



FEMA

W-13037

June 25, 2013

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
Chief, Underwriting Branch
Risk Insurance Division

SUBJECT: Conclusion of the Pilot Inspection Procedure in Florida

The Pilot Inspection Procedure for Monroe County, the Village of Islamorada, and the City of Marathon, FL, is not being extended and will end on June 28, 2013. The following guidance addresses the requirement for current and former policyholders in these communities.

- Current policyholders who have been notified of the inspection requirement and have policy renewal dates prior to June 29, 2013, cannot renew these policies without an inspection. Inspections are also required for new applications for affected properties whose policies will become effective prior to June 29, 2013. Alternatively, these policyholders can obtain new policies after the inspection procedure ends. They must submit a new application and appropriate effective date rules must be applied. The underwriting file must contain an Elevation Certificate (EC) and photographs. We anticipate that very few policies will fall into this category.
- Current policyholders who were notified of the requirement for inspections and have policy renewal dates after June 28, 2013, are not required to obtain inspections as a requirement for policy renewal.
- Former policyholders who were previously notified of the inspection requirement but never obtained inspections of their buildings may reapply for flood insurance. The effective date of such policies can be no earlier than June 29, 2013, and appropriate effective date rules must be applied in all cases. Full underwriting information must be submitted for this new business, including an application, EC, and photographs.

With the expiration of the inspection procedure, NFIP Legacy System Services will no longer be sending lists of properties requiring an inspection. Insurers should not send letters to policyholders requiring an inspection.

Thank you for your cooperation in this matter. If you have any questions, please contact Steve Van Dyke at Steven.Vandyke@fema.dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

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