



# NATIONAL FLOOD INSURANCE PROGRAM

## Bureau and Statistical Agent

W-02055

**MEMORANDUM TO:** Write Your Own (WYO) Principal Coordinators and the NFIP Servicing Agent

**FROM:** Joyce A. King  
Director of Claims  
NFIP Bureau and Statistical Agent

**DATE:** August 12, 2002

**SUBJECT:** Adjuster Certification

On May 21, 2002, James S.P. Shortley, FIMA Director of Claims, chaired a meeting at the National Flood Conference in New Orleans, Louisiana. Many representatives from Write Your Own (WYO) Companies and principals of Independent Adjusting (IA) Firms attended this meeting.

The subject was how to best change the way flood adjusters are certified for handling claims for the NFIP. Many of those present, and others who were not in attendance, feel that the minimum experience requirements are not realistic, and keep otherwise qualified adjusters from being able to handle flood claims.

During this meeting, the following decisions were made. WYO Companies and IA Firms will certify to the NFIP Bureau and Statistical Agent (Bureau) that adjusters who do not meet the minimum experience requirements will adjust flood claims under the direction of a seasoned flood adjuster until such time that the company decides those persons are capable of adjusting claims on their own. It was also decided that all adjusters will attend a claims workshop put on by the Bureau or a FIMA-recognized flood workshop within a year of the company submitting the adjuster's name to be certified. The WYO Company and/or the IA Firm is responsible for the adjuster's accuracy and other quality issues of the adjuster's work product. An important part of this is that WYO Company and/or the IA Firm will examine all claims prior to recommending payment or denial.

The Bureau will conduct random reinspections to ensure that all NFIP standards are met.

Therefore, when submitting names to the Bureau, it is necessary to certify that you are in compliance with the above requirements.

We appreciate your full support, and if there are any questions, please let me know.

cc: Vendors, IBHS, Government Technical Representative

Required Routing: Claims, Underwriting

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