

Message to National Flood Insurance Program Agents and Insurers

Over the past several years, the Federal Emergency Management Agency (FEMA) has highlighted our commitment to our policyholders. We are transforming the ways we manage the National Flood Insurance Program (NFIP). This transformation will enable our partners and stakeholders, Write Your Own (WYO) insurance companies, insurance company vendors, and agents, as insurance professionals, to improve our policyholders' experience.

We are committed to making our products and processes easier to understand from the agent, insurer, and policyholder's point of view; that includes rewriting our claims and underwriting manuals in plain language so insurance professionals understand the NFIP and can provide policyholders with consistency and reliability of service. Our goal is to ensure the NFIP provides the information and processes needed to support the policyholder, agent, and insurer.

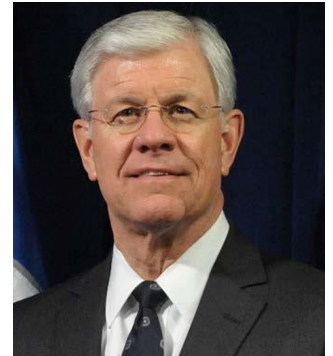
One of FEMA's strategic goals is to build a culture of preparedness which promotes the idea that everyone should be prepared when disaster strikes. One way an individual can be prepared is to purchase proper insurance coverage.

As an insurance professional, you are the one who will guide the policyholders through the entire NFIP policy lifecycle – from completing the application for insurance to endorsing coverage as the property value increases.

All of you represent the NFIP and our improved customer experience. You will likely be the first and may be the only NFIP representative the policyholder engages with unless there is a flood event. FEMA depends on your continued expertise and commitment to help our policyholders protect their property and recover more quickly from what may be a devastating experience for them.

I would like to take a moment to acknowledge the hard work you do on our behalf.

We recognize your job is not easy. However, you have the opportunity to affect the flood insurance policy experience positively for NFIP policyholders. I appreciate that you go the extra mile to make sure we are treating our policyholders with integrity and respect. Together we can help close the insurance gap and create more resilient communities.



David I. Maurstad,
Deputy Associate Administrator
for Insurance and Mitigation

