



FEMA

W-04067

September 23, 2004

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and  
NFIP Servicing Agent for Dissemination to All Claims Managers

A handwritten signature in black ink, appearing to read "James S.P. Shortley".

FROM: James S.P. Shortley, Director of Claims  
Claims Section, Risk Insurance Branch  
Mitigation Division

SUBJECT: Adjuster Certification – 2004 Disasters

The recent hurricanes caused extensive wind and flood damage to thousands of properties in numerous states. Damages to residential and commercial properties in the majority of cases will be extensive. Therefore, it is imperative that all adjusters provide all services with the utmost integrity at all times and provide the highest possible quality product and service to the policyholder.

In order to meet this challenge, FEMA has authorized Adjuster Certification to be re-opened for an extended period. All independent adjusters seeking NFIP certification must meet the minimum requirements for certification.

Please note the following:

- All independent adjusters must be certified in order to process NFIP Direct and WYO Claims.
- Adjusters seeking NFIP certification must complete the Adjuster Certification Application (<http://www.fema.gov/nfip/adjcert.shtm>) and submit the application(s) to the NFIP Bureau and Statistical Agent as quickly as possible.
- Adjusters without the required experience must work under the close supervision of a seasoned flood adjuster until the company decides those persons are capable of adjusting claims on their own. The company must then notify the NFIP Bureau and Statistical Agent in writing of its decision. This notification must (1) detail the training and development that the adjuster has completed and (2) note the flood claims the adjuster has worked, by policy number and dates of loss (referenced in WYO Company Bulletin W-03041).

If you should have any questions, please contact Joyce King at (800) 426-6347, extension 432.

cc: Vendors, IBHS, and Government Technical Representative  
Required Routing: Claims and Underwriting