



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

May 1999

To: Chief Executive Officers of National Banks and All Examining Personnel

The enclosed booklet, “Flood Disaster Protection,” replaces the “Flood Disaster Protection” booklet dated August 1996. The major revisions to this booklet include:

- An expanded narrative section that provides explanations and guidance on regulatory requirements.
- Revised examination procedures that reflect the additional requirements set forth by the National Flood Insurance Reform Act of 1994.
- The 1997 FFIEC Questions and Answers on Flood Insurance.
- A sample of the revised Standard Flood Hazard Determination Form.
- An appendix with a glossary of terms.

Rescinded Issuances

The following OCC bulletins are rescinded because the information has been incorporated in the enclosed booklet:

95-14, “Coverage and Rates”

96-09, “Procedures for Contested Determinations”

97-32, “Interagency Questions and Answers Regarding Flood Insurance”

98-24, “National Flood Insurance Program—Zone AR”

99-07, “Standard Flood Hazard Determination Form”

If you have any questions regarding this booklet, please contact the Community and Consumer Policy Division at (202) 874-4428.