.
- If I am flooded, the government will provide funds to help me.

Use messaging to clarify misconceptions and promote benefits:

- Homeowners insurance does not cover flooding.
- The consequences of flooding can be devastating.
- Flood insurance protects your biggest investment.
- Almost anyone can get flood insurance, in both high- and low- to moderate-risk areas.
- The NFIP works — from policy acquisition through the claims process.

Are you FLOODSMART?



The FloodSmart Marketing Campaign



- Informs the public about flood risks
- Combats misconceptions
- Connects consumers to agents
- Provides useful tools for insurance agents
- Engages partners and influencers

Are you FLOODSMART?



NFIP Marketing Objectives



- Grow number of flood insurance policies in force by 5 percent annually.
- Lessen financial consequences of flooding for individuals and small businesses.
- Increase understanding of the risks and consequences of flooding.

Are you FLOODSMART?



FloodSmart Marketing Strategies



FEMA

- Contribute to growth through:
 - Customer acquisition
 - Customer retention
 - Winning back lapsed policies
 - Leads-to-sales conversion improvement through stakeholder involvement

Are you FLOODSMART?



Campaign Audiences



- Consumers
- Agents/Industry
- Influencers
- Federal/State/Local Partners

Are you FLOODSMART?



Direct Response Marketing Strategy FEMA

Campaign elements include:

- Consumer and Agent Web site development
- Direct response TV
- Print advertising
- Public relations
- Direct mail
- Online advertising

Are you FLOODSMART?



Drives consumers to...

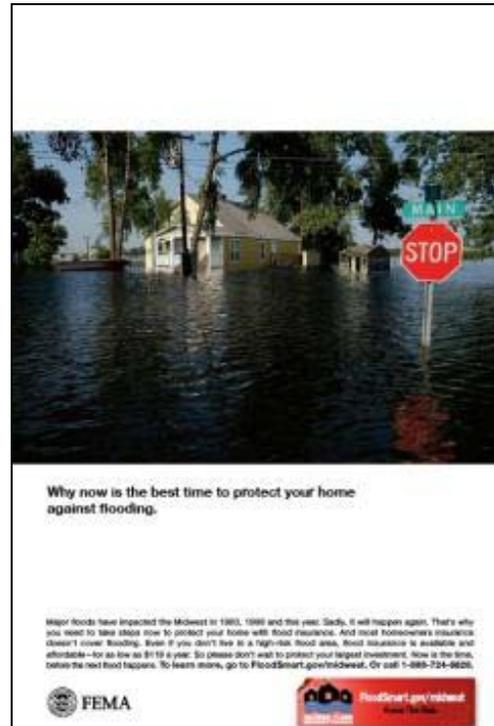
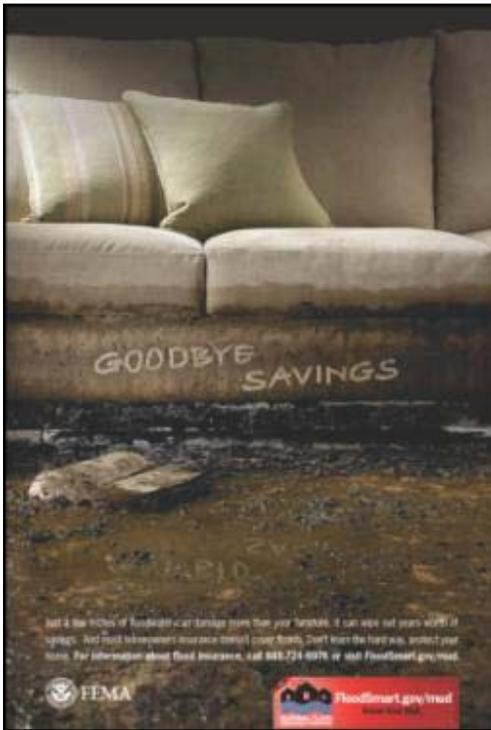


- With the campaign objective of prompting action and promoting policy growth, each marketing piece must spur consumers into taking action: learning more about their own flood risk, contacting their agent, and ultimately, purchasing a policy.
- To make this easy, the campaign drives consumers to:
 - Visit FloodSmart.gov or call the referral call center
 - Contact their agent directly

Are you FLOODSMART?



FloodSmart Campaign



Are you FLOODSMART?



FloodSmart Campaign



Which threat to your home is NOT covered by homeowners insurance?

BURGLARY **COVERED** FIRE **COVERED** FLOODING

Which threat to your home is NOT covered by homeowners insurance?

BURGLARY **COVERED** FIRE **COVERED** FLOODING

Which threat to your home is NOT covered by homeowners insurance?

BURGLARY **COVERED** FIRE **COVERED** FLOODING

Floods are typically not covered by homeowners insurance.

Get flood smart. Get insured. [Click here to learn more.](#)

Cost of Flooding \$0

Cost of Flooding \$2,079

Cost of Flooding \$9,933

Cost of Flooding \$15,015

Get Flood Smart. Get Insured.

Click here to see how flooding can affect your bottom line.

Are you FLOODSMART?



FloodSmart Campaign



FEMA

Location. Location. Location.

THREE RULES OF BUSINESS: A FLOOD DOESN'T FOLLOW.

Flooding can happen anytime, anywhere. Even to you.

THREE OPTIONS.

You pay. In 2007 alone, the average paid commercial flood claim was more than \$59,000. This kind of financial burden would rest squarely on your shoulders. Are you prepared for that?

You secure a small business loan. But do you want additional debt at a time when your business is already in trouble?

You get flood insurance. This is the best possible option. A flood insurance policy will cover your losses for a fraction of the cost it would take to repair them. And it's surprisingly affordable. With new options, you can insure the building and contents or contents only. And that starts at just \$145 a year for \$50,000 in contents coverage.

THREE THINGS TO DO.

- Learn more about flood insurance coverage.
- Contact an agent today.
- And lastly, the most important. Don't wait until it's too late.

Go to FloodSmart.gov/location today or call 1-888-724-6409.

FEMA

Flooding can happen anytime, anywhere. Even to you.

The number of flood misconceptions runs high.

"There's no risk of flooding in my neighborhood."

"My homeowners insurance covers flood damage."

"Flood insurance is just too expensive."

The cost of flooding runs even higher.

FACT: 25% of flood claims come from moderate-to-low risk zones

FACT: Only flood insurance covers flood damage.

FACT: Flood insurance starts as low as \$119 per year.

Are you FLOODSMART?



FloodSmart Campaign



FEMA

Direct Response TV Advertising



Direct Response TV

Are you FLOODSMART?



FloodSmart Campaign



The official site of the NFIP

If you've been affected by the recent floods in Florida and you are insured, find out how to [file your claim now](#).

Call toll free: **1-888-379-9531**

Search: Go
Increase type size [a→a](#)

HOME
ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
YOUR FLOOD RISK
FLOOD INSURANCE POLICIES
PREPARATION & RECOVERY

ONE-STEP FLOOD RISK PROFILE
How can I get covered?
 • Rate your risk
 • Estimate your premiums
 • Find an agent

Address:
 City:
 State: Zip code:
 Residential: Yes No **GO**

RESOURCES
 > Agent Locator
 > How To File A Claim
 > Frequently Asked Questions
 > Glossary
 > Flood Facts
 > Media Resources

Contact Us | Site Map | Help | NFIP

FEMA 500 C Street SW, Washington, D.C. 20472
 Disaster Assistance: (800) 821-FEMA TTY: (800) 462-7595

Real Flood Stories: RISING WATERS
 NEARLY RAVAGED HIS INVESTMENT

A little creek. No floods in 40 years. Then suddenly, \$240,000 of flood damage. Without flood insurance, Rich Smith could have been left without a home.

[See His Story](#) [Transcript](#)
[See all Flood Stories >>](#)

25% of flood insurance claims come from low-to-moderate risk areas.

WHAT WOULD FLOODING COST ME?
 Two inches of water can cost you \$7,800. This [interactive tool](#) shows the real cost of a flood to your home, inch by inch.

6
5
4
3
2
1

Choose the height of your flood in inches >>

GET COVERAGE STARTING AT \$119 PER YEAR.
 Find out about our [Preferred Risk Policy](#) for homes in low-to-moderate risk areas.

SECURE SITE FOR
 Convenient resources, services for flood insurance.
 Returning agents [Log In](#)
 New agents [Register](#)

Flood Risk Scenarios
 Which scenario applies to you? SNOW MELT FLASH FLOOD NEW DEVELOPMENT DAMS/LEVEES TROPICAL STORM

Watering the Garden State

Sarah's community experiences a flood that lasts for several days and causes extreme damage to homes and businesses in the area.

The Cost of Flooding

4 inch flood

\$2,250	New Baseboard Molding
\$2,700	Replace Carpet, Flooring
\$1,000	Cleanup, Materials,
\$500	Bookshelves and Lamps
Total Losses	\$7,800 00

Start again

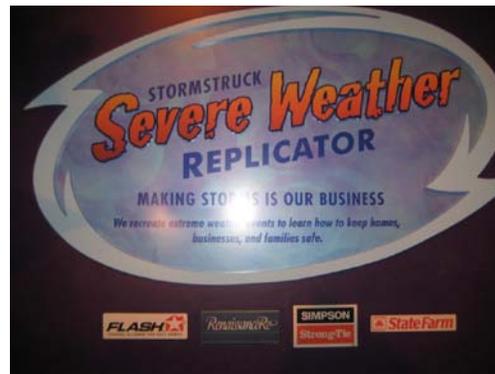
Are you FLOODSMART?



FloodSmart Campaign



Media Relations & Outreach Partnerships



Are you FLOODSMART?



FloodSmart Campaign

Flood Safety Awareness Week



FEMA

FloodSmart.gov
The official site of the NFFP

NOAA NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION
U.S. DEPARTMENT OF COMMERCE

NATIONAL FLOOD SAFETY AWARENESS WEEK, MARCH 15-21, 2009

Floods can happen anywhere. Are you prepared?

CLICK AN EVENT TO LEARN HOW FLOODS HAVE AFFECTED MILLIONS OF AMERICANS IN RECENT YEARS

How does flooding affect your area?

Most Americans ignore the risks of flooding, assuming they aren't in a flood zone. The reality is, floods are America's #1 natural disaster and can happen anytime, anywhere. In fact, 90% of all natural disasters in the U.S. involve flooding.

Educate yourself on the risks and impacts of flooding during National Flood Awareness Week so you can protect your family and your property.

Learn how flooding can affect your neighborhood at NOAA's safety website and be prepared for any flood scenario.

[Flood Awareness Info](#)

WEATHERING THE STORM Being prepared for a flood can not only help keep your family safe, it can also help minimize potential flood damage and reduce the costs of recovery.

Map of the United States showing flood events with dates: DEC 2007, APR/MAY 1997, MAY 2006, JAN 1997, JULY 1997, JUNE 2008, JUNE/JULY 2006, AUG 2005, SEP 2008, JULY/AUG 2008, DEC 2008, AUG/SEP 2004.

RESOLVER ICON FOR FLOOD TYPE

Are you FLOODSMART?



FloodSmart Campaign



Hurricane Season Countdown Widget

HURRICANE SEASON COUNTDOWN

45:14:19:13

DAYS HRS MIN SEC

Flood insurance is affordable. Policies start as low as \$119 per year.

Hurricane season *is* flood season. Learn more at FloodSmart.gov

FloodSmart.gov
Know The Risk.

NATIONAL FLOOD INSURANCE PROGRAM

The widget is a vertical rectangular panel with a blue background. At the top, it displays the text 'HURRICANE SEASON COUNTDOWN' in white. Below this is a large digital clock showing '45:14:19:13' in white, with 'DAYS', 'HRS', 'MIN', and 'SEC' labeled underneath. In the center, there is a 3D illustration of a yellow house with a brown roof and chimney, sitting on a green hill. A wooden sign is placed in front of the house with the text 'Flood insurance is affordable. Policies start as low as \$119 per year.' Below the house, there is a blue wavy line representing water. At the bottom of the widget, there is a red banner with the FloodSmart.gov logo and the text 'FloodSmart.gov Know The Risk.' and 'NATIONAL FLOOD INSURANCE PROGRAM'.

Are you FLOODSMART?



FloodSmart Campaign

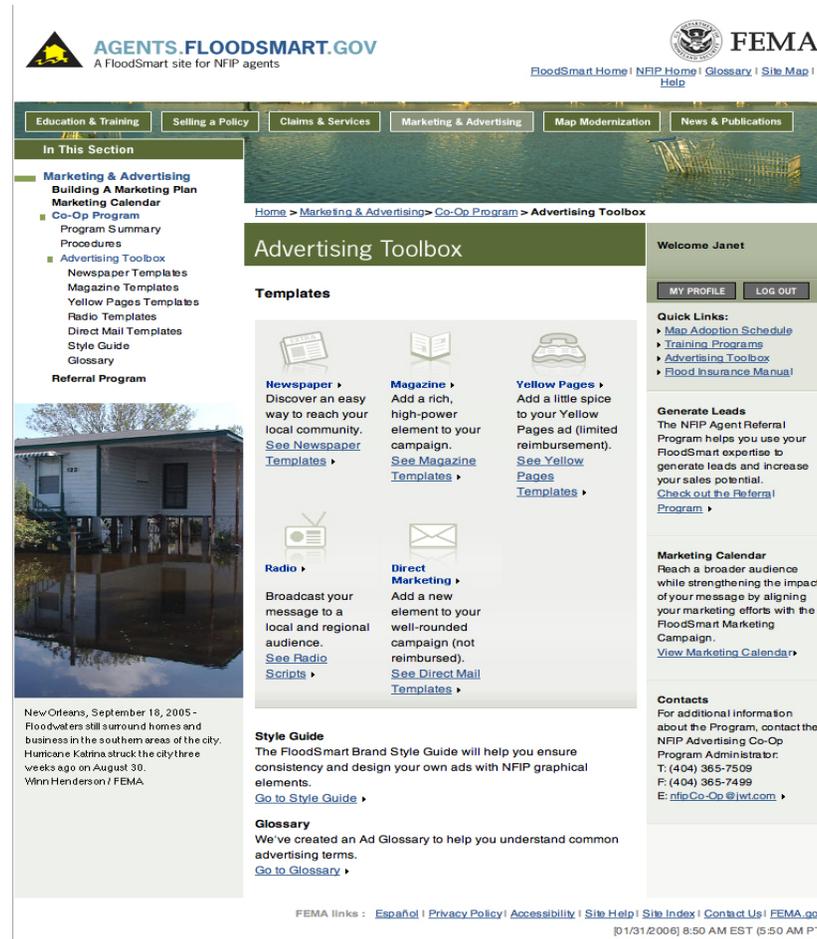
Insurance Agent Resources




Everything you need to sell flood insurance from the ground up.

Free ads, free tools, free support at Agents.FloodSmart.gov. It's not just a website, it's a profit center. When you have the tools, you need to sell flood insurance, it practically sells itself. Your customers are desperate, and your business thrives with the help of online resources like those that are provided. In short, you'll find everything you need to build your bottom line, customer loyalty, and personal success. To learn more, call 1-800-724-8679 or register at Agents.FloodSmart.gov/tools.





AGENTS.FLOODSMART.GOV
A FloodSmart site for NFIP agents

FloodSmart Home | NFIP Home | Glossary | Site Map | Help

Education & Training | Selling a Policy | Claims & Services | Marketing & Advertising | Map Modernization | News & Publications

In This Section

- Marketing & Advertising
 - Building A Marketing Plan
 - Marketing Calendar
 - Co-Op Program
 - Program Summary
 - Procedures
 - Advertising Toolbox
 - Newspaper Templates
 - Magazine Templates
 - Yellow Pages Templates
 - Radio Templates
 - Direct Mail Templates
 - Style Guide
 - Glossary
- Referral Program

Home > Marketing & Advertising > Co-Op Program > Advertising Toolbox

Advertising Toolbox

Welcome Janet

MY PROFILE | LOG OUT

Quick Links:

- Map Adoption Schedule
- Training Programs
- Advertising Toolbox
- Flood Insurance Manual

Generate Leads
The NFIP Agent Referral Program helps you use your FloodSmart expertise to generate leads and increase your sales potential. [Check out the Referral Program](#)

Marketing Calendar
Reach a broader audience while strengthening the impact of your message by aligning your marketing efforts with the FloodSmart Marketing Campaign. [View Marketing Calendar](#)

Contacts
For additional information about the Program, contact the NFIP Advertising Co-Op Program Administrator:
T: (404) 365-7509
F: (404) 365-7499
E: nfip-co-op@lwr.com

Templates

- Newspaper** > Discover an easy way to reach your local community. [See Newspaper Templates](#)
- Magazine** > Add a rich, high-power element to your campaign. [See Magazine Templates](#)
- Yellow Pages** > Add a little spice to your Yellow Pages ad (limited reimbursement). [See Yellow Pages Templates](#)
- Radio** > Broadcast your message to a local and regional audience. [See Radio Scripts](#)
- Direct Marketing** > Add a new element to your well-rounded campaign (not reimbursed). [See Direct Mail Templates](#)

Style Guide
The FloodSmart Brand Style Guide will help you ensure consistency and design your own ads with NFIP graphical elements. [Go to Style Guide](#)

Glossary
We've created an Ad Glossary to help you understand common advertising terms. [Go to Glossary](#)

New Orleans, September 16, 2005 - Floodwaters still surround homes and business in the southern areas of the city. Hurricane Katrina struck the city three weeks ago on August 30.
Wm Henderson / FEMA

FEMA links: [Español](#) | [Privacy Policy](#) | [Accessibility](#) | [Site Help](#) | [Site Index](#) | [Contact Us](#) | [FEMA.gov](#)
[01/31/2006] 8:50 AM EST (5:50 AM PT)

Are you FLOODSMART?



FloodSmart Campaign



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Insurance Agent Resources

AGENTS.FLOODSMART.GOV
A FloodSmart site for NFIP agents
www.Agents.FloodSmart.gov

FloodSmart News

November/December 2007

Winter Floods: The Risk are Real

The weather is getting cooler, the holidays are approaching, hurricane season is over and the risk for flooding has passed, right? Wrong!

Winter brings an increased risk for flooding to many regions of the country from the West Coast to the Gulf Coast.

[Read a Full Story](#)

Agents.FloodSmart.gov: One Year Later

One year ago we opened pre-registration for the new NFIP agent Web site Agents.FloodSmart.gov. The secure site houses numerous tools and resources for agents including talking points, training and education information, the Agent Co-Op and Referral Programs and a lot more.

News You Can Use

- March 13, 2007
Map Modernization
- September 17, 2007
NFIP Agent Co-op and Agent Referral Program
- November 21, 2007
Be A Resident Flood
- December 5, 2007
NFIP Agent Co-op and Agent Referral Program

AGENTS.FLOODSMART.GOV
A FloodSmart site for NFIP agents

FloodSmart News

Please take a moment to read this from the FloodSmart Marketing Campaign.

Floodsmart.gov Information

FloodSmart has a powerful direct mail campaign designed to educate and necessity of flood insurance. To make it even easier for homeowners information about flood insurance, we include the name and contact information of the agent.

As a member of FloodSmart's Agent Referral Program, your name and contact information has been included on ### mailings in the zip codes you serve.

These are qualified leads specifically selected as people likely to purchase flood insurance. [Click here](#) to see the mailer sent to homeowners in your area.

Get ready for the phone to ring.

The secure agent Web site [Agents.FloodSmart.gov](#) has many resources available to you to help you serve your current clients as well as any new clients generated from this direct mail effort. Be sure to visit to find:

- Talking points for discussing flood insurance with potential customers.
- Advertising templates and immediate pre-approvals on reimbursement requests through the Advertising Co-Op Program.
- Information about training and education both online and in your local community.



Are you FLOODSMART?



FloodSmart Campaign



Regional Support

- Seasonal Outreach
 - Spring/Midwest Flood Season
 - Hurricane Season
- Quick Response Unit
 - Immediate, post-event outreach to media and stakeholders in affected areas
- Hot Topics
 - Major map and levee status changes
 - Other issues that affect large numbers of policyholders in a given area

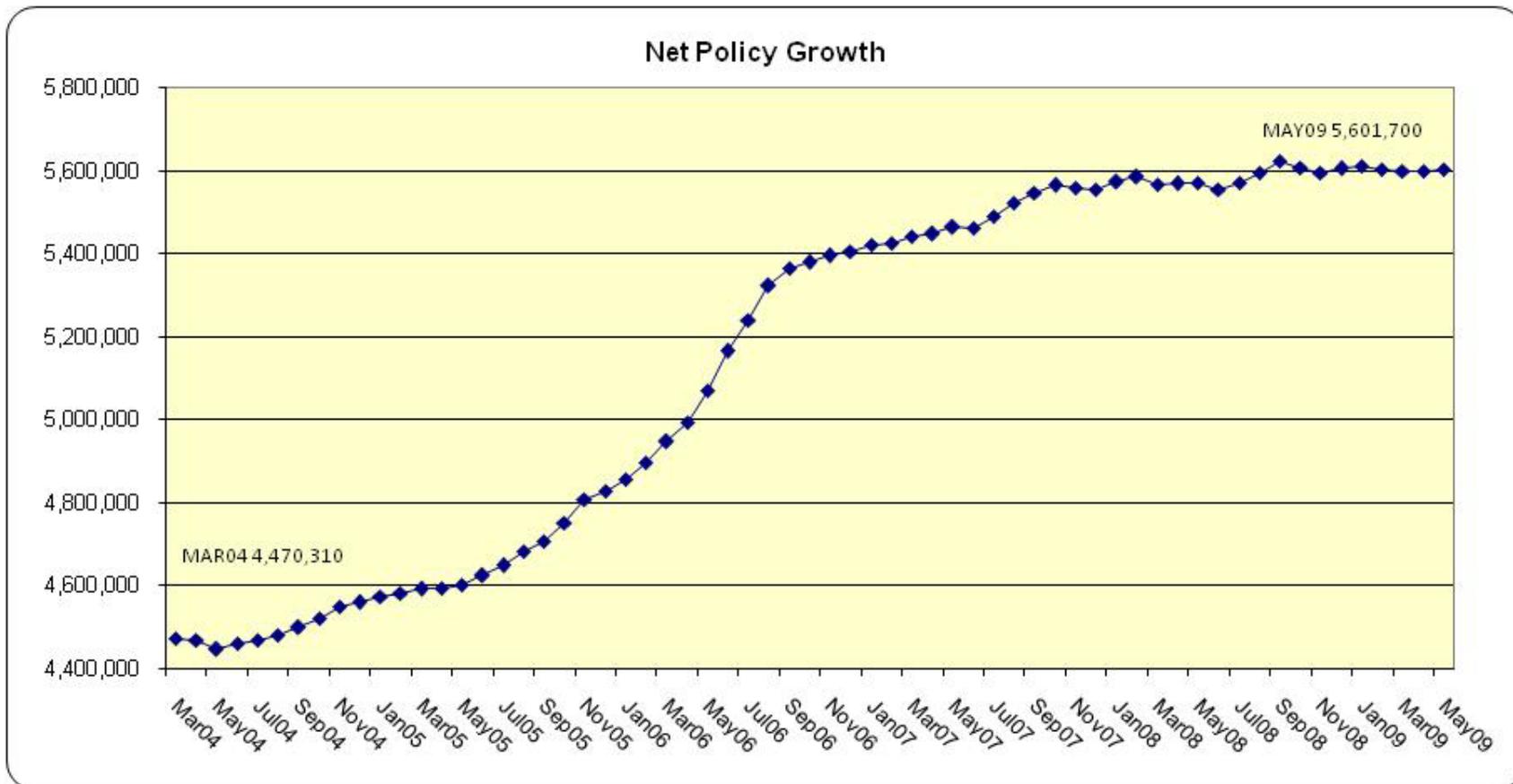
Are you FLOODSMART?



FloodSmart Campaign Results



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Nearly 5.6 Million Policies in Force

Are you FLOODSMART?



NATIONAL FLOOD INSURANCE PROGRAM

FloodSmart Campaign Results



FEMA

- Campaign Highlights

- Retention has improved since the campaign began from 76% to 90.5%.
- DRTV Impressions: 3,944,491,000
- Print Estimated Circulation: 46,267,637
- PR Impressions: 1,325,297,687
- Online Media Impressions: 958,628,060
- DM Pieces Mailed: 27,023,871
- Calls to Call Center: 421,279
- FloodSmart.gov visits: 10,292,775
- Agent Referrals (FS.gov): 420,460
- Agent Referrals (call center): 80,333
- BRCs: 45,940
- Risk Profile Visits: 2,104,409

Are you FLOODSMART?



Your Role in the FloodSmart Campaign

- Be prepared
 - Know your risk level and take the steps needed to protect yourself
 - Along with flood insurance, you can also protect yourself by safeguarding your home and possessions, developing a family emergency plan, and understanding your policy.
- Be an advocate for the importance of flood insurance within your neighborhood
 - Volunteering/Community Associations

For More Information



- www.FloodSmart.gov
- Julie Hildreth, The FloodSmart Team
Julie.hildreth@ogilvypr.com
202-729-4063

Are you FLOODSMART?

