November 2, 2005

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators, for Dissemination to all WYO Claims Managers

FROM: James S.P. Shortley, Director of Claims
Claims Section, Risk Insurance Branch
Mitigation Division

SUBJECT: Substantially Damaged Structures—Wilma (Florida)

On October 23, 2005, Hurricane Wilma caused moderate to extensive flood damage to residential and commercial properties in Florida. Early reports indicate that substantially damaged property may result. Please ensure that your claims adjusters follow the guidelines below. Their cooperation will help expedite the community officials’ determination of substantially damaged buildings.

The reporting of substantially damaged buildings over the past year has greatly improved. It is mandatory for adjusters to continue to report the statistics promptly.

After conducting the inspection of the building and identifying it as meeting the criteria for substantial damage, the adjuster is required to submit Adjuster Preliminary Damage Assessment information electronically using the following URL:

http://claims.nfipstat.com/katrina/katrina

Adjusters may access the system with this generic login:

Login name: katrinaadj
Password: nfipscs

Even though information is entered electronically, adjusters should not hold information while awaiting additional or final claims information.

Adjusters who do not have access to the Web may continue to submit daily reports of substantially damaged properties to the NFIP Bureau and Statistical Agent, by fax at 1-800-457-4232 or by mail to P.O. Box 310, Lanham, MD 20706.

The Bureau will ensure that the information is provided to FEMA and the local community officials.
We recognize the tremendous job that community officials have in handling the substantial damage issue. In many instances, they must survey widespread areas of damage with limited resources. However, by observing the guidelines above, adjusters can help us provide community officials with timely, accurate information that will allow them to make expeditious determinations of substantially damaged buildings.

We ask for your full support. If there are any questions, please let me know.

cc: Vendors, IBHS, and Government Technical Representative

Required Routing: Claims and Underwriting