



FEMA

W-16005

January 27, 2016

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the NFIP Direct Servicing Agent for Dissemination to All Claim Managers

Lloyd A. Hake

FROM: Lloyd A. Hake
Division Director
Risk Insurance Division

SUBJECT: Authorized NFIP Adjusters and 2016 NFIP Claim Presentations

While maximizing the policyholder's (FEMA's primary customer) experience across the spectrum of services is extremely important, it is their experience in reporting their claim and afterward that must exceed the policyholder's expectations.

Nothing is better than a good first impression and this begins with adjusters who present themselves in a business-like manner, well trained, authorized to handle their claim, and eager to assist the policyholder in preparing their claim. This approach may require a few additional minutes with the policyholder(s) explaining the Program and the claims process. This additional time and continuing attention to the policyholder are the adjuster's investment in a successful experience not only for the policyholder, but also for the adjuster.

To make this a reality, the authorized National Flood Insurance Program (NFIP) flood adjusters, in addition to having the required adjusting experience, must have a desire to provide excellent customer service to NFIP policyholders; a working knowledge of the NFIP; a technical knowledge of the three forms of the Standard Flood Insurance Policy (SFIP); and the ability to apply any FEMA bulletins and guidance that clarify and introduce new processes.

A note about the use of the term "Authorized NFIP Adjuster" rather than "Certified NFIP Adjuster": It is FEMA's position that certification requires a more formal course of study and the successful passing of a series of examinations before certification is awarded, such is the case with Certified Public Accounts. Also, the FCN will now be referred to as the Flood Control Number.

In its October 5, 2015, Bulletin w-15047, FEMA announced that FEMA-sponsored, instructor-led training is being phased out—15 such presentations in 2016 and 8 in 2017. However, there is an ever increasing number of claims-specific online adjuster courses being offered through FEMA's Emergency Management Institute (EMI). This online training would be in addition to any adjuster NFIP training offered by the Write Your Own Companies, and/or authorized adjusting firms.

Bulletin w-15047 includes URLs for the courses. FEMA will continue to approve all Program technical content.

To support the quality and number of adjusters available and to encourage them to be ready, willing and able to assist NFIP policyholders with their flood claims, FEMA will allow 2016 authorization to those adjusters who have been on the active adjuster list for at least the last two consecutive years – 2014 and 2015 – and who have successfully completed the following four on-line courses:

IS 1104 – Claim Review for Adjusters

IS 1107 – Adjusters Customer Service

IS 1109 – Understanding Basement Coverage

IS 1111 – Introduction to Commercial Claims

EMI will issue the adjuster a certificate of successful completion. The adjuster will provide the NFIP Bureau and Statistical Agent, (BSA) the EMI certificates of successful completion of the required courses. Once the BSA reviews this submission and approves it, a record of such approval will be sent to FEMA and a 2016 Flood Control Number (FCN) card will be issued. Please forward your documents to the address below:

NFIP Bureau and Statistical Agent
8400 Corporate Drive
Suite-350
Hyattsville, MD 20785

Adjusters who do not meet the current level of adjusting experience or other requirements cannot be approved to handle flood claims by simply attending an approved NFIP Claims presentation or by taking the online claim courses. These accomplishments are only a part of the authorization requirements. The NFIP expects all NFIP flood adjusters to have: 1.) At least 4 recent consecutive years of Residential and some commercial adjusting and damage estimating experience; 2.) A working knowledge of the three forms of the Standard Flood Insurance Policy (SFIP); 3.) Be familiar with the NFIP Adjuster's Claims Manual; and, 4.) Understand the NFIP claims bulletins and/or Fact Sheets, all of which are essential to the success of an authorized NFIP adjuster.

We ask for your full support. Any questions or comments regarding authorization or adjuster presentations should be directed to Donald Waters, Federal Insurance and Mitigation Administration. Mr. Waters may be reached by email at donald.waters@fema.dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representatives

Required Routing: Claims and Underwriting