



**FEMA**

W-08031

May 21, 2008

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators  
and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: Summary Table of Changes – May 1, 2008, *Flood Insurance Manual*

For your reference, FEMA has prepared a summary table of changes to the May 1, 2008, reissue of the *Flood Insurance Manual*. The table is attached.

You may access the full manual at <http://www.fema.gov/business/nfip/manual200805.shtm>.

Please contact your WYO Business Analyst if you have any questions.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

**Summary of Substantive Changes**  
**NFIP Flood Insurance Manual — May 1, 2008, Reissue**  
Page 1 of 4

Page(s)	Description of Change
REF 6	For NFIP Region VI and VII, updated contact information
GR 2	Under “II.B.1. Preferred Risk Policy,” added language about new expanded coverage options
GR 3	Under “II.B.4. Group Flood Insurance,” clarified aspects of moving a policyholder’s Group Flood Insurance Policy coverage to regular Standard Flood Insurance Policy coverage
GR 6	Under “V. EXAMPLES OF ELIGIBLE RISKS,” shortened introductory sentence
GR 8	Under “VIII.A. Evidence of Insurance,” clarified that Certificates of Insurance are accepted for renewal policies
GR 9	Under “VIII.C. Effective Date,” paragraph 4., updated year in the example
GR 12	Under “X.B. Submit-For-Rate,” third paragraph, added information about Pre-FIRM buildings with subgrade crawl spaces; added cross-reference to RATE section
GR 13	Added topic “X.E. Different Base Flood Elevations (BFEs) Reported”
APP 1; RATE 11, 12; CONDO 3, 8; PRP 2, 4, 5	Updated Federal Policy Fee
APP 2, 9, 11; PRP 7, 9, 10; END 13, 14; CN 8, 10, 11	Deleted references to Social Security Number
APP 6	Under “IV.M. Coverage and Rating,” added paragraph about elimination of Community Rating System discount for most buildings with lowest floor elevation of 1 foot or more below BFE  Under “IV.N. Signature,” added paragraph about electronic transactions
APP 8	Under “VI. MAILING INSTRUCTIONS,” added Discover card
APP 9	In <b>POLICY TERM</b> area of form, added waiting period checkbox for “LENDER REQUIRED—NO WAITING”
APP 9; END 13	In final box of <b>BUILDING</b> area of form, changed “INSURED PROPERTY” to “INSURED BUILDING”
APP 9, 10; PRP 9; END 13; CN 10	Updated revision date at bottom right corner of form
RATE 2-10	Updated rate tables

**Summary of Substantive Changes**  
**NFIP Flood Insurance Manual — May 1, 2008, Reissue**

Page 2 of 4

Page(s)	Description of Change
RATE 11	Added “FOR SINGLE-FAMILY DWELLINGS” to end of title “TABLE 6. PRECALCULATED PRE-FIRM PREMIUM TABLE”; updated precalculated premiums
RATE 13	Inserted new footnote 3
RATE 17	Under “VI.B. Regular Program,” deleted “for each policy year” from end of paragraph 9  Added topic “VII.F. Different Base Flood Elevations (BFEs) Reported”
RATE 18	Changed data in examples VIII.B.2.c. and B.3.a.
RATE 50-63	Updated rating examples
CONDO 3	Revised CAP “ELIGIBILITY REQUIREMENTS,” updated “FEDERAL POLICY FEE” column; reformatted “COVERAGE LIMITS” column
CONDO 7	In second paragraph under “IV.E. Assessment Coverage,” clarified sentence about maximum combined total limit
CONDO 10-20	Updated rate tables
CONDO 24-31	Updated rating examples
LFG 1	Under “I.B.2. Alternative to the Openings Requirement Above,” added more text about the ICC-ES Evaluation Report on automatic flood vents
LFG 2	In next-to-last paragraph (beginning “If the enclosed space . . .”) under “I.C. Elevated Buildings in V Zones,” added sentence beginning “Also use these rates if . . .”
CERT 1	Under “I. NFIP ELEVATION CERTIFICATE,” added new third paragraph beginning “When two or more ECs are submitted on one property . . .”
PRP 1	Revised text under “I. GENERAL DESCRIPTION” and “II.B. Occupancy”; revised “THE PRP AT A GLANCE” table
PRP 1-2	Replaced subtopic “II.D. Exclusions” with topic “III. INELIGIBILITY”
PRP 2	Under “V. RENEWAL,” added paragraph about “a map change during the policy term”  Under “IX. DEDUCTIBLES,” clarified that the PRP standard deductible is applied separately to building and contents
PRP 2, 4, 5, 8	Updated ICC premium for the PRP

**Summary of Substantive Changes**  
**NFIP Flood Insurance Manual — May 1, 2008, Reissue**  
Page 3 of 4

Page(s)	Description of Change
PRP 3	Added “PREFERRED RISK POLICY CONDOMINIUM RATING CHART”
PRP 4	Updated tables “ONE- TO FOUR-FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS” and “ALL RESIDENTIAL CONTENTS-ONLY COVERAGE”  Added tables “OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS” (With and Without Basement or Enclosure)
PRP 5	Greatly expanded the options available in tables “NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS” (With and Without Basement or Enclosure)  Updated table “NON-RESIDENTIAL CONTENTS-ONLY COVERAGE”
PRP 6	In paragraph 2 under “XIV.B. Policy Term,” added an instruction about indicating the waiting period on the PRP Application
PRP 8	Under “XIV.M. Signature,” added paragraph about electronic transactions
MPPP 1	Updated rate table
END 1	Under “I.B.2. Rating Error,” deleted heading “a. Current Term Refunds” but retained associated text; deleted heading “b. Current and One Prior Term Refunds” and associated text
END 2	Under “I.E. Changing Deductibles,” deleted “for each policy year” from end of second paragraph
END 3	Under “III.A. General Instructions,” added paragraph about electronic transactions
END 6, 8-12	Updated rating examples
REN 2	Under “VIII. SEVERE REPETITIVE LOSS PROPERTIES,” deleted outdated text about transition from Repetitive Loss Target Group
REN 4-8	Updated renewal notices and credit card payment form. Added, on back of renewal forms, disclosure about conversion of paper checks to electronic funds transfer
CN 1	Clarified introductory paragraph to reference valid reasons for cancellation  Added “Valid” to beginning of heading “I.B. Reason Codes for Cancellation/Nullification of NFIP Policies”

**Summary of Substantive Changes**  
**NFIP Flood Insurance Manual — May 1, 2008, Reissue**

Page 4 of 4

Page(s)	Description of Change
CN 6	At end of heading for reason code “20. Policy Was Written to the Wrong Facility,” changed “(Repetitive Loss Target Group)” to “(Severe Repetitive Loss Property)”; made corresponding change in first paragraph under heading
CN 7	Under reason codes “22. Cancel/Rewrite Due to Misrating” and “24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR,” made the two references to “New/Rollover Indicator ‘Z’” consistent  Under reason code 24, deleted “Effective February 1, 2005”
CN 8	Under “II.J. Signature,” changed reason codes for which insured’s signature is not required from “5 and 6” to “5 and 22”; added paragraph about electronic transactions
CN 10	At end of reason code “(20) POLICY WRITTEN TO WRONG FACILITY,” changed “(REPETITIVE LOSS TARGET GROUP)” to “(SEVERE REPETITIVE LOSS PROPERTY)”  At end of reason code “(23) FRAUD,” added “(FEMA APPROVAL REQUIRED)”
POL 20, 39, 60; SRL 4, 6, 8	Updated NFIP version and Mitigation Directorate version of David I. Maurstad signature/title block
MAP 5-6	Updated FEMA Map Service Center Order Form
PR 4	Updated rating example
CBRS 5	For St. Lucie County, FL, updated “COASTAL BARRIER AREA(S)” status from “N” to “Y”
CRS 1	Under “II. ELIGIBILITY,” added bulleted list of risks and policies not eligible for CRS premium discounts, including new prohibition on most buildings with lowest floor elevation of 1 foot or more below BFE
CRS 2-28	Updated “COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES” list
DEF 1	In definition of <b>Binder or Certificate of Insurance</b> , clarified that Certificates of Insurance are accepted for renewal policies
IND 1-5	Updated entries