



FEMA

W-12101

November 21, 2012

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

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

SUBJECT: Enclosure Loadings of -11 Feet and Below, Special Rates,  
and Renewals

During the past several months, WYO Companies and the NFIP Servicing Agent have submitted inquiries on the processing time for receiving rates on special rated quotes from FEMA. The purpose of this memorandum is to address timeframes for processing enclosure loadings of -11.0 feet and below and special rates.

All enclosure loadings of -11.0 feet and below and special rates will be reviewed and provided with rates within 40 business days of receiving all of the required documentation. Any delay in getting iService underwriting the required documentation will impact the timeframe that FEMA will need to provide rates.

New business and renewal quotes must include copies of the Flood Insurance Application for coverage, the Elevation Certificate, photographs, the SFR worksheet, and, if applicable, the Elevated Building Determination Form, building plans, and variance statement.

The SFIP Renewal Provisions require the insurer to send renewal notices 45 days prior to the expiration date. To avoid any lapse in coverage, please submit all renewal quotes to iService 60 days prior to the expiration date of the policy.

If you have any questions, please contact the iService Underwriting department at [underwriting@nfipiservice.com](mailto:underwriting@nfipiservice.com).

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

Suggested Routing: Claims, Underwriting, Marketing