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

FROM: Joyce A. King
Claims & Underwriting Director
NFIP Bureau and Statistical Agent

DATE: August 4, 2003

SUBJECT: Adjuster Certification

REF: W-02055, Adjuster Certification, dated August 12, 2002

This memo is intended to clarify alternative methods by which Write Your Own (WYO) Companies
and/or Independent Adjusting (IA) Firms can meet the experience and training requirements for NFIP
Certification of independent adjusters.

The current requirement to become an NFIP Certified Adjuster is 4 years of property adjusting experience
and attendance at an NFIP Claims Workshop. Training and experience alternatives agreed upon at a May
21, 2002, planning meeting (referenced in WYO Company Bulletin W-02055) are as follows:

- Training: FEMA allowed the substitution of FEMA pre-approved training conducted by the
  WYO Companies and IA Firms for attendance at a NFIP Claims Workshop. Attendance Rosters,
  individual Certificates of Attendance, or Letters must be submitted to the NFIP Bureau and
  Statistical Agent for documentation. Dates and locations of scheduled training must be submitted
  three weeks in advance for possible monitoring by FEMA or the NFIP Bureau and Statistical
  Agent.

- Experience: FEMA allowed the WYO Companies and IA Firms to certify to the NFIP Bureau
  and Statistical Agent that independent adjusters without the required experience could work under
  the close supervision of a seasoned flood adjuster until the company decides those persons are
  capable of adjusting claims on their own. The company must then notify the NFIP Bureau and
  Statistical Agent in writing of its decision. This notification must (1) detail the training and
  development that the adjuster has completed and (2) note the flood claims the adjuster has
  worked, by policy number and date of loss.

If you have any questions, please contact Mr. Joe Buzzelli, NFIP Claims Manager, at
(301) 918-1415.

cc: Vendors, IBHS, and Government Technical Representative
Required Routing: Claims and Underwriting