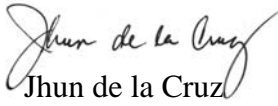




FEMA

W-09049
September 10, 2009

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

FROM: 
Jhun de la Cruz
Chief, Underwriting Branch
Risk Insurance Division

SUBJECT: Enclosure Loadings of -11 Feet and Below: Submit-for-Rate

The purpose of this memorandum is to clarify that WYO Companies must submit a request for rates if the building has an enclosure, machinery and equipment, or appliances at or below a -11.0 feet elevation difference.

New Business and Renewal quotes must be submitted to the NFIP Bureau and Statistical Agent at iServiceUnderwriting@osglobal.com and should identify the appropriate subject in the subject line of the accompanying e-mail (e.g., Enclosure Loading of -11.0 Feet and Below). These quotes should include the supporting documentation outlined on pages iv and v of the *Specific Rating Guidelines*.

Please contact your iService Business Consultant if you have any questions.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Underwriting