




FEMA

W-17030

September 3, 2017

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators, WYO Vendors, the National Flood Insurance Program (NFIP) Direct Servicing Agent, and Independent Adjusting Firms

FROM:   
David I. Maurstad  
Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Activation of NFIP Catastrophic Event Enhanced Claim Payment Process for Hurricane Harvey

Hurricane Harvey has caused widespread and ongoing flooding in Texas and Louisiana. Due to the catastrophic impacts of Hurricane Harvey to National Flood Insurance Program (NFIP) policyholders, the Federal Emergency Management Agency (FEMA) is activating the NFIP's enhanced claims payment process.

**I. Authorization of Certain Payments Without a Proof of Loss**

Pursuant to my authority under the Standard Flood Insurance Policies (SFIPs) and FEMA's regulations, I am conditionally waiving the proof of loss requirement in the case of a Harvey loss and directing you to exercise your option to accept an adjuster's report to pay a claim. Additionally, I am waiving the requirement that the policyholder must sign the adjuster's report.<sup>1</sup> To issue payments under this conditional waiver, WYO Companies must provide policyholders with the following:

1. A copy of the adjuster's report supporting the claim payment;
2. If the payment is less than the adjuster's report, a written explanation of the difference; and
3. A letter in the form and substance of the template attached to this bulletin (Adjuster Report Claim Payment Letter).

This conditional waiver does not alter a policyholder's ability to submit a proof of loss seeking supplemental payment.

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<sup>1</sup> As a condition to receiving a claim payment, the Standard Flood Insurance Policy (SFIP) requires a policyholder to first submit either (1) a signed proof of loss or (2) a signed adjuster's report. Article VII.J of the Dwelling Form of the SFIP (Appendix A(1) to 44 CFR Part 61); Article VII.J of the General Property Form of the SFIP (Appendix A(2) to 44 CFR Part 61); Article VIII.J (Appendix A(3) to 44 CFR Part 61).

## **II. Proof of Loss Deadline Extension**

To allow enough time for policyholders to evaluate their losses and the adjusters' reports, I am waiving the sixty (60)-day proof of loss deadline requirement. The deadline for submitting a compliant proof of loss for Hurricane Harvey is 365 days (one year) from the date of loss.

## **III. WYO Companies Must Issue Payments As Soon As Practicable**

Notwithstanding the deadlines for paying claims in the FIPs, I am directing WYO Companies to pay claims more quickly.

## **IV. Applicability**

This bulletin applies to all NFIP claims associated with the following FICO numbers:

- 682 (Texas)
- 683 (Louisiana)

## **V. Authority**

This bulletin is authorized under 42 U.S.C. 4019(a); 44 CFR §§ 61.13(d), 62.23(k); SFIP Dwelling Form, Article VII.D; SFIP General Property Form, Article VII.D; SFIP Residential Condominium Building Association Policy Form, Article VIII.D; WYO Financial Assistance/ Subsidy Arrangement, Article II.G.1.

Please direct any questions regarding this bulletin to [FEMA-FIDClaimsMailbox@fema.dhs.gov](mailto:FEMA-FIDClaimsMailbox@fema.dhs.gov).

Attachment

cc: Vendors, IBHS, Government Technical Representative

Required Routing: Claims, Underwriting