



NATIONAL FLOOD INSURANCE PROGRAM

Bureau and Statistical Agent

W-01061
5007-01

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

FROM: WYO Clearinghouse

DATE: September 11, 2001

SUBJECT: Repetitive Loss Property File Inconsistencies

As promised in the attached April 5, 2001, memo concerning the captioned, the Federal Insurance & Mitigation Administration has reviewed the progress of corrections for address and community numbers for the Repetitive Loss Property File. To continue the significant improvement made, we will issue the Repetitive Loss Manual Changes report quarterly. This will allow corrections to be processed more expeditiously.

Please begin to immediately resolve the community number and address inconsistencies. All progress will continue to be closely monitored. If you have documentation that challenges any information on this report, please forward it to your Program Coordinator at the NFIP Bureau & Statistical Agent.

cc: Vendors (w/enclosures)
IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative (w/o enclosures)

Suggested Routing: Marketing, Underwriting



NATIONAL FLOOD INSURANCE PROGRAM

Bureau and Statistical Agent

W-01022
5004-01

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators &
The NFIP Servicing Agent

FROM: WYO Clearinghouse

DATE: April 5, 2001

SUBJECT: Repetitive Loss Property File Inconsistencies

Repetitive Loss properties have been and continue to be a very closely watched area of the National Flood Insurance Program. It is therefore very important that we have accurate data on these properties. As you may be aware, the local community officials are active in monitoring the number and location of repetitive loss properties in their communities. Each year we send them a report of the repetitive loss properties in their communities that they confirm as being in their community.

In a recent examination of our repetitive loss property file, we discovered several inconsistencies. In the effort to ensure the accuracy of our data, we are sending for your resolution a list that shows discrepancies between local community official-reported addresses/ community numbers and your company-submitted records.

1. Address Inconsistencies - The attached list shows many instances of the same property with different addresses. Addresses with associated policy numbers are the ones that appear on the records you submit to the NFIP Bureau. Addresses without policy numbers are those reported to the NFIP by the local officials who verified our report of repetitive loss files in that community. If the company-provided address is incorrect, you must submit the appropriate statistical transaction to correct it.
2. Community Number Inconsistencies - In some cases, the community number that you submitted is different than what is reported by the local community official. It is essential that you take appropriate action to correct the community number to reflect that reported by the community official. If you, your agent, or the insured disagrees with the community number as reported by the local official, you must contact the community official to resolve the issue.

If the policy must be re-rated because of an incorrect community number, only the current policy term must be endorsed effective at the beginning of the policy period. The company is not required to re-rate the prior terms unless the mis-rating is discovered at the time of a loss.

Please begin immediately to resolve all community number and address inconsistencies. The Bureau and Statistical Agent will be available to assist you and will monitor your progress in the June 2001 data. Please contact your Program Coordinator with your schedule for completion of this project.

cc: Vendors (w/enclosures)
IBHS, FIPNC, WYO Marketing Committee, Government Technical
Representative (w/o enclosures)

Suggested Routing: Marketing, Underwriting

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