

## REFERENCE

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### 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 complement 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 hazard of flood when rendering decisions on the future use of such land, thus minimizing damage caused by flooding.

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, conform 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 Business Analyst at the NFIP's Bureau and Statistical Agent. If the Business Analyst, with the

assistance of technical experts at the Bureau, cannot provide the needed assistance, the Bureau 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 serving 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—that is, 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.

<b>CORRESPONDENCE TYPE</b>	<b>MAILING ADDRESS</b>	<b>TELEPHONE &amp; FAX NUMBERS*</b>
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**

<b>TOPIC</b>	<b>MAIL, E-MAIL &amp; WEBSITE ADDRESSES</b>	<b>TELEPHONE &amp; FAX NUMBERS*</b>
Agent Referral Program Information & Sign-up Form	<a href="https://agents.floodsmart.gov">https://agents.floodsmart.gov</a>	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	<a href="http://www.fema.gov/business/nfip/cbrs/cbrs.shtm">http://www.fema.gov/business/nfip/cbrs/cbrs.shtm</a>	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 <a href="http://www.fema.gov/fema/csb.shtm">http://www.fema.gov/fema/csb.shtm</a>	Phone 1-800-358-9616 Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	<a href="http://www.fema.gov/library/index.jsp">http://www.fema.gov/library/index.jsp</a>	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 <a href="http://www.fema.gov/business/nfip/manual.shtm">http://www.fema.gov/business/nfip/manual.shtm</a>	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 <a href="mailto:femamapspecialist@mapmodteam.com">femamapspecialist@mapmodteam.com</a>	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 <a href="http://msc.fema.gov">http://msc.fema.gov</a>	Phone 1-800-358-9616 Fax 1-800-358-9620
Flood Zone Determination Companies, List of	<a href="http://www.fema.gov/business/nfip/fzone1.shtm">http://www.fema.gov/business/nfip/fzone1.shtm</a>	N/A
General Information for Agents & Consumers	<a href="http://www.floodsmart.gov/floodsmart/pages/index.jsp">http://www.floodsmart.gov/floodsmart/pages/index.jsp</a>	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	<a href="http://www.fema.gov/business/nfip/wshops.shtm">http://www.fema.gov/business/nfip/wshops.shtm</a> ; <a href="http://training.nfipstat.com/portal2/default.asp">http://training.nfipstat.com/portal2/default.asp</a>	Phone (see REF 5-6)
Watermark & e-Watermark Newsletters	<a href="http://www.fema.gov/business/nfip/wm.shtm">http://www.fema.gov/business/nfip/wm.shtm</a> ; <a href="http://watermark.nfipstat.com/index.htm">http://watermark.nfipstat.com/index.htm</a>	N/A
Write Your Own (WYO) Companies, List of	<a href="http://www.fema.gov/nfipInsurance/companies.jsp">http://www.fema.gov/nfipInsurance/companies.jsp</a>	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 primary function of the regional offices is lender and producer training through workshops and individual visits. Other services provided by the regional offices are similar to those provided by an insurance company field office.

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

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**

P.O. Box 850854  
Braintree, MA 02185-0854  
Phone: 781-848-0251  
Fax: 781-848-0252

Robert Archila  
Regional Manager

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

**Region II**

P.O. Box 7157  
Pennel, PA 19047-7157  
Phone: 215-702-1047  
Fax: 215-702-1047

Walter McGuckin  
Regional Manager

New Jersey, New York

**Region III**

304 W. Route 38  
Moorestown, NJ 08057-3212  
Phone: 215-702-1047  
Fax: 215-702-1047

Vacant  
Regional Manager

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

**Region IV – Atlanta Office**

P.O. Box 2706  
Suwanee, GA 30024-0984  
Phone: 770-887-6865  
Fax: 770-887-6878

Roger Widdifield  
Territorial Manager

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

**Region IV – Tampa Office**

P.O. Box 1046  
Zephyrhills, FL 33539-1046  
Phone: 813-779-9642  
Fax: 813-779-3085

Lynne Magel  
Program Specialist

Florida

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL OFFICES**

**Region V**

Suite 123  
18008 Wolf Road  
Orland Park, IL 60467-5407  
Phone: 708-326-3072  
Fax: 708-326-3074

**Region VI**

Suite 200  
1400 Broadfield Boulevard  
Houston, TX 77084-5162  
Phone: 281-994-7833  
Fax: 281-994-7801

**Region VII**

P.O. Box 3707  
Lawrence, KS 66046-0707  
Phone: 785-842-1368  
Fax: 785-842-1273

**Region VIII**

12420 W. 20th Avenue  
Lakewood, CO 80215-1065  
Phone: 303-275-3475  
Fax: 303-275-3471

**Region IX**

Suite 103  
1532 Eureka Road  
Roseville, CA 95661-3054  
Phone: 916-780-7889  
Fax: 916-780-7905

**Region X**

P.O. Box 602  
Bothell, WA 98041-0602  
Phone: 425-482-0316  
Fax: 425-908-7639

**NFIP BUREAU AND  
STATISTICAL AGENT  
REGIONAL STAFF**

Richard Slevin  
Regional Manager

Dorothy Martinez, CFM  
Regional Manager

Monique Pilch  
Regional Manager

Norman Ashford, CPCU  
Territorial Manager

Edie Lohmann  
Field Operations Manager

Leslie Melville, CFM  
Regional Manager

**SERVICE  
AREA**

Illinois, Indiana, Michigan, Minnesota,  
Ohio, Wisconsin

Arkansas, Louisiana, New Mexico,  
Oklahoma, Puerto Rico, Texas, Virgin  
Islands

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, to 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

