

# National Flood Insurance Program Adjuster Claims Manual

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# Reviews

This kind of publication is every thing and got me to searching in advance and much more. It really is simplistic but surprises within the 50 percent from the ebook. I am easily could get a satisfaction of studying a composed publication. (Orval Halvorson III)

# NATIONAL FLOOD INSURANCE PROGRAM ADJUSTER CLAIMS MANUAL



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CreateSpace Independent Publishing Platform. Paperback. Condition: New. This item is printed on demand. 274 pages. Dimensions: 11.0in. x 8.5in. x 0.6in.The National Flood Insurance Program (NFIP) is a federal program that allows property owners to purchase insurance protection against losses from flooding. This insurance is designed to provide an alternative to costly, taxpayer-funded disaster assistance. Congress established the NFIP with the passage of the National Flood Insurance Act of 1968 that provides the NFIP authority and guidelines. All changes since 1968 have been made as amendments to this act. The Federal Emergency Management Agency (FEMA) administers the NFIP. Participation in the NFIP is based on an agreement between local participating communities and the federal government. The community agrees to implement and enforce floodplain measures (ordinances and laws) to reduce future flood damage to new construction in Special Flood Hazard Areas; the federal government will make flood insurance available within the community as financial protection against future flood losses. In 1981, FEMA initiated efforts to once again involve the private-sector insurance industry in the NFIP. A cooperative effort between FEMA and insurance company representatives led to the creation of the Write Your Own (WYO) Program in July 1983. The WYO Companies issue and service federally backed Standard Flood Insurance Policies under their own names, collect premiums, and handle and pay claims. FEMA pays the WYO Companies a fee for these services. In August 1983, FEMA extended an invitation to all licensed property and casualty companies to participate in the WYO Program for fiscal year 1984. The NFIP now has two programsthe NFIP Direct Program and the WYO Program. 1) NFIP Direct Program The program that deals with the issuing and servicing of flood insurance policies, and the handling of resultant claims, directly by the federal government is known as the NFIP...

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