



FEMA

W-17008

March 28, 2017

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators,  
NFIP Direct, and Independent Adjusters

FROM:

A handwritten signature in blue ink, appearing to read "David I. Maurstad".

David I. Maurstad  
Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: WYO Company Acceptance of Electronic Signatures

FEMA expects Write Your Own (WYO) Companies to handle NFIP claims in a customer-centric manner as part of their normal business practices. To further improve the insured survivor experience and to reduce administrative burden, FEMA is approving and encouraging the use of electronic signatures on proofs of loss and other NFIP-related submissions. FEMA will not deny the legal effect, validity, or enforceability of a signature solely because it is in electronic form.<sup>1</sup> WYO Companies should accept electronic signatures in accordance with their general business practices and applicable laws.

The General Services Administration (GSA) and the Federal Chief Information Officers Council have provided joint comprehensive guidance on the best practices for accepting electronic signatures.<sup>2</sup> WYO Companies may find this guidance helpful.

Please direct all questions or comments about this bulletin to FIMA Claims at [FEMA-FIDClaimsMailbox@fema.dhs.gov](mailto:FEMA-FIDClaimsMailbox@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

<sup>1</sup> See Government Paperwork Elimination Act (GPEA), Pub. L. 105-277 § 1707 (44 U.S.C. 3504 note); Electronic Signatures in Global and National Commerce Act (E-SIGN), Pub. L. 106-229 § 101(a) (15 U.S.C. 7001(a)).

<sup>2</sup> Use of Electronic Signatures in Federal Organization Transaction, Version 2 (January 25, 2013), at [https://cio.gov/wp-content/uploads/downloads/2013/09/Use\\_of\\_ESignatures\\_in\\_Federal\\_Agency\\_Transactions\\_v20\\_20130125.pdf](https://cio.gov/wp-content/uploads/downloads/2013/09/Use_of_ESignatures_in_Federal_Agency_Transactions_v20_20130125.pdf).