



FEMA

W-15033

July 14, 2015

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

A handwritten signature in cursive script that reads "Jhun de la Cruz".

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: Public Release of November 2015 *Specific Rating Guidelines*

Updates to the *Specific Rating Guidelines* effective November 1, 2015, are available on the FEMA website at the following link:

<http://www.fema.gov/media-library/assets/documents/34620>.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Marketing, Underwriting