



FEMA

W-07065

November 8, 2007

MEMORANDUM TO: Write Your Own Principal Coordinators and the NFIP Servicing Agent

FROM: *David I. Maurstad*
David I. Maurstad
Federal Insurance Administrator
National Flood Insurance Program

SUBJECT: May 1, 2008, Program Changes

The purpose of this memorandum is to provide notification of the changes that the National Flood Insurance Program (NFIP) will implement effective May 1, 2008, as specified below:

- Implement premium increases averaging 8% for all classes, including an 8% increase to Preferred Risk Policies (PRPs).
- Increase the Federal Policy Fee to fund additional mapping efforts.
- Increase ICC premium for PRP policyholders from \$1 to \$6.
- Eliminate the Community Rating System (CRS) discount on NFIP policies for structures where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation with the exception of Post-FIRM V-Zone buildings with unfinished enclosures of 300 square feet or more that have breakaway walls. Inclusion of these V-Zone buildings will be considered at a later date following completion of our analysis.
- Add a new Risk Rating Method (FEMA Special Rates).
- Eliminate the Social Security Number on the Flood Insurance Application, Preferred Risk Policy Application, and General Change Endorsement.
- Require the WYO Companies to include a box on their flood application and endorsement to indicate when flood coverage is a lender requirement without a waiting period.
- Require the WYO Companies to obtain eligibility recertification of PRPs at renewal when there has been a map change during the policy term that may affect the insured property.
- Expand PRP eligibility to include more Other Residential and Non-Residential coverage options and residential condominium units.

May 1, 2008, Program Changes
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Please see the attached Summary for more details of these upcoming Program changes. A revised set of rate pages reflecting the rate modifications and Transaction Record Reporting and Processing (TRRP) Plan changes are included with this memorandum. Rate changes to Submit-for-Rate guidelines will be provided separately.

If you have any questions, please contact your WYO Business Analyst.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

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National Flood Insurance Program
May 1, 2008, Rate and Rule Changes: A Summary

Premiums will increase an average of 8% for policies written or renewed on or after May 1, 2008. This premium increase varies by zone as described below.

V Zones (coastal high-velocity zones)

Larger rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

- **Post-FIRM V Zones:** Premiums will increase 10%.
- **Pre-FIRM V Zones:** Premiums will increase 10%.

A Zones (non-velocity zones, which are primarily riverine zones)

There will be increases that will keep our Post-FIRM rates at actuarial levels and that will slightly decrease the amount of subsidy in our Pre-FIRM rates.

- **Post-FIRM A1-A30 and AE Zones:** Premiums will increase 6% as indicated by our actuarial rate model.
- **Pre-FIRM AE Zones:** Premiums will increase 9%.
- **AO and AH Zones:** Premiums will increase 10%.
- **AOB and AHB Zones** (shallow flooding zones): Premiums will increase 6%.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase 8%.
- **A99 Zones** (approved flood mitigation projects, e.g., levees still in the course of construction): Premiums will increase 10%.
- **AR Zones:** Premiums will increase 10%.

X Zones (zones outside the Special Flood Hazard Area)

- **Standard Risk Policy:** Premiums will increase 10%.
- **Preferred Risk Policy (PRP):** Premiums will increase 8%. More Non-Residential coverage options are available, and building coverage is extended to Other Residential buildings.

Miscellaneous Items

- **CRS Discount:** Eliminated for structures where lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation with the exception of Post-FIRM V-Zone buildings with unfinished enclosures of 300 square feet or more that have breakaway walls. Inclusion of these V-Zone buildings will be considered at a later date following completion of our analysis.
- **Federal Policy Fee:** Increased from \$30 to \$35.
- **Increased Cost of Compliance:** Premium will increase from \$1 to \$6 for PRP policyholders.
- **Mortgage Portfolio Protection Program (MPPP):** Premiums will increase about 15%.

- **Flood Insurance Application, PRP Application, and General Change Endorsement:** Eliminate the Social Security Number and indicate when coverage is a lender requirement without a waiting period.
- **Preferred Risk Policy:** Eligibility recertification required at renewal when there has been a map change during the policy term that may affect the insured property.
- **New Risk Rating Method:** Developed for FEMA Special Rates not provided in the Specific Rating Guidelines.

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TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES^{1, 2}
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .54	.96 / .97	.76 / .54		.76 / 1.12		.83 / 1.07	
	With Basement	.81 / .79	.96 / .81	.81 / .79		.76 / .93		.88 / 1.05	
	With Enclosure	.81 / .96	.96 / .97	.81 / .96		.81 / 1.18		.88 / 1.33	
	Manufactured (Mobile) Home ³	.76 / .54	.96 / .97					.83 / 1.07	
CONTENTS LOCATION	Basement & Above				.96 / .81		.96 / .81		1.62 / 1.81
	Enclosure & Above				.96 / .97		.96 / .97		1.62 / 2.17
	Lowest Floor Only - Above Ground Level				.96 / .97		.96 / .97		1.62 / .95
	Lowest Floor Above Ground Level and Higher Floors				.96 / .67		.96 / .67		1.62 / .81
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ³								1.62 / .95

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.35	1.23 / 2.32	.99 / 1.35		.99 / 2.50		1.10 / 2.59	
	With Basement	1.06 / 2.02	1.23 / 1.95	1.06 / 2.02		1.06 / 3.73		1.16 / 3.86	
	With Enclosure	1.06 / 2.38	1.23 / 2.31	1.06 / 2.38		1.06 / 4.17		1.16 / 4.31	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.31					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above				1.23 / 1.95		1.23 / 1.95		2.14 / 4.56
	Enclosure & Above				1.23 / 2.31		1.23 / 2.31		2.14 / 4.92
	Lowest Floor Only - Above Ground Level				1.23 / 2.31		1.23 / 2.31		2.14 / 4.13
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.03		1.23 / 2.03		2.14 / 3.56
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home ³								2.14 / 9.80

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Manufactured (Mobile) Home ³	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.85 / .53

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

² Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Manufactured (Mobile) Home ¹	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								.85 / .53

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home ¹	1.45 / .75	1.31 / .80					2.49 / .93	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				1.11 / .69		1.11 / .69		1.95 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .47		1.11 / .47		1.95 / .59
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.95 / .62

FIRM ZONES AO, AH ("No Basement" Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³	.28 / .08	.23 / .08	.37 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ⁴	.93 / .21	1.01 / .36	1.17 / .24	1.97 / .31

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

³ "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

⁴ "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

*** SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.48 / .08	.34 / .08
+1	.74 / .08	.47 / .10	.48 / .08	.30 / .08	.32 / .08	.26 / .08	.88 / .09	.72 / .08
0	1.44 / .11	1.33 / .20	1.05 / .10	.81 / .15	.75 / .09	.61 / .16	2.25 / .11	1.83 / .09
-1 ³	3.80 / 1.39	5.39 / 1.35	3.34 / 1.21	3.65 / .62	1.90 / .67	1.75 / .70	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.27 / .12	1.15 / .58
-1 ³	3.74 / .75	2.41 / 1.10	2.11 / .58	1.61 / .70	.60 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

¹ If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE¹

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential ²	Non- Residential ²	
+5 or more	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	1.09 / .13	1.00 / .20	.87 / .17	.98 / .23	
+1	2.09 / .64	2.25 / .75	1.54 / .57	1.46 / .72	
0 or below	***	***	***	***	
+2 or more	.41 / .08	.34 / .09	.51 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	1.06 / .12	.91 / .18	.85 / .16	.84 / .21	
-1	3.48 / 1.30	4.41 / 1.02	2.71 / .70	2.20 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate ⁵	4.06 / 1.42	5.51 / 1.70	3.36 / 1.00	3.24 / 1.35	No Elevation Certificate

¹ Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

⁵ For building without basement or enclosure, Elevation Certificate is optional.

*** **SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ³	2.53 / .46	3.07 / 1.19	2.05 / .46	2.22 / 1.11	1.78 / .46	1.99 / .90	3.80 / .38	5.43 / .34
-1 ⁴	5.41 / 2.77	8.07 / 4.45	4.95 / 2.77	6.95 / 3.38	3.51 / 2.51	3.68 / 3.43	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	3.93 / .55	3.47 / 2.54	2.55 / .61	2.42 / 1.52	1.44 / .55	1.44 / .55	3.78 / .61	3.94 / 3.25
-1 ⁴	8.62 / 4.19	8.46 / 7.37	5.08 / 3.25	5.80 / 4.60	1.70 / .55	5.17 / .55	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.55 / .25	.55 / .25	.42 / .25
-1 ⁴		.55 / .25	.55 / .25	.42 / .25
-2		.55 / .25	.55 / .25	.46 / .25

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ These rates are to be used if the lowest floor of the building is at or above BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*** SUBMIT FOR RATING

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the lowest floor above or below BFE adjusted for wave height ²	Elevated Buildings Free of Obstruction³				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.38	.38	.62	.83	1.26
+3	.38	.38	.75	1.01	1.52
+2	.55	.59	.97	1.30	1.95
+1	.96	1.03	1.41	1.88	2.63
0	1.47	1.58	1.81	2.42	3.40
-1	2.13	2.19	2.40	3.16	4.11
-2	2.96	3.12	3.15	4.13	5.27
-3	4.06	4.31	4.06	5.43	6.88
-4 or below	***	***	***	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

³Free of Obstruction—The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

⁴These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

*** **SUBMIT FOR RATING**

1981 POST-FIRM V1-V30, VE ZONE
Non-Elevated Buildings

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction⁴				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.50	.50	1.38	1.84	2.74
+3	.51	.51	1.54	2.03	3.09
+2	.66	.66	1.80	2.35	3.59
+1	1.11	1.18	2.09	2.80	4.05
0	1.59	1.67	2.46	3.37	4.57
-1 ⁶	2.19	2.32	2.93	3.89	5.23
-2 ⁶	3.05	3.25	3.64	4.79	6.22
-3 ⁶	4.16	4.42	4.69	6.10	7.85
-4 or below ⁶	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴ With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

⁶ For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

PRE-FIRM NOT ELEVATION-RATED RATES^{1, 2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Manufactured (Mobile) Home ³	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.85 / .53

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$1,000.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Manufactured (Mobile) Home ²	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								.85 / .53

¹ Base Deductible is \$500.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ¹	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.74 / .08	.47 / .10	.48 / .08	.30 / .08	.32 / .08	.26 / .08	.78 / .38	.72 / .08
0	.78 / .21	.74 / .21	.78 / .21	.81 / .15	.75 / .09	.61 / .16	.78 / .38	.95 / .39
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ¹	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.59 / .12	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.27 / .12	.77 / .48
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.37 / .12	.24 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$35	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is \$13.00.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$500 or \$1,000. The insured may choose a deductible amount different from the standard \$500 for Post-FIRM or the standard \$1,000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$1,000 for Pre-FIRM, SFHA risks may opt to

purchase separate \$500 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

TABLE 8A. STANDARD DEDUCTIBLES

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$1,000	B, C, X, A99, D	\$500		\$500
	A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$1,000	\$500	\$500

V. DEDUCTIBLES AND FEES

A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss. The Standard Deductible is \$1,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$500.

Optional deductible amounts are available under the RCBAP.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	- \$ 35.00 per policy
2-4 units	- \$ 70.00 per policy
5-10 units	- \$175.00 per policy
11-20 units	- \$385.00 per policy
21 or more	- \$735.00 per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and

- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

IX. APPLICATION FORM

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

A. Type of Building

For an RCBAP, the "Building" section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (RCV) and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.19	1.08/.46	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.27	1.15/.99	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.19	1.15/.48	1.12/.05	1.12/.05	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.96/.81	1.23/2.04	1.53/.56	1.53/.56	SUBMIT FOR RATE
Enclosure and above	.96/.97	1.23/2.43	1.53/.65	1.53/.65	
Lowest floor only- above ground level	.96/.97	1.23/2.43	1.20/.59	1.20/.59	1.11/.70
Lowest floor above ground level and higher floors	.96/.67	1.23/2.13	1.20/.34	1.20/.34	1.11/.48
Above ground level more than 1 full floor	.35/.12	.47/.29	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE • POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.28/.05	1.15/.05
-1 ²	5.26/.15	2.98/.12
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE • POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ²	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.44/.04	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.99/.08	1.18/.24

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.81/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.41/.06	.87/.17	
+1	2.31/.14	1.54/.57	
0 OR BELOW	***	***	
+2 OR MORE	.70/.04	.51/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	1.24/.06	.85/.16	
-1	5.19/.17	2.46/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	6.60/1.27	3.36/1.00	NO ELEVATION CERTIFICATE

¹ Zones A, AO, or AH buildings with basement/enclosure--Submit for Rating.

² "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³ "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁴ For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵ NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶ WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

*** **SUBMIT FOR RATING.**

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.06/.05
With Basement	1.29/.07
With Enclosure	1.12/.05

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.53/.56
Enclosure and above	1.53/.65
Lowest floor only- above ground level	1.20/.59
Lowest floor above ground level and higher floors	1.20/.34
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.06/.05	1.15/.05
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 ³	2.70/.14	2.57/.14
-1 ⁴	7.87/.56	4.14/.42
-2	***	***

1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE--CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY--ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL--MORE THAN ONE FULL FLOOR
0 ³	3.96/.56	2.62/.62	1.47/.68	.55/.25
-1 ⁴	8.81/.27	5.20/3.30	1.73/.68	.55/.25
-2	***	***	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION¹
UNNUMBERED V ZONE--ELEVATED BUILDINGS

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES ¹

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.52	.96/.97	.93/1.27	1.23/2.34	.74/.21	1.20/.37
	WITH BASEMENT	.75/.64	.96/.81	1.00/2.21	1.23/2.20	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.75	.96/.84	1.00/2.40	1.23/2.39	.81/.34	1.36/.54

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE ³		.21/.08		.38/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.86/.21		1.18/.24	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for Rating.

³"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

⁴"Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***SUBMIT FOR RATING.

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	1.08/.09	.71/.09	.55/.09
-1 ²	2.88/.84	2.15/.77	1.25/.52
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ²	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS ²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.33/.11	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.90/.13	.87/.17	
+1	1.86/.67	1.54/.57	
0 OR BELOW	***	***	
+2 OR MORE	.31/.08	.51/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.71/.11	.85/.16	
-1	2.66/.84	2.46/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁵	3.37/1.45	3.36/1.00	NO ELEVATION CERTIFICATE

¹Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for Rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁵For building without basement or enclosure, Elevation Certificate is optional.

*****SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES

**REGULAR PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.74/.21	1.20/.37
WITH BASEMENT	.81/.30	1.36/.46
WITH ENCLOSURE	.81/.34	1.36/.54

REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	.74/.21	.71/.09	.55/.09
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 ³	2.43/.45	1.97/.45	1.68/.45
-1 ⁴	5.31/2.77	4.86/2.77	3.41/2.51
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	4.00/.56	2.62/.62	1.47/.68	.55/.25
-1 ⁴	8.81/4.27	5.20/3.30	1.73/.68	.55/.25
-2	***	***	***	.55/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION²
UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

SUBMIT FOR RATING

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site ³	Building Rate	Contents Rate
+4 or more	.61	.50
+3	.74	.51
+2	.97	.69
+1	1.41	1.11
0	1.80	1.66
-1	2.39	2.30
-2	3.14	3.14
-3	4.04	4.25
-4 or lower	***	***

Rates above are only for elevated buildings. **Use Specific Rating Guidelines for non-elevated buildings.**

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Free of Obstruction—The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 (1) Insect screening, provided that no additional supports are required for the screening; or
 (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
 (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

*****SUBMIT FOR RATING.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

**Elevated Buildings With Obstruction³ Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site ⁴	Building Rate	Contents Rate
+4 or more	1.10	.63
+3	1.22	.64
+2	1.45	.81
+1	1.84	1.23
0	2.24	1.78
-1 ⁵	2.71	2.42
-2 ⁵	3.52	3.25
-3 ⁵	4.43	4.36
-4 or lower ⁵	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

⁴Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁵For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*****SUBMIT FOR RATING.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008

ONE- TO FOUR-FAMILY RESIDENTIAL

BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$173	\$ 30,000	\$ 12,000	\$148
\$ 50,000	\$ 20,000	\$221	\$ 50,000	\$ 20,000	\$196
\$ 75,000	\$ 30,000	\$260	\$ 75,000	\$ 30,000	\$230
\$100,000	\$ 40,000	\$287	\$100,000	\$ 40,000	\$257
\$125,000	\$ 50,000	\$307	\$125,000	\$ 50,000	\$277
\$150,000	\$ 60,000	\$326	\$150,000	\$ 60,000	\$296
\$200,000	\$ 80,000	\$361	\$200,000	\$ 80,000	\$326
\$250,000	\$100,000	\$388	\$250,000	\$100,000	\$348

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 53	\$ 12,000	\$ 80
\$ 20,000	\$ 81	\$ 20,000	\$113
\$ 30,000	\$ 93	\$ 30,000	\$130
\$ 40,000	\$105	\$ 40,000	\$147
\$ 50,000	\$117	\$ 50,000	\$164
\$ 60,000	\$129	\$ 60,000	\$181
\$ 80,000	\$153	\$ 80,000	\$201
\$100,000	\$177	\$100,000	\$221

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
Building Coverage	\$ 20,000	\$151	\$165	\$178	\$191	\$203	\$214	\$225	\$235
	\$ 30,000	\$165	\$179	\$192	\$205	\$217	\$228	\$239	\$249
	\$ 50,000	\$199	\$213	\$226	\$239	\$251	\$262	\$273	\$283
	\$ 75,000	\$215	\$229	\$242	\$255	\$267	\$278	\$289	\$299
	\$100,000	\$237	\$251	\$264	\$277	\$289	\$300	\$311	\$321
	\$125,000	\$244	\$258	\$271	\$284	\$296	\$307	\$318	\$328
	\$150,000	\$249	\$263	\$276	\$289	\$301	\$312	\$323	\$333
	\$200,000	\$280	\$294	\$307	\$320	\$332	\$343	\$354	\$364
	\$250,000	\$297	\$311	\$324	\$337	\$349	\$360	\$371	\$381

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
Building Coverage	\$ 20,000	\$123	\$135	\$146	\$157	\$167	\$177	\$186	\$195
	\$ 30,000	\$141	\$152	\$163	\$174	\$184	\$194	\$203	\$212
	\$ 50,000	\$176	\$187	\$198	\$209	\$219	\$229	\$238	\$247
	\$ 75,000	\$196	\$207	\$218	\$228	\$238	\$248	\$257	\$266
	\$100,000	\$214	\$225	\$236	\$246	\$256	\$266	\$275	\$284
	\$125,000	\$223	\$234	\$245	\$255	\$265	\$274	\$283	\$292
	\$150,000	\$230	\$241	\$252	\$262	\$272	\$281	\$290	\$299
	\$200,000	\$258	\$269	\$280	\$290	\$300	\$309	\$318	\$326
	\$250,000	\$273	\$284	\$295	\$305	\$315	\$324	\$333	\$341

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$13.00.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

NOTES: Residential condominium associations are not eligible for the Preferred Risk Policy. Individual residential condominium units in residential condominium buildings are eligible for the Preferred Risk Policy. In addition, individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage. (Use the "All Residential Contents-Only Coverage" premium table above for individual residential condominium unit contents-only policies.)

The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 880	\$1,139	\$1,387	\$1,623	\$1,848	\$2,062	\$2,265	\$2,456	\$2,636	\$2,805
	\$100,000	\$1,254	\$1,513	\$1,760	\$1,996	\$2,221	\$2,435	\$2,638	\$2,829	\$3,009	\$3,178
	\$150,000	\$1,529	\$1,788	\$2,035	\$2,271	\$2,496	\$2,710	\$2,913	\$3,104	\$3,284	\$3,453
	\$200,000	\$1,678	\$1,937	\$2,184	\$2,420	\$2,645	\$2,859	\$3,062	\$3,253	\$3,433	\$3,602
	\$250,000	\$1,783	\$2,042	\$2,289	\$2,525	\$2,750	\$2,964	\$3,167	\$3,358	\$3,538	\$3,707
	\$300,000	\$1,899	\$2,158	\$2,405	\$2,641	\$2,866	\$3,080	\$3,283	\$3,474	\$3,654	\$3,823
	\$350,000	\$2,027	\$2,286	\$2,533	\$2,769	\$2,994	\$3,208	\$3,410	\$3,601	\$3,781	\$3,950
	\$400,000	\$2,111	\$2,370	\$2,617	\$2,853	\$3,078	\$3,292	\$3,494	\$3,685	\$3,865	\$4,034
	\$450,000	\$2,207	\$2,466	\$2,713	\$2,949	\$3,174	\$3,388	\$3,590	\$3,781	\$3,961	\$4,130
	\$500,000	\$2,312	\$2,571	\$2,818	\$3,054	\$3,279	\$3,493	\$3,695	\$3,886	\$4,066	\$4,235

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 550	\$ 688	\$ 820	\$ 946	\$1,066	\$1,180	\$1,288	\$1,390	\$1,486	\$1,576
	\$100,000	\$ 742	\$ 880	\$1,012	\$1,138	\$1,258	\$1,372	\$1,480	\$1,582	\$1,678	\$1,768
	\$150,000	\$ 885	\$1,023	\$1,155	\$1,281	\$1,401	\$1,515	\$1,623	\$1,725	\$1,821	\$1,911
	\$200,000	\$1,034	\$1,172	\$1,304	\$1,430	\$1,550	\$1,664	\$1,772	\$1,874	\$1,970	\$2,060
	\$250,000	\$1,134	\$1,272	\$1,404	\$1,530	\$1,650	\$1,764	\$1,872	\$1,974	\$2,070	\$2,160
	\$300,000	\$1,240	\$1,378	\$1,510	\$1,636	\$1,756	\$1,870	\$1,978	\$2,080	\$2,176	\$2,266
	\$350,000	\$1,297	\$1,435	\$1,567	\$1,693	\$1,813	\$1,927	\$2,035	\$2,137	\$2,233	\$2,323
	\$400,000	\$1,360	\$1,498	\$1,630	\$1,756	\$1,876	\$1,990	\$2,098	\$2,200	\$2,296	\$2,386
	\$450,000	\$1,429	\$1,567	\$1,699	\$1,825	\$1,945	\$2,059	\$2,167	\$2,269	\$2,365	\$2,455
	\$500,000	\$1,504	\$1,642	\$1,774	\$1,900	\$2,020	\$2,134	\$2,242	\$2,344	\$2,440	\$2,530

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$145	\$ 50,000	\$ 330
\$100,000	\$220	\$100,000	\$ 500
\$150,000	\$295	\$150,000	\$ 670
\$200,000	\$370	\$200,000	\$ 840
\$250,000	\$445	\$250,000	\$1,010
\$300,000	\$520	\$300,000	\$1,180
\$350,000	\$595	\$350,000	\$1,350
\$400,000	\$670	\$400,000	\$1,520
\$450,000	\$745	\$450,000	\$1,690
\$500,000	\$820	\$500,000	\$1,860

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$13.00.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

NOTES: All non-residential buildings, including non-residential condominium buildings, are eligible for the Preferred Risk Policy. Individual non-residential condominium units are only eligible for contents-only coverage. In addition, individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage. (Use the "All Residential Contents-Only Coverage" premium table on page PRP 3 for individual residential condominium unit contents-only policies.)

The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
Emergency Program Community	3.18	3.21	N/A
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	3.18 / 1.60	3.21 / 1.53	75.00
V Zones - All building & occupancy types	4.74 / 4.74	4.45 / 4.45	75.00
A99 Zone, AR, AR Dual Zones	.81 / .48	1.09 / .43	6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
 - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
 - (4) MPPP policies are not eligible for Community Rating System premium discounts.

Attached are the revised pages for the WYO TRRP Plan with a summary of the updates as follows:

Part 1	<ul style="list-style-type: none"> Under the “Identification of Policyholder” paragraph, removed the requirement for reporting the taxpayer identification number (or SSN) and included the Case File Number for Disaster Assistance.
Part 3	<ul style="list-style-type: none"> Added new data element “Case File Number for Disaster Assistance” Added notation for data element “Taxpayer Identification Number”
Part 4	<p>Data Dictionary -</p> <ul style="list-style-type: none"> Base Flood Elevation: Added notation regarding Floodproofed policies. Case File Number for Disaster Assistance: New data element. Condominium Indicator: Removed value “T” for PRP policies. Coverage Required for Disaster Assistance: revised Description to reference “Case File Number” and revised Reporting Requirement to include Group Flood policies. CRS Classification Credit Percentage: Added notation to reference specific policies that will not be eligible for CRS credits. Elevation Difference: Added notation regarding Floodproofed policies. Insured First Name: Revised Reporting Requirement. Insured Last Name: Revised Reporting Requirement. Lowest Floor Elevation: Added notation regarding Floodproofed policies. Risk Rating Method: Added new value “S” for FEMA Special Rates and removed reference to Taxpayer Identification Number for MPPP policies. Changed reference of “Target Group Full Risk” to “Severe Repetitive Loss Properties.” Taxpayer Identification Number: Revised Description and Reporting Requirement. Total Amount of Insurance - Building: Revised Description to include changes for PRP building coverage amounts (effective May 1, 2008) and Group Flood building coverage amount (effective October 1, 2007). Total Amount of Insurance - Contents: Revised Description to include changes for PRP contents coverage amounts (effective May 1, 2008) and Group Flood contents coverage amount (effective October 1, 2007).
Part 5	<ul style="list-style-type: none"> Removed value “T” for Condominium Indicator category. Added value ‘S’ for Risk Rating Method category. Changed reference of “Target Group Full Risk” to “Severe Repetitive Loss Properties” (Risk Rating Method category – code “T”).
Part 6	<ul style="list-style-type: none"> Removed references of Taxpayer Identification Number – replaced data element on record layouts with “Case File Number for Disaster Assistance.”
Part 7	<ul style="list-style-type: none"> Added new data element “Case File Number for Disaster Assistance.” Added notation regarding Taxpayer Identification Number
Appendix A	<ul style="list-style-type: none"> Removed references to Taxpayer Identification Number Revised “Coverage Required for Disaster Assistance” value in Section 28. Added Section 29 – Group Flood Insurance Policy (GFIP)
Appendix C	<ul style="list-style-type: none"> Removed references to Taxpayer Identification Number – replaced with Case File Number for Disaster Assistance
Appendix F	<ul style="list-style-type: none"> Removed references to “SSN”

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NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

for the

WRITE YOUR OWN (WYO) PROGRAM

Revision 1	January 1, 1992
Revision 2	March 1, 1995
Revision 3	October 1, 1997
Revision 4	October 1, 2001
Changes 1 & 2	May 1, 2002
Change 3	October 1, 2002
Change 4	May 1, 2003
Change 5	October 1, 2003
Change 6	May 1, 2004
Change 6.1	February 1, 2005
Change 7	May 1, 2005
Change 7 (Revised)	May 1, 2005
Change 8	October 1, 2005
Change 8.1	October 1, 2005
Change 9	May 1, 2006
Change 10	May 1, 2008

ARCHIVED APRIL 2018

3. Identification of Policyholder

This Plan requires, for each policy, the submission of the insured's name on policies effective on or after April 30, 1996. The submission of the insured's social security number will no longer be required on policies. The identification of the policyholder prevents duplication of benefits between the NFIP and other Federal programs and satisfies other Federal legal requirements. Should the insured receive disaster assistance in the event of a declared disaster, the insured's assigned case file number will also be used as identification of the policyholder.

4. Special Loss Information

In addition to loss payment data, the submission of information concerning amounts of damage (as opposed to payment), property value, and depths of water experienced in the building during the loss are required. This information is pertinent to the NFIP's models used to compute insurance rates. It also contributes to the important floodplain management research efforts and in assessing loss reduction and prevention alternatives.

F. Reporting Transactions

The transactions available in this Plan for reporting by WYO companies have been developed to accommodate the processing and detailed editing needs of the NFIP in using the information for financial and program control purposes and to accommodate, as well, processing considerations of the various systems used by companies to record and report the data. Companies will find that there are certain flexibilities in how the transactions can be used and that a company may not need to employ all the available transaction types. Information about the use of the reporting transactions is contained in Appendix A.

G. Data Quality and Financial Reconciliation

Part 2 of the WYO Financial Control Plan Requirements and Procedures contains critical information about the reconciliation of policy and claim data submitted under this Plan with the monthly financial reports and about how this Plan's data will be edited. The WYO Edit Specifications document is also necessary in order to have a complete understanding of reporting requirements.

Because of the need for timely financial reconciliation, transactions submitted under this Plan are rejected from the NFIP/WYO System only when money fields cannot be read or when it is unclear how the System can process the transaction. Otherwise, the information is posted to the data base and erred data elements are flagged for later correction.

II. GENERAL INFORMATION

The following information indicates how data will be recorded and treated in the NFIP/WYO System.

A. Coverages

The experience is recorded on the basis of:

1. Building Coverage
2. Contents Coverage
3. Increased Cost of Compliance (ICC) Coverage

ICC coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

B. Premiums

Premium writings will be recorded in the NFIP/WYO System in complete policy detail. Therefore, a separate premium entry will be calculated by the NFIP/WYO System for basic limits and additional limits for each coverage.

Total Calculated Premium (or Total Prepaid Premium) will include the Increased Cost of Compliance (ICC) premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply. ICC coverage is not available, and therefore not charged, on the following four categories of business:

- Policies in Emergency Program communities
- Individual condominium unit owner coverage written under the Dwelling Form
- Contents-only policies
- Group Flood Insurance policies

Only the total written premium including Expense Constant, ICC premium, and, if appropriate, community probation surcharge must be reported by the WYO company.

C. Minimum Premium

When a minimum premium is charged, only the total written premium indicated under (B) above must be entered into the policy record reported by the WYO company.

PART 3 - REPORTING REQUIREMENTS

INTRODUCTION

This section lists the data elements to be recorded and reported by WYO insurers. The list identifies the data element and the primary source and indicates whether the reporting is required (Y) or optional (N).

Additionally, samples of the following NFIP application and claim forms are included to show the sources of the data elements:

- Flood Insurance Application
- Flood Insurance Preferred Risk Policy Application
- Preliminary Report
- Final Report
- Cause of Loss and Subrogation Report
- Narrative Report

WYO Companies are authorized to develop their own application and claim forms as long as the required data elements are reported.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS</u>			
Additional Building Rate WYO	Y	4-4	Application, 4L
Additional Contents Rate WYO	Y	4-5	Application, 4N
Base Flood Elevation	Y	4-7	Application, 3G
Basement/Enclosure Type	Y	4-8	Application, 2G
Basic Building Rate WYO	Y	4-9	Application, 4K
Basic Contents Rate WYO	Y	4-10	Application, 4M
Building in Course of Construction Indicator	Y	4-14	Application, 2N
Cancellation/Voidance Reason	Y	4-15	
Case File Number for Disaster Assistance	Y	4-44A	Application, 1J
Community Identification Number	Y	4-55	Application, 2A
Condominium Indicator	Y	4-56	Application, 2J, 2K
Condominium Master Policy Units	Y	4-60	Application, 2E
Coverage Required for Disaster Assistance	Y	4-64	Application, 1J
CRS Classification Credit Percentage	Y	4-65	Application, 4H
Deductible-Building	Y	4-76	Application, 2P
Deductible-Contents	Y	4-78	Application, 2Q
Deductible Percentage WYO	Y	4-80	Application
*Diagram Number	N	4-81	Application, 3D; Elevation Certificate
Elevated Building Indicator	Y	4-84	Application, 2R
Elevation Certificate Indicator	Y	4-85	
*Elevation Certification Date	Y	4-87	Application; Elevation Certificate
*Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Diagram Number and/or the Elevation Certification Date are required based on reported New/Rollover Indicator.			

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
Property Beginning Street Number	Y	4-162	Application, 1G, 1F
Property City	Y	4-163	Application, 1G, 1F
Property State	Y	4-164	Application, 1G, 1F
Property Street Address	Y	4-165	Application, 1G, 1F
Property ZIP Code	Y	4-168	Application, 1G, 1F
Regular/Emergency Program Indicator	Y	4-169	Application, 2D; Community Master File
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Rejected Transaction Control Number	Y	4-172	
****Repetitive Loss ID Number	Y	4-173	
****Repetitive Loss Target Group Indicator	Y	4-174	
**Replacement Cost	Y	4-175	Application, 2L
Risk Rating Method	Y	4-180	Application, 4F
*Second Lender City	N	4-184	Application, 1L
*Second Lender Loan Number	N	4-185	Application, 1L
*Second Lender Name	N	4-186	Application, 1L
*Second Lender State	N	4-187	Application, 1L
*Second Lender Street Address	N	4-188	Application, 1L
*Second Lender ZIP Code	N	4-189	Application, 1L
Sort Sequence Key	Y	4-190	
State-Owned Property	Y	4-194	Application, 20
*These data elements are required for policies expired more than 120 days.			
****This data is required <u>only</u> as of May 1, 2000, and only from the NFIP Servicing Agent.			
**Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Replacement Cost is required based on reported New/Rollover Indicator.			

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT		REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)				
■ ***Taxpayer Identification Number		N	4-198	Application, 1G, 1F, 1J
Total Amount of Insurance - Building		Y	4-199	Application, 4A
Total Amount of Insurance - Contents		Y	4-201	Application, 4B
Total Calculated Premium (excludes Expense Constant)		Y	4-204	Application, 4E
Total Premium Refund		Y	4-208	
WYO Prefix Code		Y	4-216	
WYO Transaction Code		Y	4-217	
WYO Transaction Date		Y	4-219	
1981 Post-FIRM V Zone Certification Indicator		Y	4-220	

■ ***Effective May 1, 2008, the social security number for the insured will no longer be required.

PART 4 - DATA DICTIONARY

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DATA ELEMENT: Base Flood Elevation

ALIAS: BFE, 100 Year Flood Elevation, 1% Chance of Flooding

ACRONYM: Direct (CMF) Base-Fld-Elev-Ft
Direct (PMF) Base-Flood-Elevation (PMF)
WYO (PMF) BASE-FLOOD

FILE: Policy Master (PMF)
Claims Master (CMF)
Elevation Certificate Master (ECMF)
Actuarial (APOL)

DESCRIPTION:

Base Flood Elevation (BFE) is the elevation (or depth in zone AO) at which there is a 1% chance per year of flooding as shown on effective FIRM in tenths of feet. Value of 9999.0 indicates the field is not reported and/or used for this policy.

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual value** for the LFE, BFE, and elevation difference should be reported.

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance application and the Elevation Certificate.

SYSTEM FUNCTION: Used in computing the elevation difference between lowest floor and BFE.

REPORTING REQUIREMENT: Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE.

NOTE: For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.

DATA ELEMENT: Basement/Enclosure Type

ALIAS: None

ACRONYM: WYO (PMF) BASEMENT

FILE: Policy Master (PMF)
Claims Master (CMF)
Recertification Master (RCMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating the type of basement or enclosure in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Finished (Habitable) Area: A finished area is a basement or other enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or equipped for use as kitchen, dining room, living room, family or recreational room, bedroom, office, professional or private school, studio occupancies, workshop, or other such uses. Coverage restrictions may apply.

Unfinished Area: An unfinished area is a basement or other enclosed area used for parking vehicles and/or storage purposes only and does not meet the definition of a finished area. Drywall used for fire protection is permitted.

Enclosure: To define an enclosure, the following data elements must be present:

- Basement/Enclosure Type is "1" or "2"
- Elevated Building Indicator is "Y"
- Obstruction Type is "20", "24", "30", "34", "50", "54", or "60"

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 0 - None
- 1 - Finished
- 2 - Unfinished

LENGTH: 1

DEPENDENCIES: Basement-Type in Policy Master and Claims Master should be the same. Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Case File Number for Disaster Assistance

ALIAS: FEMA Registration Number, Disaster Assistance Number,
Personal Access Account Number

ACRONYM: WYO (PMF) DIS-ASST-CASE-NUM

FILE: Policy Master (PMF)

DESCRIPTION:

The case file number assigned to a disaster aid recipient.

EDIT CRITERIA: Alphanumeric

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance
Application.

SYSTEM FUNCTION: Prevention of duplication of benefits during
federally declared disasters and prevention of
duplicate flood insurance policies and claims
payments.

REPORTING REQUIREMENT:

This data element is required for policies effective on or after
May 1, 2008, and designated as receiving disaster assistance
(Data Element "Coverage Required for Disaster Assistance"
reported with value 1, 2, 3, 4, or 5).

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DATA ELEMENT: Community Identification Number

ALIAS: Community ID Number, Community Number

ACRONYM: CID
ID Number
Direct (PMF) State-ID and Community-ID
Direct (CMF) State-ID Code and Community-ID
Direct (COMF) CM-State-ID and CM-Community-ID
WYO (PMF) A-Community Community

FILE: Policy Master (PMF)
Claims Master (CMF)
Community Master (COMF)
Actuarial (APOL)

DESCRIPTION:

The Community ID Number is a 6-digit number that uniquely identifies each community participating or potentially participating in the NFIP. The first two digits of the ID Number are the standard state numeric identifier. The four digits making up the remainder of the ID number are randomly assigned. The ID number is maintained in NFIP files, but the state numeric identifier is a separate data element from the rest of the ID number.

EDIT CRITERIA: Numeric, must be 6 digits

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Key to risk zone data used to rate policies

REPORTING REQUIREMENT: Required

DATA ELEMENT: Condominium Indicator

ALIAS: None

ACRONYM: WYO (PMF) CONDO

FILE: Policy Master (PMF)
Recertification Master (RCMF)
Actuarial (APOL)

DESCRIPTION:

This is an indicator of what property is being insured.

The property may be:

1. Not a condominium (N).
2. An individual condominium unit owned by a unit owner, or by a condominium association (U).
3. The entire condominium building owned by the association insuring building common elements as well as building elements (additions and alterations) within all units in the building, not eligible under Condominium Master Policy (A).
4. The entire residential condominium building owned by the association eligible under Condominium Master Policy, insuring the entire condominium building common elements as well as building elements (additions and alterations) within all units in the building, (H) for High-Rise or (L) for Low-Rise.

Note: Effective May 1, 2008, condominium indicator 'T' (Townhouse/Rowhouse condominium unit) will not be used for Preferred Risk Policies (PRPs). PRPs will be reported with any of the valid condominium indicator values (N, U, A, H, L).

Residential Condominiums

Residential condominiums are basically four types:

1. A single-family detached building - The condominium association may insure the building under Condominium Master Policy using the low-rise limits of coverage and rates. The Residential Condominium Building Association Policy (RCBAP) is used.
2. Townhouse/Rowhouse type with a separate entrance for each unit - The individual unit and its contents may be separately insured under the Dwelling Form. These are designated as single-family occupancy, single-unit dwellings, and are rated as single-family based on the lowest floor elevation of the unit.

DATA ELEMENT: Condominium Indicator (Cont'd.)

DESCRIPTION: (Cont'd.)

A nonresidential condominium association may insure a commonly owned commercial building with nonresidential limits of coverage and rates. Insured commonly owned contents are given the appropriate contents indicator. The policy issued for either or both coverages is the General Property Form.

EDIT CRITERIA: Alpha, Acceptable Values:

N - Not a Condominium
U - Individual Condominium Unit insured by a unit owner or by an association
A - Condominium Association
H - Condominium Master Policy (RCBAP) High-Rise
L - Condominium Master Policy (RCBAP) Low-Rise

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determination of coverage available

REPORTING REQUIREMENT: Required

DATA ELEMENT: Condominium Master Policy Units

ALIAS: None

ACRONYM: WYO (PMF) NUM-OF-UNITS
Direct (PMF)

FILE: Policy Master File (PMF)
Actuarial (APOL)

DESCRIPTION:

The number of residential and nonresidential units covered by the Condominium Master Policy.

EDIT CRITERIA: Numeric

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium computation
Policy in force computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Contents Damage Subject to Policy Exclusions (ACV)

ALIAS: None

ACRONYM: WYO (CMF) DMG-EXC-CONT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Actual cash value of the damage to contents that are excluded from coverage under the NFIP Standard Flood Insurance Policy. Refer to the NFIP Standard Flood Insurance Policy for the building items that are excluded.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Less than \$ 1,000
- 2 - \$ 1,000 - \$ 2,000
- 3 - \$ 2,001 - \$ 5,000
- 4 - \$ 5,001 - \$10,000
- 5 - \$10,001 - \$20,000
- 6 - More than \$20,000

LENGTH: 1

DEPENDENCIES: Information is to be obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Savings Due to Coverage Changes

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Coverage Required for Disaster Assistance

ALIAS: Federally required purchase, Agency Requiring Disaster Assistance, Disaster Assistance Agency ID

ACRONYM: Direct PMF Disaster-Asst-Indicator
WYO (PMF) DIS-ASST

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Indicates which federal agency has required the purchase of flood insurance as a requirement for disaster assistance. Federal regulations state that in order to receive federal disaster assistance in a flood-related disaster, a disaster aid recipient must purchase a flood insurance policy if the damaged property is located in the Special Flood Hazard Area. If coverage is required for Disaster Assistance, Data Element "Case File Number for Disaster Assistance" must be reported also.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Value:

- 0 - Not Required
- 1 - SBA
- 2 - FEMA
- 3 - FHA
- 4 - HHS
- 5 - Other Agency

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Tracking mandatory insurance purchase requirement.

REPORTING REQUIREMENT: Required with the exception of MPPP Policies and Group Flood Insurance Policies. Please refer to Appendix A, Section 27 - Mortgage Portfolio Protection Program (MPPP) and Section 29 - Group Flood Insurance Policy (GFIP).

DATA ELEMENT: CRS Classification Credit Percentage

ALIAS: CRS Credit

ACRONYM: Direct (PMF) CRS-DISCOUNT-PCT
WYO (PMF) CRS_CLASS

FILE: Community Master File (COMF)
Policy Master File (PMF)
Community Rating System Table (COMR)

DESCRIPTION:

The Community Rating System (CRS) Classification Credit Percentage that is used to rate the policy.

The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA), i.e., the A and V zones as shown on the community's Flood Insurance Rate Map. The premium credit for properties in the SFHA increases according to a community's CRS class. The credit for properties outside of the SFHA is 10 percent for Class 1-6 communities and 5 percent for Class 7-9 communities because premiums in these areas are already relatively low and can be lowered further through the Preferred Risk Policy. Also, most of the activities undertaken to qualify for those classes are implemented only in the floodplain.

The CRS classifications and flood insurance premium credits are shown below:

<u>Classes</u>	<u>SFHA Credit*</u>	<u>Non-SFHA Credit</u>
1	45% **	10% **
2	40% **	10% **
3	35% **	10% **
4	30% **	10% **
5	25% **	10% **
6	20% **	10% **
7	15% **	5% **
8	10% **	5% **
9	5%	5%
10	0%	0%

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

**These percentages are subject to change. Always refer to the Flood Insurance Manual for the latest information.

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE:

The CRS credits will not apply to the following categories and the CRS Classification Credit Percentage should be reported as zero.

- Preferred Risk Policies
- Mortgage Portfolio Protection Program (MPPP) Policies
- Group Flood Policies
- Policies effective on or after May 1, 2008, where the LFE (lowest floor elevation) used for rating is 1 foot or more below the BFE (base flood elevation), with the exception of Post-FIRM V-Zone buildings with unfinished enclosures of 300 square feet or more that have breakaway walls.

EDIT CRITERIA: Numeric, see preceding table of credits for acceptable values.

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the NFIP Flood Insurance Manual.

SYSTEM FUNCTION: Premium Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Elevation Certification Date

ALIAS: None

ACRONYM: (PMF) ELEV-CERT-DT

FILE: Policy Master (PMF)

DESCRIPTION:

The date that the Elevation Certificate data was certified by the surveyor, engineer, or architect.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the application and the Elevation Certificate.

SYSTEM FUNCTION: Used to verify the reporting of Lowest Adjacent Grade and Diagram Number, and to analyze age of certification.

REPORTING REQUIREMENT: Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the elevation certification date is required based on reported New/Rollover Indicator.

DATA ELEMENT: Elevation Difference

ALIAS: Elevation

ACRONYM: Direct (PMF) Elev-Difference
WYO (PMF) ELEV-DIFF

FILE: Policy Master (PMF)
Claim Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Difference between the elevation of the lowest floor used for rating or the floodproofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate. Round to nearest higher elevation difference in whole feet using .5 as the midpoint.

This data is reported only if the policy is elevation rated.

Entry of +999 indicates the field is not reported and/or used for this policy.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:

If the elevation difference is reported with a value of +999, the BFE and the Lowest Floor Elevation (LFE) must be reported with a value of 9999.0.

If the elevation difference is reported with a value other than +999, the BFE and the LFE should not be reported with 9999.0. (Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE and LFE.)

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The NFIP will subtract one foot from the reported elevation difference and use the new difference to determine the rates and compute the premium.

DATA ELEMENT: Insured First Name

ALIAS: First Name, Policyholder Name

ACRONYM: (PMF) FIRST-NAME

FILE: Policy Master (PMF)
Claims Master (CMF)

DESCRIPTION:

First name of the individual insuring the property or contents.

EDIT CRITERIA: Alpha

LENGTH: 25

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Alpha Index Key

REPORTING REQUIREMENT: This data element is required for policies with a policy effective date on or after April 30, 1996.

DATA ELEMENT: Insured Last Name

ALIAS: Insured Name, Last Name, Policyholder Name

ACRONYM: (PMF) LAST-NAME

FILE: Policy Master (PMF)
Claims Master (CMF)

DESCRIPTION:

Last name of the individual insuring the property or contents.

EDIT CRITERIA: Alpha

LENGTH: 25

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Alpha Index Key

REPORTING REQUIREMENT: This data element is required for policies with a policy effective date on or after April 30, 1996.

DATA ELEMENT: Lowest Floor Elevation

ALIAS: First Floor Elevation, Lowest Floor Including Basement

ACRONYM: WYO (PMF) LOW-FLOOR

FILE: Policy Master (PMF)
Elevation Certificate Master (ECMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

A building's lowest floor is the floor or level (including basement/enclosure/crawl space) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed*. For more definitive information, refer to the NFIP Flood Insurance Manual. The lowest floor elevation of the insured structure in tenths of feet is supported by an elevation survey of the property. Value 9999.0 indicates the field is not reported and/or used for this policy.

Note: In the Claims Master File (CMF), whole feet are used.

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the Elevation Certificate.

SYSTEM FUNCTION: Used in computing elevation difference between lowest floor and base flood elevation (BFE)

REPORTING REQUIREMENT: Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the LFE.

NOTE: For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.

DATA ELEMENT: Mailing City

ALIAS: City

ACRONYM: (MAMF) CITY

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The name of the city in which the mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

Provisional Rating: Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate. An Elevation Certificate and conversion to standard rating is still required. Provisionally rated policies cannot be renewed or rewritten with provisional rates. Provisionally rated policies cannot be endorsed to increase coverage limits until the required elevation information is received. Failure to obtain the Elevation Certificate could result in reduced coverage limits at the time of a loss.

Provisional rates may be used in writing new business whether or not the 30 day waiting period is applicable. The policy term is 1 year.

Policies rated using provisional rates are subject to CRS discounts, probation surcharges, and optional deductible relativities, as applicable. The Expense Constant and Federal Policy Fee also apply to policies rated using provisional rates.

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones.

There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies.

Premiums, likewise, are flat and fixed, with no rates, and vary only for basement and no-basement structures. Effective May 1, 2004, premiums for contents-only PRP policies will vary depending upon the specific location of contents reported, regardless of the basement/enclosure type. The only deductible available is the standard \$500.00.

Tentative Rate: Tentative rates, which are generally higher than the normal manual rates, are used to issue policies when producers fail to provide the required actuarial rating information such as a valid Elevation Certificate. By applying tentative rates, the agent can generate a policy with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Note: Effective May 1, 2004, tentative rates can be used only once on new business or renewal transactions. Any subsequent renewals using tentative rates will be in error.

Mortgage Portfolio Protection Program (MPPP) Policies: MPPP policies are allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. Policies are written because the mortgagor did not respond to previous notices to purchase coverage and show evidence of such. Policies under the MPPP will be for one term only and can be renewed but not automatically.

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

The following data elements are required to be reported for MPPP policies:

1. WYO Transaction Code
2. WYO Transaction Date
3. WYO Prefix Code
4. Policy Number
5. Policy Effective Date
6. Policy Expiration Date
7. Name or Descriptive Information Indicator
8. Property Street Address
9. Property City
10. Property State
11. Property ZIP Code
12. Community Identification Number
13. Map Panel Number
14. Map Panel Suffix
15. Flood Risk Zone
16. Occupancy Type
17. Total Amount of Insurance - Building
18. Total Amount of Insurance - Contents
19. Total Calculated Premium
20. Risk Rating Method
21. Insured Last Name
22. Condominium Indicator
23. Regular/Emergency Program Indicator
24. Insured First Name
25. Name Format Indicator
26. Mailing City
27. Mailing State
28. Mailing Street Address
29. Mailing ZIP Code

Optional Post-1981 V Zone Rate: Pre-FIRM and Post-FIRM 1975-1981 buildings in Zones VE and V01-V30 are allowed to use Post-1981 V Zone rates if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.
- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance - generally low-income persons - to have flood insurance coverage for a period of three years following

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

FEMA Special Rates: Effective May 1, 2008, WYO companies that use special rates provided by FEMA must report these policies indicating risk rating method S. FEMA Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines.

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007, that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy
- 8 - Tentative
- 9 - MPPP Policy
- A - Optional Post-1981 V Zone
- G - Group Flood Insurance Policy (GFIP)
- S - FEMA Special Rates
- T - Severe Repetitive Loss Properties (formerly Target Group Full Risk)

LENGTH: 1

DEPENDENCIES: Information is to be obtained from the Flood Insurance Application and the Elevation Certificate.

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Second Lender City

ALIAS: None

ACRONYM: (PMF) SECLNDR_CITY

FILE: Policy Master File (PMF)
Lender Master File (LMF)

DESCRIPTION:

The name of the city in which the second mortgagee mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Lender compliance per the NFIP Reform Act of 1994

REPORTING REQUIREMENT: Required for policies expired more than 120 days.

DATA ELEMENT: Substantial Improvement Indicator

ALIAS: None

ACRONYM: WYO (CMF) IMPROVE-IND

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

"Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions; or
2. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of the market value of the building before it was damaged or improved.

N - No alterations meeting criterion above.

LENGTH: 1

DEPENDENCIES: Information is obtained from the adjuster's report.

SYSTEM FUNCTION: Determination of Program Compliance

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Taxpayer Identification Number

ALIAS: SSN

ACRONYM: WYO (PMF) TAX-IDENT

FILE: Policy Master (PMF)

DESCRIPTION:

The taxpayer identification number of the individual or company insuring the property. In the case of an individual, this is usually the same as the social security number.

EDIT CRITERIA: Alphanumeric

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Prevention of duplication of benefits during Federally declared disasters and prevention of duplicate flood insurance policies and claims payments.

REPORTING REQUIREMENT: This data element will no longer be required on the TRRP transaction effective May 1, 2008. Prior to May 1, 2008, the taxpayer identification number should be reported with zeros or spaces. No errors will be generated should the taxpayer identification number have been reported with a value other than zeros or spaces.

DATA ELEMENT: Total Amount of Insurance - Building

ALIAS: Building Coverage

ACRONYM: (PMF) T-COV-BLD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount in hundreds of dollars of building coverage purchased for the property. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program. Maximum total amounts of coverage for policies other than Residential Condominium Building Association Policy, Preferred Risk Policy, and Group Flood Insurance Policy are:

Emergency Program:

Single-Family Dwelling	\$ 35,000
Two- to Four-Family Dwelling	\$ 35,000
Other Residential	\$100,000
Nonresidential	\$100,000

Regular Program:

Single-Family Dwelling	\$250,000
Two- to Four-Family Dwelling	\$250,000
Other Residential	\$250,000
Nonresidential	\$500,000

The Residential Condominium Building Association Policy has coverage available not to exceed the single-family limit amount times the total number of residential units.

Preferred Risk Policy (PRP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy. The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage.

PRP Residential building coverage amounts:

Single Family, 2-4 Family, Other Residential:

\$20,000	\$ 75,000	\$150,000
\$30,000	\$100,000	\$200,000
\$50,000	\$125,000	\$250,000

Other Residential building coverage will be allowed for policies effective on or after May 1, 2008.

DATA ELEMENT: Total Amount of Insurance - Building (Cont'd)

DESCRIPTION: (Cont'd.)

PRP Non-residential building coverage amounts:

Effective on or after May 1, 2004, and prior to May 1, 2008:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

Group Flood Insurance Policy (GFIP)

Effective October 1, 2007, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$28,800. The IFG program ended October 14, 2002.

The limit for the IHP GFIP is \$28,800 and applicable to disasters declared on or after October 1, 2007.

The limit for the IHP GFIP is \$28,200 and applicable to disasters declared on or after October 1, 2006.

The limit for the IHP GFIP is \$27,200 and applicable to disasters declared on or after October 1, 2005.

For disasters declared on or after October 1, 2004, through September 30, 2005, the IHP GFIP limit is \$26,200.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IHP GFIP limit is \$25,600.

For disasters declared on or after October 15, 2002, through September 30, 2003, the IHP GFIP limit is \$25,000.

Under the Individual and Family Grant (IFG) program, which ended October 14, 2002, the limit is \$15,800 and applicable to disasters declared on or after October 1, 2004, through September 30, 2005.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IFG GFIP limit is \$15,300.

For disasters declared on or after October 1, 2002, through September 30, 2003, the IFG GFIP limit is \$15,000.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Contents

ALIAS: Contents Coverage

ACRONYM: (PMF) T-COV-CONT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount of coverage in hundreds of dollars purchased for the contents. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program.

Maximum total amounts of coverage for policies other than the Preferred Risk Policy and Group Flood Insurance Policy are:

Emergency Program:

Residential	\$ 10,000
Nonresidential	\$100,000

Regular Program:

Residential	\$100,000
Nonresidential	\$500,000

Preferred Risk Policy (PRP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents-only policies are not available for contents located in basement only. Individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage.

PRP Residential contents coverage amounts:

Effective prior to May 1, 2004 (Single Family, 2-4 Family):

\$ 5,000	\$18,000	\$38,000
\$ 8,000	\$25,000	\$50,000
\$12,000	\$30,000	\$60,000

Effective on or after May 1, 2004 (Single Family, 2-4 Family, Other Residential):

\$ 8,000	\$30,000	\$ 60,000
\$12,000	\$40,000	\$ 80,000
\$20,000	\$50,000	\$100,000

DATA ELEMENT: Total Amount of Insurance - Contents (Cont'd)

DESCRIPTION: (Cont'd)

PRP Non-residential contents coverage amounts:

Effective on or after May 1, 2004, and prior to May 1, 2008:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

Group Flood Insurance Policy (GFIP)

Effective October 1, 2007, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$28,800.

Building and contents coverage is available for building owners and contents-only coverage is available for renters.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING
CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS (Cont'd.)

Fence damage	11
Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16
Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

CLAIM CLOSED WITHOUT PAYMENT REASON - ICC

<u>DESCRIPTION</u>	<u>CODE</u>
Flood-related portion of damage less than 50% of property value	01
No record of previous loss payment for a repetitive loss ICC claim	02
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

CLAIM STATUS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Open	A
Closed With Payment	C
Closed Without Payment	X

COINSURANCE CLAIM SETTLEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
RCBAP coinsurance penalty applied	Y
No RCBAP coinsurance penalty	N or Blank

COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

CONDOMINIUM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Not a Condominium	N
Individual Condominium Unit insured by a unit owner or by an association	U
Condominium Association	A
Condominium Master Policy (RCBAP) - High-Rise	H
Condominium Master Policy (RCBAP) - Low-Rise	L

CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS	4
Other Agency	5

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 1,750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S

POLICY STATUS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
In force as of the reporting month	A
Future effective as of the reporting month	B
Cancelled before the reporting month	C
Cancelled during or after the reporting month	D
Expired more than 120 days before the reporting month	E
Expired before the reporting month less than 29 days	F
Expired before the reporting month more than 29 days but less than 120 days	G
Reinstated within the latest term month	R

POLICY TERM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
1 Year	1
3 Years (only for policies effective prior to May 1, 1999)	3
Other (between 1 and 3 years)	9

POST-FIRM CONSTRUCTION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Post-FIRM Construction	Y
Pre-FIRM Construction	N

PREMIUM PAYMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Credit Card	C
Cash/Check	Blank

PRINCIPAL RESIDENCE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Principal Residence of Insured	Y
Not Principal Residence	N

REGULAR/EMERGENCY PROGRAM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Emergency Program	E
Regular Program	R

REPETITIVE LOSS TARGET GROUP INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

REPLACEMENT COST INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Replacement Cost Basis	R
Actual Cash Value Basis	A

RISK RATING METHOD

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A
FEMA Special Rates	S
Severe Repetitive Loss Properties	T

SPECIAL EXPENSE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Engineering expense	1
Cost to establish coverage or property value	2
Legal expense	3
Cost of appraisal	4

STATE-OWNED PROPERTY

<u>DESCRIPTION</u>	<u>CODE</u>
State-Owned	Y
Not State-Owned	N

SUBSTANTIAL IMPROVEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of market value of building before it was damaged or improved	Y
No alterations meeting criterion above	N

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

PART 6 - RECORD LAYOUTS

INTRODUCTION

This section provides a description of the record layout for each system transaction. The description includes the field length and record position. Each transaction has the possibility of a "Record A" and a "Record B." The "Record A" designates those data elements that are required and the "Record B" the optional data elements for the transaction. Each transaction is presented in a narrative form.

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11 New Business

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (11A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	1	229-230
Obstruction Type	2	231
Location of Contents Indicator	1	232-239
Original Construction Date/Substantial Improvement Date	8	240
Post-FIRM Construction Indicator	1	241-244
Elevation Difference	4	245
Floodproofed Indicator	1	246-253
Total Amount of Insurance - Building	8	254-258
Total Amount of Insurance - Contents	5	259-265
Total Calculated Premium	7	266
Risk Rating Method	1	267
Policy Term Indicator	1	268
Premium Payment Indicator	1	269
New/Rollover Indicator	1	270-277
Filler	8	278
Insurance to Value Ratio Indicator	1	279
Elevation Certificate Indicator	1	280
1981 Post-FIRM V Zone Certification Ind.	1	281-283
Condominium Master Policy Units	3	284-308
Insured Last Name	25	309-333
Insured First Name	25	

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

15 Policy Reinstatement With Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (15A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	1	229-230
Obstruction Type	2	231
Location of Contents Indicator	1	232-239
Original Construction Date/Substantial Improvement Date	8	240
Post-FIRM Construction Indicator	4	241-244
Elevation Difference	1	245
Floodproofed Indicator	8	246-253
Total Amount of Insurance - Building	5	254-258
Total Amount of Insurance - Contents	9	259-267
Reinstatement Premium	1	268
Risk Rating Method	1	269
Policy Term Indicator	1	270
Premium Payment Indicator	1	271
New/Rollover Indicator	8	272-279
Endorsement Effective Date	1	280
Insurance to Value Ratio Indicator	1	281
Elevation Certificate Indicator	1	282
1981 Post-FIRM V Zone Certification Ind.	3	283-285
Condominium Master Policy Units	25	286-310
Insured Last Name	25	311-335
Insured First Name		

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Reinstatement Federal Policy Fee	5	339-343
Expense Constant	3	344-346
Principal Residence Indicator	1	347
■ Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE)	6	364-369
Repetitive Loss Target Group Indicator	1	370
Lowest Adjacent Grade	6	371-376
Diagram Number	1	377
Elevation Certification Date	8	378-385
Basic Building Rate WYO	5	386-390
Additional Building Rate WYO	5	391-395
Basic Contents Rate WYO	5	396-400
Additional Contents Rate WYO	5	401-405
ICC Premium WYO	3	406-408
Probation Surcharge Amount WYO	3	409-411
Deductible Percentage WYO	4	412-415
Repetitive Loss ID Number	7	416-422
Reserved for NFIP Use	35	423-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500

17 Renewals

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (17A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	1	229-230
Obstruction Type	2	231
Location of Contents Indicator	1	232-239
Original Construction Date/Substantial Improvement Date	8	240
Post-FIRM Construction Indicator	4	241-244
Elevation Difference	1	245
Floodproofed Indicator	8	246-253
Total Amount of Insurance - Building	5	254-258
Total Amount of Insurance - Contents	7	259-265
Total Calculated Premium	1	266
Risk Rating Method	1	267
Policy Term Indicator	1	268
Premium Payment Indicator	9	269-277
Filler	1	278
Insurance to Value Ratio Indicator	1	279
Elevation Certificate Indicator	1	280
1981 Post-FIRM V Zone Certification Ind.	3	281-283
Condominium Master Policy Units	25	284-308
Insured Last Name	25	309-333
Insured First Name		

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Renewals (Cont'd.)

<u>Record A</u> (Cont'd.)	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
■ Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500

20 Endorsements

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	1	229-230
Obstruction Type	2	231
Location of Contents Indicator	1	232-239
Original Construction Date/Substantial Improvement Date	8	240
Post-FIRM Construction Indicator	4	241-244
Elevation Difference	1	245
Floodproofed Indicator	8	246-253
Total Amount of Insurance - Building	5	254-258
Total Amount of Insurance - Contents	7	259-265
Endorsement Premium Amount	1	266
Risk Rating Method	1	267
Policy Term Indicator	1	268
Premium Payment Indicator	1	269
New/Rollover Indicator	8	270-277
Endorsement Effective Date	1	278
Insurance to Value Ratio Indicator	1	279
Elevation Certificate Indicator	1	280
1981 Post-FIRM V Zone Certification Ind.	3	281-283
Condominium Master Policy Units	25	284-308
Insured Last Name	25	309-333
Insured First Name		

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Endorsements (Cont'd.)

<u>Record A (Cont'd)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
■ Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500

23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	1	229-230
Obstruction Type	2	231
Location of Contents Indicator	1	232-239
Original Construction Date/Substantial Improvement Date	8	240
Post-FIRM Construction Indicator	1	241-244
Elevation Difference	4	245
Floodproofed Indicator	1	246-253
Total Amount of Insurance - Building	8	254-258
Total Amount of Insurance - Contents	5	
Premium (incremental adjustment to Total Calculated Premium or Endorsement Premium)	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008

Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
■ Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500

**PART 7 - INSTRUCTIONS FOR FORMATTING DATA ELEMENTS AND
REVISING DATA ELEMENT VALUES**

INTRODUCTION

This section lists each data element and provides specifications for its reporting format.

I. FORMATTING DATA ELEMENTS

This reporting format includes whether the element is a replacement or incremental value and whether it is a signed field allowing for a negative number. The third column indicates whether dollars and cents, whole dollars, or hundreds of dollars are applicable formats for the money fields. The last column presents the picture expected for each element.

In the picture column, numeric fields, indicated by a 9 or 9's, are right-justified and zero-filled. The number within the parentheses is the length of the field preceding the decimal position. The V9 or V99 indicates an implied decimal position. For example, 123.45 with a picture of 9(7)V99 would be represented as 000012345. Note that the field is zero-filled with four zeros because the numeric value is not large enough to use up all of the required length.

Alpha and alphanumeric fields, indicated by an X in the picture column, are left-justified with trailing spaces.

Zero, reported in numeric data elements, and blanks, reported in alpha and alphanumeric data, indicate not reporting or not applicable. The only exceptions to this rule are on a New Business (11) transaction for the following data elements:

- Elevation Difference: +999
- Lowest Floor Elevation: 9999.0
- Base Flood Elevation: 9999.0
- Lowest Adjacent Grade: 9999.0

On a New Business (11) transaction, zero indicates an actual elevation.

II. REVISING DATA ELEMENT VALUES

To change data element values already in the NFIP/WYO System to blank or zero, asterisk fill the appropriate field on the transaction being submitted. "Asterisk fill" means that if a data element has a length of 'n,' then 'n' asterisks are to be placed in the field. For example, if the data element Community Identification Number: X(6) = 012345 is changed to blank or zero, the picture would be represented as *****. This feature is not allowed on New Business (11) and Open Claim/Loss-Reserve (31) transactions.

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$ ⁴ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Alteration Date	R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE)	R	S	-	S9(5)V9
Basement/Enclosure Type	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Bldg. Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Bldg. Claim Payment Recovery	I	S	\$¢	S9(10)V99
Bldg. Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Bldg. in Course of Construction Indicator	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X
Claim/Loss Closed Date	R	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg	R	-	-	XX
Claim Closed w/o Pymt. Reason - Cont.	R	-	-	XX
Claim Closed w/o Pymt. Reason - ICC	R	-	-	XX
Coinurance Claim Settlement Indicator	R	-	-	X
Community Identification Number	R	-	-	X(6)
Condominium Indicator	R	-	-	X
Condominium Master Policy Units	R	-	-	9(3)
Contents Claim Payment (ACV)	I	S	\$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	\$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	-	-	X
Coverage Req. for Disaster Assistance	R	-	-	X
CRS Classification Credit Percentage	R	-	-	9(2)
Damage - Appurtenant (ACV)	R	-	\$	9(7)
Damage - Main (ACV)	R	-	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	-	\$	9(7)
Damage to Contents - Main (ACV)	R	-	\$	9(7)
Date of Loss	Key	-	-	9(8)YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	-	-	X
Deductible - App. to Cont. Claim Pymt.	R	-	-	X
Deductible - Building	R	-	-	X
Deductible - Contents	R	-	-	X
Deductible Percentage WYO	R	-	-	9V999
Diagram Number	R	-	-	X
Duration Bldg. Will Not Be Habitable	R	-	-	X
Duration of Flood Waters in Bldg.	R	-	-	9(3) Hours
Elevated Bldg. Indicator	R	-	-	X
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)

- ¹R - Replacement Value
²I - Incremental Value
³S - Signed Data Element
⁴\$¢ - Dollars and Cents
⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R ¹ I ²	S ³	\$ ⁴ \$ ⁵ \$/100 ⁶	Picture
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)
Total Premium Refund	I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO Transaction Code	Key	-	-	X(3)
WYO Transaction Date	R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	X

-
- ¹R - Replacement Value
²I - Incremental Value
³S - Signed Data Element
⁴\$¢ - Dollars and Cents
⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

**The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

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APPENDIX A - TRANSACTION PROCESSING DICTIONARY

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APPENDIX A - TRANSACTION PROCESSING DICTIONARY

INTRODUCTION

The Transaction Processing Dictionary gives a brief narrative for each transaction. The narrative includes the transaction code/format and describes the purpose, special circumstances, and basic processing of each transaction for the NFIP/WYO TRRP Plan reporting. A general description of edits performed on NFIP/WYO System record keys is provided in this appendix.

The user should refer to Part 6 in the TRRP Plan for each transaction's record layout. Additionally, a complete and detailed description of all edits performed by the NFIP/WYO System can be found in the Edit Specifications document.

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SECTION 1 - NEW BUSINESS TRANSACTION

The transaction code for the required format of the New Business transaction is "11A." This transaction contains New Policy information sent to the NFIP Bureau and Statistical Agent by the WYO companies. FEMA has determined that these data are necessary to support underwriting and financial reconciliation, to provide actuarial information, and to provide statistics on a WYO company's insurance processing practices. All the fields on this transaction are required fields. The key data consist of transaction code, transaction date, WYO prefix code, policy number, policy effective date, and policy expiration date. The WYO prefix code is a 5-digit numeric code, which comes from the National Association of Insurance Commissioners' (NAIC) listing of companies. The first time that a policy record is submitted by a WYO Company to the NFIP Bureau and Statistical Agent this transaction must be used.

In addition to carrying three classes of data, this transaction contains two special fields--one reserved for NFIP use and one reserved for WYO company use.

■ The first and last name of the insured must be reported. If the insured is a group or company, the full 30 characters may be used for the name.

MAJOR PROCESSING ACTIVITIES

The New Business transaction will have the following key data edits:

- Verify that the transaction code is "11A."
- Verify that the Policy Number is not currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the Policy Effective Date is a valid date.
- Verify that the premium reported is numeric.

This transaction will be processed by the edit module, update the appropriate master files, and be added to the History Audit File.

SECTION 27 - MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)

The following data elements are not required to be reported when submitting data for an MPPP policy. The NFIP/WYO system will automatically set these data elements to the following default values. This will be done regardless of what the WYO company places in these data elements.

Base Flood Elevation	+9999
Basement/Enclosure Type	0
Coverage Required for Disaster Assistance	0
Deductible - Building	0
Deductible - Contents	0
Elevated Building Indicator	N
Elevation Certificate Indicator	2
Elevation Difference	+999
Floodproofed Indicator	N
Insurance-to-Value Ratio Indicator	Blank
Location of Contents Indicator	Blank
Lowest Floor Elevation	+9999
New or Rollover Indicator	N
Number of Floors (Including Basement)/Building Type	1
Original Construction Date/Substantial Improvement Date	00000000
Policy Term Indicator	1
Post-FIRM Construction Indicator	Blank
State-Owned Property	N

The following data elements need to be reported only to justify insurance limits. If these data elements are not reported (blanks), then the following default values will be assigned by the NFIP/WYO system:

Condominium Indicator	N
Occupancy Type	1

For the NFIP/WYO system to accomplish the above, the data element **Risk Rating Method must be reported for an MPPP policy on every New Business (11A), Renewal (17A), Endorsement (20A), Policy Reinstatement with Policy Changes (15A), and Policy Correction (23A) transaction submitted.**

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SECTION 28 - LENDER DATA TRANSACTION

The transaction code for the required format of the Lender Data is "99A." This transaction provides first and second mortgagee information on policies that have expired more than 120 days.

While the 99A transaction resembles the standard TRRP transaction format and is to be included in the monthly TRRP data, its processing will be different. The Program does not intend to get involved in error processing on expired policies and no error codes will be generated on 99A transactions. However, some minimal error checking (such as the existence of the policy number and that it is expired) must be done if the data are to be used. We will also be running internal reports to verify that 99A transactions are being received for all pertinent expired policies.

MAJOR PROCESSING ACTIVITIES

The Lender Data transactions are processed after all other transactions. This transaction will have the following key data edits:

- Verify that the transaction code is "99A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is currently in the system.
- Verify that the policy is expired more than 120 days.

This transaction will be processed by the edit module, will update the Lender Master File, and will create a History Audit transaction.

SECTION 29 - GROUP FLOOD INSURANCE POLICY (GFIP)

The following data elements are not required to be reported when submitting data for a Group Flood Insurance policy. The NFIP/WYO system will automatically set these data elements to the following default values. This will be done regardless of what the WYO company places in these data elements.

Basement/Enclosure Type	0
Building in Course of Construction Indicator	N
Condominium Indicator	N
Condominium Master Policy Units	1
Coverage Required for Disaster Assistance	5
CRS Classification Credit Percentage	0
Deductible - Building	X
Deductible - Contents	X
Elevated Building Indicator	N
Elevation Certificate Indicator	Blank
Elevation Difference	+999
Federal Policy Fee	0
Flood Risk Zone	Blank
Floodproofed Indicator	Blank
Insurance-to-Value Ratio Indicator	Blank
Location of Contents Indicator	Blank
Map Panel Number	Blank
Map Panel Suffix	Blank
New or Rollover Indicator	N
Number of Floors (Including Basement)/Building Type	Blank
Obstruction Type	10
Occupancy Type	1

SECTION 29 - GROUP FLOOD INSURANCE POLICY (GFIP) (cont'd)

Original Construction Date/Substantial Improvement Date	00000000
Post-FIRM Construction Indicator	Blank
State-Owned Property	N
1981 Post-FIRM V Zone Certification Indicator	Blank

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REPORT	W2RPRPOL	FEDERAL EMERGENCY MANAGEMENT AGENCY	PAGE 1
RUN DATE	JAN 15, 1998	NATIONAL FLOOD INSURANCE PROGRAM	
RUN TIME	15:34:05		
POLICY DETAIL ERROR REPORT AS OF 10/11/1997			
WYO PREFIX CODE:	99999 - ABC INSURANCE CO.	END EFF DATE:	06/02/1991
POL NUM:	1909700256	POL EXP DATE:	06/02/1992
POL EFF DATE:	06/02/1991	POL STATUS:	A
** CANCELLATION INFORMATION **			
REINSTATEMENT DATE:		CANCEL/VOID REASON:	
CANCELLATION DATE:		NFIP TOTAL REFUND:	.00
TOTAL REFUND	.00	NFIP REFUNDED FPF:	.00
REFUNDED FPF:	.00		
** ENDORSEMENT INFORMATION **			
WYO TRANS DATE:	1991/06/02	WYO TRAN CODE:	11
POST FIRM IND:	N	FLOOD RISK ZONE:	A12
COMM NO:	065034XXXXX	FLOOD PROOFED IND:	N
REG/EMER IND:	R	NUM OF FLOORS:	1
OCCUPANCY TYPE:	2	SMALL BUSINESS IND:	N
BASE/ENCLOSE TYPE:	0	STATE OWNED IND:	N
CONDO IND:	N	ELEV BLDG IND:	N
BLDG COURSE CONST:	N	LOC OF CONTS:	3
OBSTR TYPE:	10	DED BLDG:	1
POL TERM IND:	1	DED CONT:	
ORIG CONSTR DATE:	1974/07/01	ELEV DIFF:	999
TOT AMT INS BLDG:	770	TOT AMT INS CONT:	0
RISK RATING METHOD:	1	POST 81 V ZONE:	
INSUR TO VALUE IND:		CONDO UNITS:	1
COV REQ DIST ASST:	0	ELEV CERTIFICATE:	N
BFE:	9999.0	LFE:	9999.0
LOWEST ADJ GRADE:	9999.0	DIAGRAM NO:	
ELEV CERT. DATE:		ROLLOVER:	N
DESCR INFO IND:	N	CASE FILE NUMBER DIST ASST:	
NAME: JANE DOE		NAME FORMAT:	P
ADDRESS 1:			
ADDRESS 2:			
CITY STATE ZIP:	HUNTINGTON BCH, CA 92646 0000	PRINCIPAL RESIDENCE IND:	Y
NFIP CALC ZIP	92646-2045		
** WYO COMPANY CALCULATED INFORMATION **			
PREM PAY IND:	C	END PREMIUM:	251
TOT PREM:	203	FPF:	25
EXP CONST:	0		
ICC PREMIUM:	275	PROB SRCH:	0
DED DISCOUNT %:	.000	CRS CLASS %:	0
BASIC BLDG RATE:	.45	BASIC CONT RATE:	.55
ADD BLDG RATE:	.17	ADD CONT RATE:	.25
** NFIP CALCULATED INFORMATION **			
FPF:	25	PROB SRCH:	0
EXP CONST:	45	CRS CLASS %:	0
RATE KEY:		DED DISCOUNT %:	.000
ICC PREMIUM:	275	DED DISCOUNT AMT:	0
** BLDG (NFIP CALC)		CONT (NFIP CALC) **	
ICC COVERAGE	150	BASIC COV:	0
BASIC COV:	450	ADD COV:	0
ADD COV:	320	BASIC PREM:	0
BASIC PREM:	142	ADD PREM:	0
ADD PREM:	64		
BASIC RATE:	.45	BASIC RATE:	.55
ADD RATE:	.17	ADD RATE:	.25
*** OPTIONAL INFORMATION ***			
REPL COST:	266000		
*** ERROR INFORMATION ***			
ERROR	PL040040	ERROR DATE	1997/05/31
TOTAL CALCULATED PREMIUM IS LESS THAN WYO SYSTEM CALCULATED PREMIUM. SUBSEQUENT		TYPE ERROR:	CRITICAL
ENDORSEMENTS ARE NOT RATED BY THE WYO SYSTEM.			

EXHIBIT C-1. W2RPRPOL, Policy Detail Error Report

W2RHPSUM

Policy Error Summary Report

Description: This report is produced each month after the processing of the WYO company TRRP submission. It summarizes, by company and error codes, the number of policy records in the NFIP/WYO System containing the particular errors.

The heading, "Policies on File", contains the total number of the WYO Company's records in the NFIP/WYO System. "Policies with Activity" contains the total number of records in the NFIP/WYO System to which transactions were applied in the processing of the current TRRP submission. By error code, the report provides a brief error message, the critical/non-critical status of the error and the total number of policy records that contain the error. "Cleared Error Count" contains the number of records for which the particular error was corrected. "Current Error Count" are those errors generated only in the current reporting month. "Database Error Count" contains the total number of errors in the NFIP/WYO database. A policy record containing the same error associated with more than one effective date is counted only once in that error category for the purposes of this report.

Cleared Error Count: A count of the number of errors of a certain type that were resolved in the current reporting month. If an error occurs multiple times on a policy, then that error is counted only once. If a policy has multiple error codes that are different, then all of the error codes are counted for a policy.

Current Error Count: A count of the number of errors of a certain type that were generated in the current reporting month. If an error occurs multiple times on a policy, then that error is counted only once. If a policy has multiple error codes that are different, then all of the error codes are counted for a policy.

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RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number	6	212-217
Map Panel Number	4	218-221
Map Panel Suffix	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/		
Building Type	1	228
Basement/Enclosure Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible - Building	1	233
Deductible - Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date/Substantial		
Improvement Date	8	239-246
Post-FIRM Construction Indicator	1	247
Elevation Difference	4	248-251
Floodproofed Indicator	1	252
Total Amount of Insurance - Building	8	253-260
Total Amount of Insurance - Contents	8	261-268
Total Calculated Premium	7	269-275
Endorsement Premium Amount	7	276-282
Risk Rating Method	1	283
Policy Term Indicator	1	284
New/Rollover Indicator	1	285
Insurance to Value Ratio Indicator	1	286
Premium Payment Indicator	1	287

*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049

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RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

FD Output - File

Label Records are Standard

Block Contains 32 Records

Recording Mode is F

Data Record is Output-Record

01 Output - Record

05	OP-WYO-Prefix-Code	PIC X(5).
05	OP-Policy-No*	PIC X(10).
05	OP-Pol-Effective-Date	PIC 9(8).
05	OP-Pol-Expiration-Date	PIC 9(8).
05	OP-End-Effective-Date	PIC 9(8).
05	OP-Transaction-Code	PIC X(2).
05	OP-Transaction-Date	PIC 9(8).
05	OP-Name-Desc-Info*	PIC X(1).
05	OP-Begin-Street-Number*	PIC X(10).
05	OP-Address1*	PIC X(50).
05	OP-Address2*	PIC X(50).
05	OP-City*	PIC X(30).
05	OP-State*	PIC X(2).
05	OP-ZIP*	PIC X(9).
05	OP-Case-File-Number-DA	PIC X(9).
05	OP-Disaster-Assist	PIC X(1).
05	OP-Community-Number	PIC 9(6).
05	OP-Map-Panel-Number	PIC X(4).
05	OP-Map-Panel-Suffix	PIC X(1).
05	OP-Regular-Emergency	PIC X(1).
05	OP-Flood-Risk-Zone	PIC X(3).
05	OP-Occupancy	PIC X(1).
05	OP-Building-Type	PIC X(1).
05	OP-Basement	PIC X(1).
05	OP-Condominium	PIC X(1).
05	OP-State-Own	PIC X(1).
05	OP-Course-Construction	PIC X(1).
05	OP-Deductible-Building	PIC X(1).
05	OP-Deductible-Contents	PIC X(1).
05	OP-Elevated-Building	PIC X(1).
05	OP-Obstruction	PIC X(2).
05	OP-Location-of-Contents	PIC X(1).
05	OP-Original-Construction	PIC 9(8).
05	OP-Post-Firm	PIC X(1).
05	OP-Elevation-Difference	PIC S9(4).
05	OP-Flood-Proof	PIC X(1).
05	OP-Total-Coverage-Building	PIC 9(8).
05	OP-Total-Coverage-Contents	PIC 9(8).
05	OP-Total-Calc-Premium	PIC S9(7).
05	OP-Endorsement-Premium	PIC S9(7).
05	OP-Risk-Rating-Method	PIC X(1).

*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number will not be reported, effective May 1, 2008.

W2RADREJ

Target Group Additional Data Reject Report

Description: This report is generated monthly for Target Group additional data records that are not usable. The Company Code and Policy Number are matched to the Target Group Directory and, if no match is found, then the submitted policy number will be displayed on the report. If the Company Code and Policy Number match the Directory but the mailing address or agent information is incomplete, then the record will receive a TRRP error and appear on the report.

If a record appears on this report, then the additional data record will not be forwarded to the Special Direct Facility and the corresponding Target Group record will be marked as Additional Data Record Not Received.

Report Keys: W2RADREJ is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has the above-mentioned error that is to be included in this report.

REPORT: W2RADREJ
RUNDATE: SEP 05 2000
RUNTIME: 16:18:55

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

TARGET GROUP ADDITIONAL DATA REJECT REPORT
AS OF 07/31/2000

VENDOR CODE/NAME: N/A – NON-VENDOR COMPANY
COMPANY NUMBER/NAME: 99999 – ABC INSURANCE COMPANY
POLICY NUMBER: 0010183507
REPLACEMENT COST: 0000120000
COMMUNITY PROBATION AMT: 000
RENEWAL BILLING INSTR: 1

MAILING ADDRESS: PO BOX 12345
NEW CITY MD 20101

PHONE:

1ST LENDER INFORMATION: CITICORP MORTGAGE INC
PO BOX 81300
GA 30366

PHONE: 0000000000
FAX:
LOAN: 123456789

000000000
2ND LENDER INFORMATION:
PHONE:
FAX:
LOAN:

AGENT INFORMATION: APEX ASSOC.
3815 CLASSEN BLVD.
NEW CITY MD 20101
CHAMBLEE
NUMBER: 0007535658

IRS NUMBER:
TAX TYPE:
PHONE: 8005551212
FAX:

REJECT: PR004088 ERROR DATE: 07/31/2000
MESSAGE: TARGET GROUP ADDITIONAL DATA RECORD IS INCOMPLETE.

EXHIBIT C-21. W2RADREJ, Target Group Additional
Data Reject Report

F. REMOVAL FROM TARGET GROUP

If the property is certified by FEMA with respect to any mitigation or insurance effort (other than buyout or demolition) including elevation, relocation, or other approved mitigation efforts, the property will be removed from the Repetitive Loss Target Group. Once the SDF receives written notice of FEMA's official approval of the mitigation effort to the insured property, a notice will be sent to the policyholder and the agent of record.

The notice will inform the policyholder that, upon the next renewal, the policy will no longer be eligible to be written by the SDF. The policyholder will be notified that an NFIP Direct renewal offer will be sent to make sure the policyholder has the opportunity to maintain continuous coverage and that the policy may be written by a WYO company at the next renewal, but not before.

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SECTION 2 - REPETITIVE LOSS TARGET GROUP
ADDITIONAL DATA RECORD

A. RECORD LAYOUT

The following is the layout the WYO companies use to submit their additional data records for the Repetitive Loss Target Group policies.

<u>Element Name</u>	<u>Field Length</u>	<u>Record Position</u>
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Mailing Address 1	50	16-65
Mailing Address 2	50	66-115
Mailing City	30	116-145
Mailing State	2	146-147
Mailing Zip	9	148-156
Insured Telephone Number	10	157-166
Replacement Cost	10	167-176
Community Probation Surcharge	3	177-179
Renewal Billing Instructions	1	180
First Lender Name	30	181-210
First Lender Street Address	50	211-260
First Lender City	30	261-290
First Lender State	2	291-292
First Lender Zip Code	9	293-301
First Lender Telephone Number	10	302-311
First Lender Fax Number	10	312-321
First Lender Loan Number	15	322-336
Second Lender Name	30	337-366
Second Lender Street Address	50	367-416
Second Lender City	30	417-446
Second Lender State	2	447-448
Second Lender Zip Code	9	449-457
Second Lender Telephone Number	10	458-467
Second Lender Fax Number	10	468-477
Second Lender Loan Number	15	478-492
Agency Number	10	493-502
Agent IRS Number	9	503-511
Agent Tax Type	1	512
Agent Name	30	513-542
Agent Street Address	50	543-592
Agent City	30	593-622
Agent State	2	623-624
Agent Zip Code	9	625-633
Agent Telephone Number	10	634-643
Agent Fax Number	10	644-653
Filler	51	654-704

B. RENEWAL BILLING INSTRUCTIONS

The following codes should be used.

- 1 = Insured
- 2 = First Lender
- 3 = Second Lender
- 4 = Loss Payee
- 5 = Other
- 6 = Agent

The "Loss Payee" or "Other" applies to the contents of the "Second Lender" data elements.

C. AGENT INFORMATION

The following codes should be used to define the Agent IRS Number.

T = Tax ID Number

The requirements for the Additional Data Record provide for the reporting of data on one agency: its name, address, phone and fax numbers, and tax ID. Capturing data for one agency on a policy satisfies most conditions, as the agent servicing the flood policy is also the recipient of the commission.

There are situations, usually relating to commissions, that require data to be captured for the name, address, and/or tax ID of a second agent.

The Special Direct Facility (SDF) can accommodate these conditions, but the following procedures must be followed to ensure that the agency data is accurately captured:

1. All agent data submitted on the Additional Data Record – name, address, phone number(s), and tax ID – should be for the agent and office that service the account. It will be to that location that the SDF will forward all correspondence.
2. When the Additional Data Record is generated, the WYO company or NFIP Servicing Agent would submit a request to the SDF to add the additional agency data. At a minimum, the request must provide:

WYO Company Number

WYO Carrier Name, Address, And Phone Number

Policy Number and Policy Expiration Date (MM/DD/YYYY)

Insured Name (Last, First, M.I.)

Property Address

Additional Agency Data for Commissions (Complete only applicable fields):

Agency Number
Agent IRS Number
Agent Tax Type
Agent Name
Agent Street Address
Agent City
Agent State
Agent Zip Code
Agent Telephone Number
Agent Fax Number

3. Send these requests to:

NFIP Special Direct Facility
P.O. Box 29524
Shawnee Mission, KS 66201-5524

D. CHANGES TO DATA ON THE ADDITIONAL DATA RECORD AND CHANGES TO POLICY DATA

When changes occur to the data reported on either the Additional Data Record or TRRP Policy Record, another Additional Data Record or TRRP Policy Record must be created and submitted provided that the policy is at least 150 days from expiration. If the policy is within 150 days from expiration, then the WYO company will need to submit a Change Request form to the SDF, at the address shown above, that provides the following information:

WYO Company Number
WYO Carrier Name, Address, and Phone Number
Policy Number
Insured Name (Last, First, M.I.)
Property Address
Policy Expiration Date (MM/DD/YYYY)
Narrative description of what is being changed on the policy and when the change(s) took effect.

This will allow the SDF to keep information on each Repetitive Loss Target Group policy updated as they move into their Renewal Billing period. The WYO company may submit the change on either an NFIP General Change Endorsement Form or on the forms on the following pages. If using the NFIP General Change Endorsement Form, it is imperative that the data shown above be included so that the SDF can match it to the correct policy.

E. SDF CHANGE REQUEST FORMS

All submissions to the SDF of these requests must have a cover letter attached to them dated and signed by the WYO Principal Coordinator of the company.

1. Sample Change Request Form: Adding Data for Second Agent

REPETITIVE LOSS PROPERTY AGENCY DATA FORM
WYO COMPANY NUMBER
WYO COMPANY NAME
ADDRESS
PHONE

POLICY NUMBER: ##### **POLICY EXPIRATION DATE:** MM/DD/YYYY
INSURED NAME: LAST, FIRST, MI
INSURED PROPERTY ADDRESS:
123 MAIN ST
CITY, ST ZIP

ADDITIONAL AGENCY DATA: (COMPLETE ONLY APPLICABLE FIELDS)

AGENCY NUMBER: _____
AGENT IRS NUMBER: _____
AGENT TAX TYPE: _____
AGENT NAME: _____
AGENT STREET ADDRESS: _____

AGENT CITY: _____
AGENT STATE: _____
AGENT ZIP: _____
AGENT PHONE: _____
AGENT FAX: _____

2. Sample Change Request Form: Reporting Changes Made within 150 Days from Expiration

REPETITIVE LOSS PROPERTY CHANGE POLICY DATA FORM
WYO COMPANY NUMBER
WYO COMPANY NAME
ADDRESS
PHONE

POLICY NUMBER: ##### POLICY EXPIRATION DATE: MM/DD/YYYY
INSURED NAME: LAST, FIRST, MI
INSURED PROPERTY ADDRESS:
123 MAIN ST
CITY, ST ZIP

THE FOLLOWING CHANGE(S) TOOK EFFECT ON: MM/DD/YYYY

NARRATIVE DESCRIPTION OF CHANGE(S):

Building Coverage increased from 100,000 to 115,000

Change of Mortgagee from USA Bank to:

Home Mortgage Lenders
Loan 34589
123 Main Street
Anywhere, MD 00000