# 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 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.

| CORRESPONDENCE TYPE | MAILING ADDRESS | TELEPHONE & FAX NUMBERS* |
|---|---|---|
| Applications (not Submit-for Rate) | NFIP Servicing Agent<br>P.O. Box 29138<br>Shawnee Mission, KS 66201-9138 | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| Endorsements<br>Cancellations | NFIP Servicing Agent<br>P.O. Box 2992<br>Shawnee Mission, KS 66201-1392 | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| Submit-for-Rate Applications (See pages RATE 23-24)<br>Underpayment Letters<br>Underwriting Inquiries and Issues<br>All Other Inquiries | NFIP Servicing Agent<br>P.O. Box 2965<br>Shawnee Mission, KS 66201-1365 | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| Severe Repetitive Loss Properties | NFIP Special Direct Facility<br>P.O. Box 29524<br>Shawnee Mission, KS 66201-5524 | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| Renewal Notices (with premium payments)<br>Expiration Notices (with premium payments) | National Flood Insurance Program<br>P.O. Box 70936<br>Charlotte, NC 28272-0936 | Phone 1-800-638-6620<br>Fax 1-800-742-3148 |
| Notices of Loss<br>Written Claims Inquiries<br>All Other Claims Correspondence | NFIP Servicing Agent<br>P.O. Box 2966<br>Shawnee Mission, KS 66201-1366 | Phone 1-800-767-4341<br>Fax 1-800-767-5574 |
| Overnight Express Deliveries<br>Certified Mail | NFIP Servicing Agent<br>C/o Covansys<br>13401 W. 98th St.<br>Lenexa, KS 66215 | N/A |

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

## NFIP GENERAL CONTACT INFORMATION FOR ALL NFIP STAKEHOLDERS

| TOPIC | MAILING/WEBSITE ADDRESSES | TELEPHONE & FAX NUMBERS* |
|---|---|---|
| CBRS Areas - Map Panel Listing | http://www.fema.gov/business/nfip/cbrs/cbrs.shtm | N/A |
| Community Status Book | FEMA Map Service Center<br>P.O. Box 1038<br>Jessup, MD 20794-1038<br>http://www.fema.gov/fema/csb.shtm | Phone 1-800-358-9616<br>Fax 1-800-358-9620 |
| NFIP Marketing & Advertising | http://www.floodsmart.gov/floodsmart/pages/index.jsp | N/A |
| Flood Insurance Manual & Producer's Edition | FEMA Map Service Center<br>P.O. Box 1038<br>Jessup, MD 20794-1038<br>http://www.fema.gov/business/nfip/manual.shtm | Phone 1-800-358-9616<br>Fax 1-800-358-9620 |
| Flood Zone Determination Companies (list) | http://www.fema.gov/business/nfip/fzone1.shtm | N/A |
| Agent Referral Program Sign-up Form | https://agents.floodsmart.gov | Phone 1-888-786-7693 |
| Maps and Q3 Data | FEMA Map Service Center<br>P.O. Box 1038<br>Jessup, MD 20794-1038<br>http://msc.fema.gov | Phone 1-800-358-9616<br>Fax 1-800-358-9620 |
| Rating Software Information (list) | http://www.fema.gov/business/nfip/software.shtm | N/A |
| Supply Order Forms<br>Claims & Underwriting<br>Public Awareness Materials | FEMA Distribution Center<br>P.O. Box 2012<br>Jessup, MD 20794-2012 | Phone 1-800-480-2520<br>Fax 1-301-362-5335 |
| Training on Flood Insurance | http://www.fema.gov/business/nfip/wshops.shtm | Your NFIP Regional Office (See list on following pages.) |
| Write Your Own (WYO) Companies (list) | http://www.fema.gov/nfipInsurance/companies.jsp | Phone 1-800-480-2520 for 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**<br>Suite 200<br>140 Wood Road<br>Braintree, MA 02184-2513<br>Phone: 781-848-1908<br>Fax: 781-356-4142 | Thomas Gann<br>Territorial Manager | Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont |
| **Region II**<br>Suite 200<br>140 Wood Road<br>Braintree, MA 02184-2513<br>Phone: 781-848-1908<br>Fax: 781-356-4142 | Thomas Gann<br>Acting Regional Manager | New Jersey, New York |
| **Region III**<br>Executive Quarters Q-24<br>1930 East Marlton Pike<br>Cherry Hill, NJ 08003<br>Phone: 856-489-4003<br>Fax: 856-751-2817 | Richard Sobota, CPCU<br>Regional Manager | Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia |
| **Region IV – Atlanta Office**<br>P.O. Box 2706<br>Suwanee, GA 30024-0984<br>Phone: 770-887-6865<br>Fax: 770-887-6878 | Roger Widdifield<br>Territorial Manager | Alabama, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee |
| **Region IV – Tampa Office**<br>P.O. Box 1046<br>Zephyrhills, FL 33539-1046<br>Phone: 813-779-9642<br>Fax: 813-779-3085 | Lynne Magel<br>Program Specialist | Florida |

| NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES | NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF | SERVICE AREA |
|---|---|---|
| **Region V**<br>Suite 123<br>18008 Wolf Road<br>Orland Park, IL 60467-5407<br>Phone: 708-326-3072<br>Fax: 7038-326-3074 | Richard Slevin<br>Regional Manager | Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin |
| **Region VI**<br>Suite 108<br>15835 Park Ten Place<br>Houston, TX 77084-5131<br>Phone: 281-829-6880<br>Fax: 281-829-6879 | Dorothy Martinez, CFM<br>Regional Manager | Arkansas, Louisiana, New Mexico, Oklahoma, Puerto Rico, Texas, Virgin Islands |
| **Region VII**<br>Suite 3<br>401 South Main Street<br>Ottawa, KS 66067-2300<br>Phone: 785-242-1097<br>Fax: 785-242-4338 | Dean Ownby, CPCU<br>Territorial Manager | Iowa, Kansas, Missouri, Nebraska |
| **Region VIII**<br>12420 W. 20th Avenue<br>Lakewood, CO 80215-1065<br>Phone: 303-275-3475<br>Fax: 303-275-3471 | Norman Ashford, CPCU<br>Territorial Manager | Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming |
| **Region IX**<br>Suite 103<br>1532 Eureka Road<br>Roseville, CA 95661-3054<br>Phone: 916-780-7889<br>Fax: 916-780-7905 | George Blaufuss<br>Regional Manager | Arizona, California, Guam, Hawaii, Nevada |
| **Region X**<br>P.O. Box 602<br>Bothell, WA 98041-0602<br>Phone: 425-482-0316<br>Fax: 425-908-7639 | Leslie Melville, CFM<br>Regional Manager | 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 |