



FEMA

W-16010

February 23, 2016

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and the National Flood Insurance Program (NFIP) Direct Servicing Agent

A handwritten signature in cursive script that reads "Paul Huang".

FROM: Paul Huang  
Deputy Assistant Administrator for Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: New Mapping Change Tool Available: FEMA Map Change Analysis Report Available for the Period of October 1, 2008, through June 16, 2016

Flood Insurance Rate Map (FIRM) changes create a great opportunity for promoting flood-risk awareness and a market for flood insurance policy sales. In addition, research shows that customers who hear about map changes from an insurance agent are less likely to complain about the map change. Approaching clients and potential clients ahead of time provides a wonderful opportunity to alleviate confusion, explain the effects of the change, and to discuss the benefits of flood insurance.

WYO Companies and insurance agents asked FEMA to share mapping change data to assist in marketing National Flood Insurance Program flood insurance. In order to meet the needs of the WYO carriers and insurance agents, FEMA generated an analysis report for the period of October 1, 2008, through June 16, 2016.

The data contained in the analysis report will not only help agents target areas of sales opportunity but also provide lead time for the "flood talk." The report may also help to identify property owners that qualify for the Newly Mapped Procedure. The deadline for the Newly Mapped Procedure is March 31, 2016. More information about the Newly Mapped Procedure and other rating options can be found in the *NFIP Flood Insurance Manual*. Available at [www.FloodSmart.gov](http://www.FloodSmart.gov) are factsheets and other useful information about map changes and their effects on policyholders and property owners.

The Map Change Analysis report is available by email to WYO carriers. Please note this is a first step in a more robust solution FEMA is devising to get map change data to you. A more streamlined delivery method is also under consideration.

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You can access the Map Change Analysis report on the [Bulletin W-16010 Attachments](#) page. Please email questions related to this report to Judy Marvel-Burton at [judy.marvel@fema.dhs.gov](mailto:judy.marvel@fema.dhs.gov).

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representatives

Required Routing: Marketing and Outreach, Industry Management, Underwriting, and Engineering Services