

## 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*
<ul style="list-style-type: none"> <li>Applications (not Submit-for-Rate)</li> </ul>	NFIP Servicing Agent P.O. Box 913111 Denver, CO 80291-3111	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> <li>Endorsements</li> <li>Cancellations</li> </ul>	NFIP Servicing Agent P.O. Box 913111 Denver, CO 80291-3111	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> <li>Submit-for-Rate Applications (see the Rating section)</li> <li>Underpayment Letters</li> <li>Underwriting Inquiries and Issues</li> <li>All Other Inquiries</li> </ul>	NFIP Servicing Agent P.O. Box 913111 Denver, CO 80291-3111	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> <li>Severe Repetitive Loss (SRL) Properties</li> </ul>	NFIP Special Direct Facility P.O. Box 913111 Denver, CO 80291-3111	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> <li>Renewal Notices (with premium payments)</li> <li>Expiration Notices (with premium payments)</li> </ul>	National Flood Insurance Program P.O. Box 913111 Denver, CO 80291-3111	Phone 1-800-638-6620 Fax 1-800-742-3148
<ul style="list-style-type: none"> <li>Notices of Loss</li> <li>Written Claims Inquiries</li> <li>All Other Claims Correspondence</li> </ul>	NFIP Servicing Agent P.O. Box 913111 Denver, CO 80291-3111	Phone 1-800-767-4341 Fax 1-800-767-5574
<ul style="list-style-type: none"> <li>Overnight Express Deliveries</li> <li>Certified Mail</li> </ul>	Lockbox Services 913111 NFIP Direct MAC C7301-L25 1740 Broadway St – LL2 Denver, CO 80274	N/A

\* If you are Deaf/hard of hearing or have a speech disability and use relay services, call 711 from your TTY or use VRS to call 1(800) 638-6620.

## B. NFIP General Contact Information for All NFIP Stakeholders

TOPIC	MAIL, EMAIL & WEBSITE ADDRESSES	TELEPHONE & FAX NUMBERS*
Agent Referral Program • Information & Sign-up Form	<a href="https://agents.floodsmart.gov">https://agents.floodsmart.gov</a>	Phone 1-888-786-7693
CBRS Areas	<a href="https://www.fema.gov/faq-details/Coastal-Barrier-Resources-System">https://www.fema.gov/faq-details/Coastal-Barrier-Resources-System</a>	N/A
<i>Community Status Book</i> (download PDF)	FEMA Map Service Center <a href="http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book">http://www.fema.gov/national-flood-insurance-program/national-flood-insurance-program-community-status-book</a>	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP)
FEMA Information Resource Library, Multimedia	<a href="http://www.fema.gov/resource-document-library">http://www.fema.gov/resource-document-library</a>	N/A
<i>NFIP Flood Insurance Manual</i> (download PDF)	<a href="http://www.fema.gov/flood-insurance-manual">http://www.fema.gov/flood-insurance-manual</a>	N/A
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 <a href="mailto:femamapspecialist@riskmapcdfs.com">femamapspecialist@riskmapcdfs.com</a>	Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Maps and related products	FEMA Map Service Center <a href="http://msc.fema.gov/">http://msc.fema.gov/</a>	FEMA Map Information eXchange (FMIX) Phone 1-877-336-2627 (1-877-FEMA-MAP)
Flood Zone Determination Companies, List of	<a href="http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies">http://www.fema.gov/national-flood-insurance-program/flood-zone-determination-companies</a>	N/A
General Information for • Agents & Consumers	<a href="http://www.floodsmart.gov/floodsmart/pages/index.jsp">http://www.floodsmart.gov/floodsmart/pages/index.jsp</a>	N/A
Supply Order Forms (bulk hardcopy orders): • Claims & Underwriting • Public Awareness Materials	FEMA Distribution Center 4440 Buckeystown Pike Frederick, MD 21704 <a href="mailto:fema-publications-warehouse@fema.gov">fema-publications-warehouse@fema.gov</a>	Phone 1-800-480-2520 Fax 1-240-699-0525
Training on Flood Insurance	<a href="http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences">http://www.fema.gov/national-flood-insurance-program-training-workshops-and-conferences</a>	N/A
<i>Watermark &amp; eWatermark</i> Newsletters	<a href="http://www.fema.gov/national-flood-insurance-program/watermark">http://www.fema.gov/national-flood-insurance-program/watermark</a> ; <a href="http://www.nfipiservice.com/watermark/index.html">http://www.nfipiservice.com/watermark/index.html</a>	N/A
Write Your Own (WYO) Companies, List of	<a href="http://www.fema.gov/wyo_company">http://www.fema.gov/wyo_company</a>	N/A
Write Your Own (WYO) Companies Writing MPPP, List of	<a href="http://www.fema.gov/wyo_company_mppp">http://www.fema.gov/wyo_company_mppp</a>	N/A

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**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/national-flood-insurance-program/national-flood-insurance-program-regional-offices>.

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<p><b>iService Headquarters</b>                      8400 Corporate Dr., Suite 350                      Hyattsville, MD 20785                      Phone: 301-386-6332                      Fax: 267-560-5057</p>	<p>Walter McGuckin                      Regional Support Team Lead                      Cell: 571-422-3053  <a href="mailto:walter.mcguckin@associates.fema.dhs.gov">walter.mcguckin@associates.fema.dhs.gov</a></p>	<p>Entire Country</p>
<p><b>Region I</b>                      P.O. Box 16321                      Hooksett, NH 03106                      Phone: 603-625-5125                      Fax: 603-625-5125</p>	<p>Thomas Young                      Regional Manager                      Cell: 571-419-2717  <a href="mailto:thomas.young@associates.fema.dhs.gov">thomas.young@associates.fema.dhs.gov</a></p>	<p>Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont</p>
<p><b>Region II</b>                      P.O. Box 7342                      Penndel, PA 19047                      Phone: 267-560-5057                      Fax: 267-560-5057</p>	<p>Walter McGuckin                      Regional Support Team Lead                      Cell: 571-422-3053  <a href="mailto:walter.mcguckin@associates.fema.dhs.gov">walter.mcguckin@associates.fema.dhs.gov</a></p>	<p>New Jersey, New York, Puerto Rico, Virgin Islands</p>
<p><b>Region III</b>                      P.O. Box 7342                      Penndel, PA 19047                      Phone: 267-560-5057                      Fax: 267-560-5057</p>	<p>Walter McGuckin                      Regional Support Team Lead                      Cell: 571-422-3053  <a href="mailto:walter.mcguckin@associates.fema.dhs.gov">walter.mcguckin@associates.fema.dhs.gov</a></p>	<p>Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia</p>
<p><b>Region IV</b>                      P.O. Box 282                      Marble Hill, GA 30148                      Phone: 770-893-1480</p>	<p>David Clukie                      Regional Manager                      Cell: 571-422-7307  <a href="mailto:david.clukie@associates.fema.dhs.gov">david.clukie@associates.fema.dhs.gov</a></p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
	<p>Lynne Magel                      Regional Liaison                      Cell: 571-389-4762  <a href="mailto:lynne.magel@associates.fema.dhs.gov">lynne.magel@associates.fema.dhs.gov</a></p>	<p>Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee</p>
<p><b>Region V</b>                      P.O. Box 407                      Petersburg, IL 62675                      Phone: 217-632-7210                      Fax: 217-632-7210</p>	<p>Annette Burris                      Regional Manager                      Office: 217-632-7210  <a href="mailto:annette.burris@associates.fema.dhs.gov">annette.burris@associates.fema.dhs.gov</a></p>	<p>Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin</p>

NFIP BUREAU AND STATISTICAL AGENT REGIONAL OFFICES	NFIP BUREAU AND STATISTICAL AGENT REGIONAL STAFF	SERVICE AREA
<b>Region VI</b> P.O. Box 399 Pipe Creek, TX 78063 Phone: 210-393-7857	Tom Kustelski Regional Manager Cell: 210-393-7857 <a href="mailto:thomas.kustelski@associates.fema.dhs.gov">thomas.kustelski@associates.fema.dhs.gov</a>	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
P.O. Box 13 Wewoka, OK 74884 Phone: 405-257-9000 Fax: 405-257-9000	Carlton Watts Regional Liaison <a href="mailto:carlton.watts@associates.fema.dhs.gov">carlton.watts@associates.fema.dhs.gov</a>	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
<b>Region VII</b> P.O. Box 252 Louisburg, KS 66053 Phone: 913-837-5220 Fax: 816-758-7008	Ally Bishop Regional Manager Cell: 571-422-7463 <a href="mailto:ally.bishop@associates.fema.dhs.gov">ally.bishop@associates.fema.dhs.gov</a>	Iowa, Kansas, Missouri, Nebraska
<b>Region VIII</b> P.O. Box 150172 Lakewood, CO 80215 Phone: 303-674-1449	Erin May Regional Manager Cell: 571-422-7630 <a href="mailto:erin.may@associates.fema.dhs.gov">erin.may@associates.fema.dhs.gov</a>	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
<b>Region IX</b> P.O. Box 1956 West Sacramento, CA 95691 Phone: 916-375-0927 Fax: 916-375-0927	Adam Lizarraga Regional Manager Cell: 571-424-0611 <a href="mailto:adam.lizarraga@associates.fema.dhs.gov">adam.lizarraga@associates.fema.dhs.gov</a>	American Samoa, Arizona, California, Guam, Hawaii, Mariana Islands, Marshall Islands, Micronesia, Nevada, Palau
<b>Region X</b> 9300 50th Ave. NE Marysville, WA 98270 Phone: 360-658-8188 Fax: 360-658-8188	Kristin Minich Regional Manager Cell: 571-422-8823 <a href="mailto:kristin.minich@associates.fema.dhs.gov">kristin.minich@associates.fema.dhs.gov</a>	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 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: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C St SW, Washington, DC 20024, Paperwork Reduction Project (1660-0033). **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	10.00 Minutes