



# Federal Emergency Management Agency

Washington, D.C. 20472

W-03038

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

A handwritten signature in black ink, appearing to read "James S.P. Shortley", is positioned above the "FROM:" field.

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

**DATE:** July 25, 2003

**SUBJECT:** Claims Review - Hurricane Claudette

Hurricane Claudette made landfall at Port Lavaca, Texas, as a Category I hurricane with sustained winds at 88 mph on July 14, 2003. This minimal hurricane caused moderate flood damage to residential and commercial properties in several counties. There may be occurrences of a wind and flood policy at the same property address. In these instances a flood claim should not be opened unless there is evidence that the property sustained direct physical loss by or from flood.

The Single Adjuster Program has not been activated in Texas. In order to avoid numerous reported claims that will be closed without payment, carefully review all claims prior to assignment to the adjuster. Claims should not be assigned simply because the property is insured against wind and flood.

The NFIP Bureau and Statistical Agent will monitor claims that have been statistically reported as "Closed Without Payment"(CWOP).

If you should have any questions regarding this procedure, please contact the NFIP Bureau and Statistical Agent Claims Department.

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