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 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 across the country 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 jurisdiction by considering the hazards of flood when rendering decisions on the future use of such land in order to minimize damage.

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 floodprone 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 that are provided to communities for carrying out their responsibilities. The maps are also used by insurance agents/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 arrangement between 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, match their flood business to their normal business practices for other lines of insurance. Many agents/producers have elected to move or place their flood policies with 1 or more of the WYO Companies they represent.

In brief, the agent/producer has these options:

- Place all business with 1 or more WYO Companies;
- Place business with both the NFIP directly and with 1 or more WYO Companies; *or*
- 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 NFIP Bureau and Statistical Agent (NFIP Bureau), the NFIP Servicing Agent, insurance agents/producers, and adjusters – comply.

A. WYO Companies

Agents/producers and adjusters servicing flood insurance business through a WYO Company should direct questions and requests for technical assistance to the company itself. If the WYO Company needs technical assistance, it will contact its NFIP Bureau business consultant. If the business consultant, with the assistance of technical experts, cannot provide the needed assistance, the NFIP Bureau will direct the inquiry to FEMA for an answer.

B. NFIP Servicing Agent (NFIP Direct)

Agents/producers and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for answers 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/producers and adjusters servicing flood insurance policies identified as Severe Repetitive Loss (SRL) 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.

IV. CONTACT INFORMATION

A. 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 – the NFIP Servicing Agent.

Agents/producers who write with the NFIP WYO Program must submit materials and questions to their respective WYO Companies.

CORRESPONDENCE TYPE	MAILING ADDRESS	TELEPHONE & FAX NUMBERS*
• 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 the Rating section) • 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 (SRL) 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 790348 St. Louis, MO 63179-0348	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 CSC Covansys 13401 W. 98th St. Lenexa, KS 66215	N/A

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

B. NFIP General Contact Information for All NFIP Stakeholders

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	https://agents.floodsmart.gov	Phone 1-888-786-7693
CBRS Areas – Map Panel Listing	http://www.fema.gov/business/nfip/cbrs/cbrs.shtm	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 http://www.fema.gov/fema/csb.shtm	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
FEMA Information Resource Library, Multimedia	http://www.fema.gov/library/index.jsp	N/A
NFIP Flood Insurance Manual (order hardcopy or CD-ROM, or download PDF)	FEMA Map Service Center P.O. Box 1038 Jessup, MD 20794-1038 http://www.fema.gov/business/nfip/manual.shtm	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Map Information from FEMA Map Specialists on: • Letters of Map Change • Other Technical Issues	FEMA Map Information eXchange (FMIX) 847 S. Pickett St. Alexandria, VA 22304 femamapspecialist@riskmapcds.com	Phone 1-877-336-2627 (1-877-FEMA-MAP)
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 http://msc.fema.gov	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP) Fax 1-800-358-9620
Flood Zone Determination Companies, List of	http://www.fema.gov/business/nfip/fzone1.shtm	N/A
General Information for • Agents & Consumers	http://www.floodsmart.gov/floodsmart/pages/index.jsp	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	http://www.fema.gov/business/nfip/wshops.shtm; http://www.fema.gov/business/nfip/trainagt.shtm	N/A
Watermark & *eWatermark* Newsletters	http://www.fema.gov/business/nfip/wm.shtm; http://www.nfipiservice.com/watermark/index.html	N/A
Write Your Own (WYO) Companies, List of	http://www.fema.gov/library/viewRecord.do?id=4063	Phone 1-800-480-2520 (Ask for item F-073, "The Choice Is Yours")
Write Your Own (WYO) Companies Writing MPPP, List of	http://www.fema.gov/nfipInsurance/search.do?action=Search&state=mppp	N/A

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

C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices

The NFIP Bureau and Statistical Agent operates a network of regional offices within the continental United States.

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

The latest contact information for both NFIP Bureau 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
iService Headquarters 8400 Corporate Dr., Suite 350 Landover, MD 20785 Phone: 301-577-4104	Walter McGuckin Regional Support Lead Cell: 301-467-8103 wmcguckin@ostglobal.com	Entire Country
Region I P.O. Box 2156 Merrimack, NH 03054 Phone: 603-423-0470 Fax: 603-423-0395	Robert Desaulniers Regional Manager Cell: 713-252-6779 rdesaulniers@ostglobal.com	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Region II P.O. Box 7342 Penndel, PA 19047 Phone: 267-560-5057 Fax: 267-560-5057	Walter McGuckin Regional Support Lead Cell: 301-467-8103 wmcguckin@ostglobal.com	New Jersey, New York, Puerto Rico, Virgin Islands
Region III HC 87 Box 36 Pocono Lake, PA 18347 Phone: 570-643-6582 Fax: 570-643-6582	Tom Kustelski Regional Manager Cell: 816-509-1949 tkustelski@ostglobal.com	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
Region IV P.O. Box 1046 Zephyrhills, FL 33539-1046 Phone: 813-788-2624 Fax: 813-788-2710	Lynne Magel Regional Manager Cell: 813-404-8782 lmagel@ostglobal.com	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
P.O. Box 10 Buford, GA 30515 Phone: 770-614-0865	David Clukie Regional Liaison Cell: 813-767-5355 dclukie@ostglobal.com	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Region V To Be Announced	Ally Bishop Acting Regional Manager Cell: 202-486-2738 abishop@ostglobal.com	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
Region VI P.O. Box 1536 Frisco, TX 75034 Phone: 214-618-1092 Fax: 214-618-1092	Mark Lujan Regional Manager Cell: 425-417-3159 mlujan@ostglobal.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
P.O. Box 775 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Liaison Cell: 301-928-3124 cwatts@ostglobal.com	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 913-837-5220	Ally Bishop Regional Manager Cell: 202-486-2738 abishop@ostglobal.com	Iowa, Kansas, Missouri, Nebraska
Region VIII 7125 W. Jefferson Ave., Suite 400 Lakewood, CO 80235 Phone: 303-299-7873 Fax: 303-293-8585	Erin May Regional Manager Cell: 303-550-3658 emay@ostglobal.com	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Region IX P.O. Box 492 West Sacramento, CA 95691 Phone: 301-467-7291 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 301-467-7291 alizarraga@ostglobal.com	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
Region X 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 830-265-7796 kminich@ostglobal.com	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 titled "National Flood Insurance Program Policy Forms," is estimated to average 10 minutes per response, excluding the VZone 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, SW, Washington, DC 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, agents, and mortgagees named on policies.

FEMA FORM NUMBER	TITLE	BURDEN HOURS
086-0-1	Application for Flood Insurance (New)	12.00 Minutes
086-0-1	Application for Flood Insurance (Renewal)	7.50 Minutes
086-0-2	Cancellation/Nullification Request	7.50 Minutes
086-0-3	General Change Endorsement (w/ and w/o Premium)	9.00 Minutes
086-0-4	V-Zone Risk Factor Rating	6.50 Hours
086-0-5	Preferred Risk Policy Application	8.00 Minutes