



FEMA

W-15064

December 22, 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 April 2016 *Specific Rating Guidelines*

Updates to the *Specific Rating Guidelines* effective April 1, 2016, are available on the FEMA website in the [Specific Rating Guidelines Media Library](#).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Marketing, Underwriting