



**FEMA**

W-06057

August 17, 2006

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

FROM: WYO Clearinghouse

SUBJECT: Reminder about Renewal Mailing Requirements under the FIRA 2004

WYO Clearinghouse Bulletin W-05043 and others have provided guidance to the Write Your Own companies regarding implementation of the Title II requirements of the Flood Insurance Reform Act of 2004 (FIRA 2004).

This is to remind you that there is a difference in the materials that must be distributed to policyholders at policy issuance and at subsequent renewals. In accordance with normal insurance industry practice, the policy contract is distributed only at initial policy issuance, while the other forms (Cover Letter, Summary of Coverage, and Declarations Page) are distributed at each renewal.

WYO Clearinghouse Bulletin W-05043, dated September 1, 2005, is available for review on the NFIP BureauNet at <http://bsa.nfipstat.com/wyobull/w-05043.pdf>.

If you have any questions, please contact your Business Analyst at the NFIP Bureau.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Marketing, Underwriting