



FEMA

W-11074

September 8, 2011

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators,
the National Flood Insurance Program (NFIP) Direct Servicing Agent,
and Selected Adjusting Firms

A handwritten signature in black ink, appearing to read "James A. Sadler".

FROM: James A. Sadler, CPCU, AIC
Director of Claims
National Flood Insurance Program

SUBJECT: Hurricane Irene and T.S. Lee and Its Remnants
Modified Handling of Claims with Prior Losses

Hurricane Irene and now T.S. Lee and its remnants combined have the potential to rival recent hurricanes in numbers, severity, and complexity of claims. Claims handling challenges will be great. The claims handling modification that will yield a return and not expose the NFIP will be the review of prior loss claim files.

Beginning with Hurricane Irene and ending on December 31, 2011, the following guidance regarding the review of prior losses should be followed by all stakeholders of the NFIP:

Prior Losses

The adjustment process will not change for residential or commercial Building or Contents (Personal Property) claims arising out of Hurricane Irene or T.S. Lee and its remnants. However, if in the professional judgment of the NFIP flood-certified adjuster, repairs of damage from prior losses were completed before these flood events, receipts or other proof of prior repairs will **not** be required. In addition, review of the prior loss claim file(s) will **not** be required unless issues requiring receipts and/or such prior loss claim file review arise during the adjustment process.

The NFIP is relying on the judgment of the flood-certified adjuster in these cases. Each NFIP flood-certified adjuster should know that if, in his or her professional judgment, further investigation requiring the review of prior loss claim file(s) or receipts is necessary he or she may recommend a review of the prior claim file to the insurer. Please provide the WYO Companies and the NFIP Direct Servicing Agent adequate documentation and photographs of any unrepaired prior damages.

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Thank you for your cooperation. This claims handling modification applies only to claims arising out of Hurricane Irene or T.S. Lee and its remnants.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: All Departments