



FEMA

W-15044

September 17, 2015

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

FROM: Roy E. Wright  
[Signed]  
Deputy Associate Administrator for Insurance and Mitigation  
Federal Insurance and Mitigation Administration

SUBJECT: Extension of the Limited Waiver of the Single Adjuster Program

This memorandum reiterates earlier FEMA guidance to WYO Principal Coordinators and the NFIP Direct Servicing Agent. In WYO Bulletin W-12050, we granted a limited waiver of the Single Adjuster Program (SAP) requirement contained in the Financial Assistance Subsidy Arrangement, 44 C.F.R. Part 62, App. A, Art. II, ¶ C. Under the waiver, FEMA no longer required or authorized one adjuster to concurrently adjust both wind and NFIP flood losses. The original waiver was in effect for 1 year beginning August 13, 2012, and was extended through December 31, 2014, by Bulletin W-13040, dated July 9, 2013. The September 2014 Bulletin W-14051 extended the SAP limited waiver through December 31, 2015.

The purpose of this bulletin is to extend the waiver of the Single Adjuster Program requirement permanently. This waiver of the Arrangement's SAP requirements applies to all WYO Companies and the NFIP Direct Servicing Agent (NFIP Insurers).

Under the waiver, FEMA will not provide NFIP policy identification and matching information to any Windpool, Wind and Hail Underwriting Association, Fair Plan, Insurer of Last Resort, or other such organization or insurer (association) and FEMA will not operate the Claims Coordinating Office. Additionally, if a WYO Company voluntarily uses a single adjuster to concurrently adjust both a wind claim and an NFIP flood claim, FEMA will use its normal and customary practices in evaluating the payment of the flood claim, fees, and expenses associated with that adjustment. However, FEMA will not be responsible for and will not pay for any liabilities arising directly or indirectly from the use of the single adjuster, as described above, including, but not limited to adjustment fees or expenses, expert fees or expenses, litigation expenses, judgments, awards, or settlements.

This limited waiver does not affect any arrangement or agreement the Insurer may have as a member company or otherwise of any association to separately adjust association wind claims.

Authority: 44 C.F.R. Pt. 62.23(k).

Any questions should be directed to Lloyd "Tony" Hake, Division Director, Risk Insurance Division, at [lloyd.hake@fema.dhs.gov](mailto:lloyd.hake@fema.dhs.gov). As always, thank you for your cooperation.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Data Processing, Marketing, Underwriting