



## FloodSmart.gov Summary

FloodSmart.gov is a consumer-facing web site primarily targeting homeowners who are either prospective or current flood insurance policyholders. The National Flood Insurance Program campaign, FloodSmart, continues to progress towards making flood insurance an essential part of the home ownership experience, much like homeowners insurance. FloodSmart's marketing communications goal is to influence the American public both to understand their flood risk and to take action to reduce the devastating consequences of flooding.

Despite its name, the National Flood Insurance Program does not sell flood insurance; only licensed insurance company agents do. Therefore, the primary call-to-action in all marketing communications drives the consumer to contact an agent for further information on purchasing flood insurance. With this as the backdrop, the consumer web site, FloodSmart.gov, serves to educate consumers on flood insurance and assist in the overall selling of flood insurance. The primary goal of FloodSmart.gov is to connect consumers with agents, creating an opportunity for the consumer to purchase flood insurance.

Consumers are able to take a **One-Step Flood Risk Profile** to determine their risk level and estimated premium, as well as **find a local and/or national agent** serving in their area. **Testimonial videos** are showcased to demonstrate the consequences of flooding and encourage viewers to purchase flood insurance. FloodSmart.gov also includes a **flood map section** which addresses what FIRMs are, what they mean for a consumer and the ability to **search any upcoming map changes in their area**. There are a number of interactive tools such as **The Cost of Flooding and Flood Scenarios** as well as **Toolkits** that help demonstrate risk and assist consumers in the process of purchasing flood insurance.

The screenshot displays the FloodSmart.gov homepage. At the top left is the logo and the text "The official site of the NFIP". A search bar is located at the top right with the text "Call toll free: 1-888-379-9531". Below the search bar is a navigation menu with links: HOME, FLOODING AND FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, and PREPARATION & RECOVERY. A prominent red box contains the "ONE-STEP FLOOD RISK PROFILE" section with the heading "How can I get covered?" and bullet points: "Rate your risk", "Estimate your premiums", and "Find an agent". Below this is a form with fields for Address, City, State, and Zip code, and a "GO" button. A "RESOURCES" section lists links like "Agent Locator", "File Your Claim", "Frequently Asked Questions", "Glossary", "Flood Facts", "Media Resources", "Toolkits", and "Email Updates". A video player is featured with the title "Real Flood Stories: A STORM, A HURRICANE" and a transcript. To the right, a vertical banner reads "IT'S PEAK HURRICANE SEASON. Get protected. Get flood insurance." and "Oct. '54's Hurricane Hazel was responsible for 95 deaths in the U.S.". At the bottom right, a "SECURE SITE FOR AGENTS" box offers services for agents, with links for "Returning agents Log In" and "New agents Register Today".

\*FloodSmart.gov Homepage

## Program Highlights on Agents.FloodSmart.gov

Agents.FloodSmart.gov offers agents a number of valuable tools and resources to help them reach out to their customers with important messages about flood insurance. On the site, you can find information about selling policies and the claims process, suggestions about how to build your own marketing plan, news and information about map changes and links to the on-line training site. The **NFIP Agent Co-Op and Referral Programs** provide agents with free leads and the advertising tools they need to help expand their flood insurance portfolios. Also available is a direct mail program, **Mail-On-Demand**, which provides agents with direct mail templates to meet their marketing needs.

# FEMA National Flood Insurance Program FloodSmart.gov and Agents.FloodSmart.gov: Program Highlights



Here's more about three important programs that can help agents sell more flood insurance:

## 1. THE AGENT ADVERTISING CO-OP PROGRAM:

- **The Co-Op program helps agents:**
  - Increase their buying power through *media reimbursement – up to 75%*.
  - Develop an individualized marketing plan.
  - Link their efforts to the NFIP marketing campaign.
  - Interest and motivate customers.
  - Provide customers with agent contact information for flood protection.
  
- **Program Highlights**
  - No approvals needed for creative when using the templates provided.
  - Simple reimbursement process.
  - All Co-Op Program resources and guidelines are available online at Agents.FloodSmart.gov.
  
- **Types of Co-Op Ads**
  - Advertising made simple – that's what the Co-Op program is all about. Agents choose from different categories of flood messaging (e.g., general flood, PRP) and are reimbursed accordingly.
  - There are a variety of ad types to choose from including Yellow Pages, Magazine, Newspaper and Radio ads. Once you've selected your ad, you can usually download it and give it to your publication or radio station to customize it for you.



*\*Example Co-Op Advertisement*

## 2. AGENT REFERRAL PROGRAM:

The NFIP Agent Referral Program connects enrolled agents with free qualified leads. Through FloodSmart.gov and the NFIP Call Center, customers and prospective customers learn about flood insurance and estimating insurance costs. When they are ready to find an agent, we'll connect them to you through the Agent Referral Program. In a given year, over 700,000 agent listings are provided to consumers via FloodSmart.gov.

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

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

**NEARLY 25% OF FLOOD INSURANCE CLAIMS COME FROM LOW-TO-MODERATE RISK AREAS.**

**SECURE SITE FOR AGENTS**  
Convenient resources, tools, and services for flood insurance agents.  
Returning agents: [Log In >>](#)  
New agents: [Register Today >>](#)

**HOME**  
FLOODING AND FLOOD RISKS  
ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM  
RESIDENTIAL COVERAGE  
COMMERCIAL COVERAGE  
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

**RESOURCES:**  
Agent Locator

Enter a Zip Code to find local agents:

**LOCAL AGENTS** Results 1 to 10 of 48

<p>&gt; Edna Haywood Real Estate Insurance Network 5180 Roswell Rd South 203 Atlanta, GA 30342 Direct (678) 553-5283 General (678) 553-5280 Fax (404) 943-0738</p> <p><b>Specialties:</b> Residential, Commercial, Rental</p> <p>Agent ID: 113326</p>	<p>8.6mi <a href="#">Email this agent</a></p> <p><b>Business Hours</b> M 08:00 AM-05:00 PM T 08:00 AM-05:00 PM W 08:00 AM-05:00 PM Th 08:00 AM-05:00 PM F 08:00 AM-05:00 PM Sa Closed Su Closed</p>
<p>&gt; Joe Usary AAA Auto Club South 2200 Northlake Pkwy #129 Tucker, GA 30084 Direct (770) 939-7520 Fax (770) 934-4936</p> <p><b>Specialties:</b> Residential, Commercial, Rental</p> <p>Agent ID: 105495</p>	<p>9.4mi <a href="#">Email this agent</a> <a href="#">View website</a></p> <p><b>Business Hours</b> M 09:00 AM-05:00 PM T 09:00 AM-05:00 PM W 09:00 AM-05:00 PM Th 09:00 AM-05:00 PM F 09:00 AM-05:00 PM Sa Closed Su Closed</p>

*\*Agent Referral List on FloodSmart.gov*

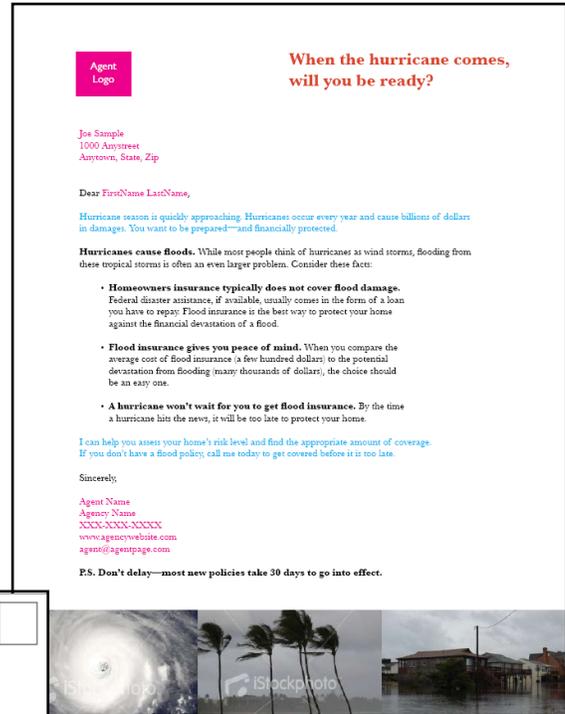
# FEMA National Flood Insurance Program FloodSmart.gov and Agents.FloodSmart.gov: Program Highlights



### 3. MAIL-ON-DEMAND PROGRAM:

Agents registered on Agents.FloodSmart.gov now have access to a powerful suite of direct mail tools. Mail-On-Demand provides agents with pre-built direct mail templates, which allow you to reach out to your current or potential clients with ease. The templates are easy to use, diverse and can be adapted to meet an agency's specific needs covering such topics as hurricane risk, levee updates, map changes and cross-sell opportunities.

Once registered at Agents.FloodSmart.gov, click on the link to the Mail-On-Demand program. You will be redirected to the secure Mail-On-Demand site. Please note that your Agents.FloodSmart.gov registration information does not transfer, so you will need to register separately at this site.



*\*Mail-On-Demand Sample Letter*

### AGENT TRAINING REQUIREMENTS (Applies to the Referral and Co-Op Programs only):

- To use the Co-Op and Referral Programs, all agents must complete a state-approved continuing education (CE) course for at least three hours on flood insurance within the past 24 months. This training can be done in a classroom setting or completed online at: [www.nfipbureau.fema.gov/training](http://www.nfipbureau.fema.gov/training).
- Once training is completed, the agent must submit a copy of the certificate to the FloodSmart Administrator. You can fax your certificate to 404-365-7333 or email it to [training@agents-floodsmart.com](mailto:training@agents-floodsmart.com).
- Once the initial training requirement has been met, all agents are required to update their training once every two (2) years to continue to participate in these two programs.
- For more information about training requirements and benefits, visit [Agents.FloodSmart.gov](http://Agents.FloodSmart.gov).

Get started with the Mail-On-Demand, Co-Op and Referral Programs today and start increasing your flood insurance sales!