



FEMA

W-12046

July 25, 2012

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

*Edward L. Connor*

FROM: Edward L. Connor  
Deputy Associate Administrator for Federal Insurance

SUBJECT: Rebating of Agents' Commissions – Clarification

It has come to our attention that some WYO insurance companies and/or their agents have misinterpreted the effective date for the no-rebating rule as set forth in NFIP Bulletin W-12026 "Rebating of Agents' Commissions," dated April 4, 2012.

The no-rebating rule applies to all NFIP business, new and renewal, written with an effective date of October 1, 2012, and later. This applies in all cases, even those where the premium payment is received before October 1, 2012.

Any questions regarding this matter should be directed to Jhun de la Cruz, Underwriting Branch Chief, National Flood Insurance Program, Federal Insurance and Mitigation Administration, at [jhun.de-la-cruz@dhs.gov](mailto:jhun.de-la-cruz@dhs.gov).

Thank you for your cooperation.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Marketing Underwriting