




FEMA

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August 21, 2023

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

FROM: 
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Assistant Administrator
Federal Insurance Directorate

SUBJECT: 2023 Standard Flood Insurance Policy (SFIP) Commentary

FEMA is pleased to announce the release of its SFIP Commentary. The SFIP Commentary complements the NFIP Claims Manual (June 2023) by helping claims professionals quickly find current NFIP guidance relevant to key provisions and concepts contained within the Standard Flood Insurance Policy. The Commentary primarily refers to the Dwelling Form but highlights points of difference with the General Property and Residential Condominium Building Association Policy (RCBAP) as applicable.

As FEMA Bulletin [W-23008](#) announces, the 2023 SFIP Commentary the manual is now available at [Flood Insurance Manuals and Handbooks | FEMA.gov](#).

The links below provide direct access to the NFIP Claims Manual and SFIP Commentary.

[NFIP Claims Manual \(Effective June 29, 2023\)](#)

[Standard Flood Insurance Policy Commentary](#)

Please contact the Claims Manual Team at FEMA-FIMA-ClaimsManual@fema.dhs.gov if you have any questions.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Claims, Data Processing, Marketing, Training, Underwriting