



# THE EXPEDITION LOG

The Daily Newsletter of the 2001 National Flood Conference

FRIDAY  
MAY 25, 2001

## TODAY'S HIGHLIGHTS

General Session and Hot Issues Panel  
8:30 - 10:00 a.m.

Coverage, Marketing, Lender, and Risk Management/Land Use Town Halls  
10:15 - 11:30

Closing Luncheon  
11:30 - 1:30 p.m.



## View From the Top

Howard Leikin, FIA's Deputy Administrator and Acting Administrator, opened Wednesday's general session by introducing Joe Allbaugh, the recently appointed Director of the Federal Emergency Management Agency.

Allbaugh shared with the audience insights he'd gained while visiting many disaster areas throughout the country during his first 98 days as FEMA Director. "Through efforts of mitigation and preparedness, we've learned that we can change the impact of disasters," he began.

"The National Flood Insurance Program is central to FEMA's mission of reducing the impact of natural disasters on our citizens' lives," Allbaugh continued. "Pre-disaster, community-based mitigation works, and insurance is the best protection against the financial risks of a disaster. It's the only one that comes close to helping bring people back together after their lives have been disrupted," he said, adding that "No amount of Federal assistance after a disaster can match the speed and thoroughness of flood insurance. Flood insurance is effective, fair, and promotes accountability. It places the burden of dealing with the risk on those who choose to live with the risk."

Allbaugh described his vision for the future of the NFIP. "I want flood insurance to be easy to understand by all and accessible by both our customers and our partners." He affirmed his commitment to reaching out to NFIP partners, adding, "You are the bridge between our product and a safer America, and I appreciate the role that you play."

Among the most critical challenges facing the NFIP is to help property owners learn



more about the risks they face so that they can be better prepared, said Allbaugh. "We will continue to strive to have communities not only meet, but exceed, our floodplain management standards," he asserted. "Again, mitigation is the key to minimizing property and economic damage and to saving lives when a disaster hits."

Keeping the program financially sound and fair was another challenge highlighted by FEMA's Director. He described a number of Congressional initiatives to help make the NFIP financially viable. These include reducing the number of repetitive loss properties and requiring mitigation of flood risks. "We are working with Congress to make sure that the policyholders more equitably share the costs of the program," he added.

Allbaugh concluded with an appeal to all NFIP stakeholders. "It will require all of us, all of our partners—from WYO companies to agents, adjusters, lenders, surveyors, engineers, real estate professionals, and yes, even government officials—to make this a successful program."

## You Be the Judge!

Next, the entire audience was given the opportunity to test their flood knowledge. A three-member panel made up of Flood Experts—Carol Ledbetter (FIA), Linda Hood (Wells Fargo Insurance), and Rich Slevin (NFIP Bureau-Region V)—were “randomly selected” as contestants in the Truth or Catastrophe game show.

After dividing the audience into colored teams, the audience used handheld, electronic audience response system (ARS) units to enter their choice of the contestant with the correct answer to specific questions about the NFIP. The ARS units also were used to vote for Public Awareness Materials contestants.

## Program Awards Dinner

Almost 300 people attended the conference's Awards Banquet last night. Fifteen NFIP partners were honored for activities they'd undertaken during the last fiscal year—October 1, 1999 through September 30, 2000.

### Public Awareness Materials Contest

Each year, WYO companies and other NFIP partners submit the flood awareness materials they've developed to be voted on by conference participants. Of the items entered in this year's contest, the winners in each category were: State Farm Fire & Casualty Company for Best Printed Marketing Material, Omaha Property and Casualty Insurance Company for Best Advertising Material, American Bankers Insurance Company of Florida for Best Training Material, and Bankers Insurance Company for Best Web Site.

### Agency of the Year Awards

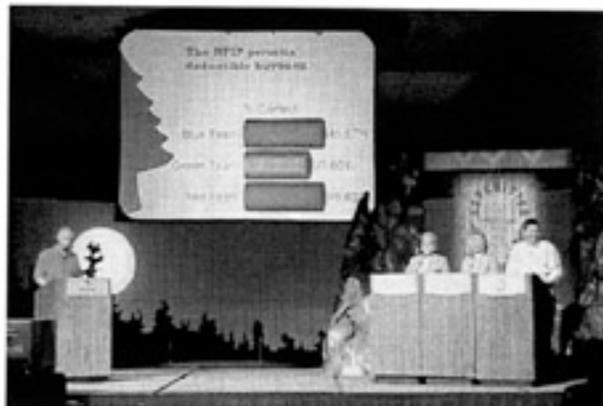
This award is given to three insurance agencies that have displayed innovative marketing strategies, increased their flood portfolios, and actively promoted flood insurance awareness.

Accepting the awards for this year's winners were Jennifer Buchét, for AAA Insurance Agency (winner for the second year in a row), Marc Eagan for Eagan Insurance Agency, Inc., and Ronni Rodrigue-Walker for Insurance Brokers & Managers, Inc..



### Administrator's Club and Trophy Awards

Four WYO companies that achieve the highest percentage of policy growth for the previous



Arrangement Year qualify for the Administrator's Club. The company that experiences the highest percentage of overall growth and gains more than 2,500 new policies for the 1999-2000 Arrangement Year is awarded the Administrator's Club trophy. WYO companies receiving Administrator's Club awards this year were The Aries Insurance Company, Fire

Insurance Exchange, Florida Select Insurance Company, Hartford Fire Insurance Company, and United Surety & Indemnity Company. This year's trophy winner was Fire Insurance Exchange.

### Administrator's Quill Award

This award recognizes the highest percentage of overall growth excluding rewritten policies. The Administrator's Quill Award was given this year to Fire Insurance Exchange, with 30,171 new policies written during the 1999-2000 Arrangement Year (an increase of 183.5%).

### Roy T. Short Memorial Award

This award is given by the National Lenders Insurance Council (NLIC) to honor innovative and inspiring people who have rendered the best service to lenders attempting to comply with Federal regulations while protecting investors and consumers from flood losses.



The award was given this year, to Robert Ross, Jr., former Chair of the Flood Insurance Producer's National Committee

and Educational Advisor for the Florida Association of Insurance Agents. The award was made in recognition of the continual efforts Ross has made to communicate the agent perspective to the NLIC and to seek the perspective of lenders.

## The Race

Captain Mark Woommavovah, U.S. Army, was the first-place winner of the 5K Run sponsored by the NLIC and the Salvation Army to raise money for local disaster relief efforts. Mary Byrnes (EDS) was the first woman to complete the 5K Run. More than 20 runners and almost 30 walkers took place in the Thursday morning 5K Run and 1-Mile Fun Walk.

