



**FEMA**

April 2005

MEMORANDUM FOR: *Flood Insurance Manual* Subscribers

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: **New Producer's Edition** - *Flood Insurance Manual*  
Effective May 1, 2005

The National Flood Insurance Program (NFIP) is pleased to provide you with the May 2005 Producer's edition of the NFIP *Flood Insurance Manual*. This complete reprint will ensure that you have the most current information about the NFIP. Subscriptions to this edition will cover semi-annual updates through October 2007.

The May 2005 Producer's edition provides new rates effective May 1, 2005, and updates affected rating examples in the RATE and CONDO sections.

The NFIP is committed to providing up-to-date information so that you can assist your customers in securing the best flood insurance protection available for their individual needs.

Attachment