



**FEMA**

W-04056

September 2, 2004

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

FROM: WYO Clearinghouse

SUBJECT: NFIP Adjuster Fee Schedule

Effective September 1, 2004, the Federal Emergency Management Agency revised the adjuster fee schedule for claims with dates of loss September 1, 2004, and later. This change also affects ICC claims. The new fee schedules are attached.

Please distribute this information to the appropriate personnel in your organization. If you have any questions or need additional information, please contact your Program Coordinator.

Attachments

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Accounting, Data Processing, Claims, Marketing, Underwriting

## NFIP Fee Schedule

For Claims with Dates of Loss September 1, 2004, and Later

Claim Range	Fee
Erroneous Assignment	\$60.00
Closed Without Payment (CWOP)	225.00
.01 - \$1,000.00	300.00
1,000.01 – 2,500.00	425.00
2,500.01 – 5,000.00	500.00
5,000.01 – 7,500.00	575.00
7,500.01 – 10,000.00	650.00
10,000.01 – 15,000.00	750.00
15,000.01 – 25,000.00	850.00
25,000.01 – 35,000.00	1,000.00
35,000.01 – 50,000.00	1,250.00
50,000.01 – 100,000.00	3%
100,000.01 – 250,000.00	2.3%, but not less than \$3,000
250,000.01 and up	2.1%, but not less than \$5,750

Note: Based on Gross Loss

Gross loss shall mean the agreed cost to repair before application of depreciation, deductible, or other limiting clauses or conditions.

For the purpose of this schedule, should the loss exceed the available coverage, gross loss shall mean the total amount of coverage.

If the claim involves salvage “buy-back,” gross loss shall mean the amount of the claim before the salvage value is deducted.

If the insured qualifies for replacement cost coverage, gross loss is determined on the basis of the entire replacement cost claim (including depreciation holdback).

**Increased Cost of Compliance (ICC) Fee Schedule – Allocated LAE**  
(Used for ICC Claims with Dates of Loss of September 1, 2004, and Later)

<b>Claim Range</b>	<b>Fee</b>
Erroneous Assignment	\$60.00
Closed Without Payment (CWOP)	225.00
.01 - \$1,000.00	300.00
1,000.01 – 2,500.00	425.00
2,500.01 – 5,000.00	500.00
5,000.01 – 7,500.00	575.00
7,500.01 – 10,000.00	650.00
10,000.01 – 15,000.00	750.00
15,000.01 – 25,000.00	850.00
25,000.01 – 30,000.00	1,000.00

Upon FEMA request, WYO company must provide supporting detail for the reported expense.