



FEMA

W-09066

October 19, 2009

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and
NFIP Servicing Agent
Jhun de la Cruz

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: October 2009 Edit Specifications (Change 6.1) and
TRRP Plan Revisions (Change 13.2)

The purpose of this memorandum is to provide notification of further changes to the October 2009 NFIP Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications, identified for specific data elements, based on inquiries received from WYO companies and vendors.

The additional Edit Specifications and TRRP Plan changes should replace or be included with those October 2009 changes identified in the following bulletins:

- WYO Clearinghouse Bulletin W-09043 – October 2009 TRRP Changes (Change 13), dated August 5, 2009.
- WYO Clearinghouse Bulletin W-09051 – October 2009 Edit Specifications (Change 6) and TRRP Plan Revisions (Change 13.1), dated September 16, 2009.

After further consideration, FEMA has determined that the TRRP header, financial reconciliation, and trailer records will **not** be included with the submission of TRRP transaction files, beginning with the October 2009 WYO cycle. The record layouts for the TRRP header, financial reconciliation, and trailer records will remain in the TRRP Plan (Part 6), but will not be used for any TRRP submissions until further notice.

In regard to edit PL037030 (Floodproofed Indicator), WYO companies and vendors will be required to set up their own data file with the Residential Basement Floodproofing Rating Credit information provided in the *Flood Insurance Manual*, Special Certifications section (pages CERT 5 and CERT 6), in order to verify floodproofing eligibility.

Please see the attached Edit Specifications and TRRP Plan summaries for more details of the latest changes. 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

A summary of the October 2009 Edit Specifications updates (Change 6.1) is as follows:

Part 1 (1.2) - Instructions	Error code CI070020 included in New and Revised Edits section
Part 2 - Edits Dictionary	<p>PL024030: Basement/Enclosure/Crawlspace Type - changed 'original new business date' to 'policy effective date'</p> <p>CI070020: Cause of Loss - added text regarding codes '7' and '8'</p> <p>PI016020: Coverage Required for Disaster Assistance - changed 'policy effective date' to 'original new business date'</p> <p>PL029050: Deductible – Building - changed 'original new business date' to 'policy effective date'</p> <p>PL029060: Deductible – Building - removed reference of deductible code '1' for pre-firm rated policies with effective dates on or after 10/1/09 - removed reference of deductible code '0' for pre-firm rated policies with effective dates from 5/1/98 to 9/30/09</p> <p>PL030040: Deductible – Contents - changed 'original new business date' to 'policy effective date'</p> <p>PL030060: Deductible – Contents - removed reference of deductible code '1' for pre-firm rated policies with effective dates on or after 10/10/09 - removed reference of deductible code '0' for pre-firm rated policies with effective dates from 5/1/98 to 9/30/09</p> <p>PL037030: Floodproofed Indicator - added text regarding the location of the community effective date and community rescission date</p> <p>PL033030: Location of Contents Code - removed second paragraph</p> <p>PL041060: Risk Rating Method - changed 'original new business date' to 'policy effective date' - removed references of zones 'AR', 'ARE', 'ARA', 'ARH', and 'ARO'</p> <p>PL038075: Total Amount of Insurance – Building - added new building coverage amount 299 (\$29,900), effective 10/1/09</p> <p>PL039055: Total Amount of Insurance - Contents - added new contents coverage amount 299 (\$29,900), effective 10/1/09</p>

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NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

REVISION 8	MAY 1, 2004
CHANGE 1	MAY 1, 2005
CHANGE 2	OCTOBER 1, 2005
CHANGE 3	MAY 1, 2006
CHANGE 4	MAY 1, 2008
CHANGE 5 (REVISED)	MAY 1, 2008
CHANGE 6	OCTOBER 1, 2009
CHANGE 6.1	OCTOBER 1, 2009

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NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2009

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
BASE FLOOD ELEVATION (RATING MAP INFORMATION)	10 20 30 40 50	PU049010 PI049020 PL049030 PL049040 PU049050
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE	20 30	PI024020 PL024030
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
BUILDING OVER WATER TYPE	10 20	PL201010 PL201020
BUILDING USE TYPE	10	PL202010
CAUSE OF LOSS	20	CI070020
COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)	10 20 30 40 50 60 70 80 100 110	PU017010 PL017020 PL017030 PL017040 PL017050 PL017060 PL017070 PL017080 PL017100 PL017110
CONDOMINIUM FORM OF OWNERSHIP INDICATOR	10	PL218010
COVERAGE REQUIRED FOR DISASTER ASSISTANCE	20	PI016020
CURRENT MAP INFO - BASE FLOOD ELEVATION	10 20 30 40	PI216010 PL216020 PL216030 PL216040
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER	10 20	PL223010 PL223020
CURRENT MAP INFO - FLOOD RISK ZONE	10 20 30	PL215010 PL215020 PL215030
CURRENT MAP INFO - MAP PANEL NUMBER	10 20	PL220010 PL220020
CURRENT MAP INFO - MAP PANEL SUFFIX	10 20 30	PL221010 PL221020 PL221030
CURRENT MAP INFO - PRIOR POLICY NUMBER	10 20	PL222010 PL222020
DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT	10	CI095020
DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT	10	CI096020

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2009

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
DEDUCTIBLE - BUILDING	40 50 60	PL029040 PL029050 PL029060
DEDUCTIBLE - CONTENTS	30 40 60	PL030030 PL030040 PL030060
DIAGRAM NUMBER	10	PU160010
ELEVATION DIFFERENCE	30 40	PL036030 PL036040
FLOODPROOFED INDICATOR	30	PL037030
FLOOD RISK ZONE (RATING MAP INFORMATION)	20 30 40 50 60 65 70 80	PL021020 PL021030 PL021040 PL021050 PL021060 PL021065 PL021070 PL021080
GRANDFATHERING TYPE CODE	10 20 30 40	PI214010 PL214020 PL214030 PL214040
LOCATION OF CONTENTS CODE	30	PL033030
LOWEST FLOOR ELEVATION	40	PL048040
MAP PANEL NUMBER (RATING MAP INFORMATION)	10 20 30 40	PU018010 PL018020 PL018030 PL018040
MAP PANEL SUFFIX (RATING MAP INFORMATION)	30	PL019030
NUMBER OF FLOORS/BUILDING TYPE (INCLUDING BASEMENT)	30	PL023030
OBSTRUCTION TYPE	30 40	PL032030 PL032040
POLICY NUMBER	85	PL004085
RISK RATING METHOD	40 50 60 80	PL041040 PL041050 PL041060 PL041080
TOTAL AMOUNT OF INSURANCE - BUILDING	75	PL038075
TOTAL AMOUNT OF INSURANCE - CONTENTS	55	PL039055

EDIT DICTIONARY

DATA ELEMENT: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

EDIT CRITERIA

ORDER: 20

| EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI024020 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TERP PLAN

| VALID CODES ARE 0, 1, 2, 3, OR 4.

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EDIT DICTIONARY

DATA ELEMENT: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL024030 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE DOES NOT CORRESPOND WITH
THE ELEVATED BUILDING AND THE OBSTRUCTION TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '10', '15', OR '40'
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '0'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '50', '54', OR '60' AND
POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '50', '54', OR '60' AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1', '2', OR '3'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '20', '24', '30', OR '34',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS '70' OR '80' AND
POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '2'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS '70' OR '80' AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '4'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS 'BLANK',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '0', '1', '2', '3' OR '4'.

EDIT DICTIONARY

DATA ELEMENT: CAUSE OF LOSS

EDIT CRITERIA

ORDER: 20

| EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: CI070020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CAUSE OF LOSS IS NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN

| VALID CODES ARE 0, 1, 2, 3, 4, 7, 8, 9, A, B, C, D.

| IF THE CAUSE OF LOSS IS '7' OR '8', THE DATE OF LOSS MUST BE PRIOR TO
| 09/23/1995 (UPTON-JONES AMENDMENT).

EDIT DICTIONARY

DATA ELEMENT: CAUSE OF LOSS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2005 REVISED: CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: CL070030 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE LOSS IS NOT ELIGIBLE TO USE THE SPECIAL CAUSE OF LOSS
CODES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE CAUSE OF LOSS IS 'B', 'C' OR 'D' AND THE REPORTED
DATE OF LOSS AND PROPERTY STATE DO NOT COMPLY WITH ANY OF
THE THREE (3) GROUPS OF ELIGIBILITY, THE LOSS WILL BE IN
ERROR.

THE 3 GROUPS OF ELIGIBILITY ARE:

1. DATE OF LOSS IS ON OR AFTER 08/24/2005 AND THE PROPERTY
STATE IS FLORIDA
2. DATE OF LOSS IS ON OR AFTER 08/29/2005 AND THE PROPERTY
STATE IS LOUISIANA, ALABAMA OR MISSISSIPPI
3. DATE OF LOSS IS ON OR AFTER 09/23/2005 AND THE PROPERTY
STATE IS LOUISIANA OR TEXAS

EDIT DICTIONARY

DATA ELEMENT: COVERAGE REQUIRED FOR DISASTER ASSISTANCE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI016020 ERROR TYPE: CRITICAL

ERROR MESSAGE: COVERAGE REQUIRED FOR DISASTER ASSISTANCE IS NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/01/2009,
VALID CODES ARE 0, 1, 2, 3, 4, OR 5.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2009,
VALID CODES ARE 0, 1, 2, 3, OR 5.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: CRS_CREDIT

UPDATE: REPLACEMENT

FORMAT: TWO (2) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/1991 REVISED: CANCELLED:

EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PU139010 ERROR TYPE: CRITICAL

ERROR MESSAGE: CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 01/01/1989 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029050 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS INVALID FOR PREFERRED RISK POLICY

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009 AND
RISK RATING METHOD IS '7', MUST BE '0' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND
RISK RATING METHOD IS '7', MUST BE '1' (DEFAULT VALUE).

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/1992 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029060 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING DOES NOT HAVE THE CORRECT STANDARD DEDUCTIBLE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/1998:

IF (THE RISK RATING METHOD IS '3' AND THE POLICY EFFECTIVE DATE IS GREATER THAN OR EQUAL TO FEBRUARY 1, 1993) OR (THE RISK RATING METHOD IS NOT '3' AND THE POLICY EFFECTIVE DATE IS GREATER THAN OR EQUAL TO OCTOBER 1, 1992), THEN IF THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '0'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND PRIOR TO 10/1/2009 AND THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '0' OR '9'.

FOR ALL OTHER POLICIES THAT DO NOT MEET THE CRITERIA STATED ABOVE:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND PRIOR TO 10/1/2009, CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009, CANNOT BE '0' OR '9'.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 01/01/1989 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS INVALID FOR PREFERRED RISK POLICY

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009 AND
RISK RATING METHOD IS '7', MUST BE '0' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND
RISK RATING METHOD IS '7', MUST BE '1' (DEFAULT VALUE).

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/1992 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030060 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS DOES NOT HAVE THE CORRECT STANDARD DEDUCTIBLE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/1998:

IF (THE RISK RATING METHOD IS '3' AND THE POLICY EFFECTIVE DATE IS GREATER THAN OR EQUAL TO FEBRUARY 1, 1993) OR (THE RISK RATING METHOD IS NOT '3' AND THE POLICY EFFECTIVE DATE IS GREATER THAN OR EQUAL TO OCTOBER 1, 1992), THEN IF THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '0'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND PRIOR TO 10/1/2009 AND THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '0' OR '9'.

FOR ALL OTHER POLICIES THAT DO NOT MEET THE CRITERIA STATED ABOVE:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND PRIOR TO 10/1/2009, CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009, CANNOT BE '0' OR '9'.

EDIT DICTIONARY

DATA ELEMENT: FLOODPROOFED INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL037030 ERROR TYPE: CRITICAL

ERROR MESSAGE: RESIDENTIAL FLOODPROOFING IS NOT ELIGIBLE FOR RATE CREDIT
IN COMMUNITY IN WHICH THIS PROPERTY IS LOCATED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

THE FLOODPROOFED INDICATOR MUST BE 'N' IF ANY OF THE FOLLOWING CONDITIONS OCCUR:

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND
OCCUPANCY TYPE IS '1', '2', OR '3' AND
BASEMENT/ENCLOSURE/CRAWLSPACE IS '0', '3', OR '4' AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS 'A', 'B', 'C' OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND
OCCUPANCY TYPE IS '1', '2', OR '3' AND
BASEMENT/ENCLOSURE/CRAWLSPACE IS '1' OR '2' AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS 'A' OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND
OCCUPANCY TYPE IS '1', '2', OR '3' AND
BASEMENT/ENCLOSURE/CRAWLSPACE IS '1' OR '2' AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS 'C' AND
ORIGINAL CONSTRUCTION DATE IS PRIOR TO THE COMMUNITY EFFECTIVE DATE -OR- AFTER THE
COMMUNITY RESCISSION DATE. (SEE NOTE)

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS NOT 'B' AND
OCCUPANCY TYPE IS NOT '4'.

NOTE: THE COMMUNITY EFFECTIVE DATE AND THE COMMUNITY RESCISSION DATE REFERENCED
FOR RESIDENTIAL BASEMENT FLOODPROOFING ELIGIBILITY TYPE 'C' ARE NOT LOCATED
ON THE COMMUNITY MASTER FILE. THESE DATES SHOULD BE OBTAINED FROM THE NFIP
FLOOD INSURANCE MANUAL (SPECIAL CERTIFICATIONS SECTION - PAGES CERT 5 AND
CERT 6).

EDIT DICTIONARY

DATA ELEMENT: FLOODPROOFED INDICATOR

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 01/01/1989 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL037040 ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOODPROOFED INDICATOR MUST BE 'N' (DEFAULT VALUE) FOR A
PREFERRED RISK POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', FLOODPROOFED INDICATOR MUST
BE 'N' (DEFAULT VALUE).

EDIT DICTIONARY

DATA ELEMENT: LOCATION OF CONTENTS CODE

EDIT CRITERIA

ORDER: 30

| EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL033030 ERROR TYPE: CRITICAL

ERROR MESSAGE: LOCATION OF CONTENTS DOES NOT CORRESPOND WITH THE
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

| IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
| LOCATION OF CONTENTS MAY NOT BE '1' OR '2'.

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EDIT DICTIONARY

DATA ELEMENT: LOCATION OF CONTENTS CODE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 12/01/1984 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL033040 ERROR TYPE: CRITICAL

ERROR MESSAGE: LOCATION OF CONTENTS DOES NOT CORRESPOND WITH THE
BUILDING TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF NUMBER OF FLOORS/ BUILDING TYPE IS '1', MAY NOT BE
'2', '4', '5', OR '6'.

IF NUMBER OF FLOORS/ BUILDING TYPE IS '5' AND TOTAL AMOUNT
OF INSURANCE - CONTENTS IS NOT EQUAL TO ZERO, MUST BE '6'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041060 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

THE RISK RATING METHOD MUST BE '2' OR '3' IF THE FOLLOWING
IS TRUE:

A. POST-FIRM CONSTRUCTION INDICATOR = 'Y'

1. FLOOD RISK ZONE = 'D' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0' AND
POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009.
2. FLOOD RISK ZONE = 'AO ', 'AH ', 'AOB' OR 'AHB' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0'.
3. FLOOD RISK ZONE = 'A01' - 'A30', OR 'AE ',
ELEVATION DIFFERENCE OF '-1' OR LESS, AND BUILDING TYPE = '5'.
4. FLOOD RISK ZONE = 'A01' - 'A30', OR 'AE ',
ELEVATION DIFFERENCE OF '-2' OR LESS, AND BUILDING TYPE NOT EQUAL '5'.
5. OCCUPANCY TYPE = '1',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0',
ELEVATED BUILDING INDICATOR = 'N',
FLOOD RISK ZONE = 'A ', AND
RISK RATING METHOD NOT EQUAL '6'.
6. FLOOD RISK ZONE = 'A'
OCCUPANCY TYPE NOT EQUAL TO '1',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0',
ELEVATED BUILDING INDICATOR IS EQUAL TO 'N',
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT EQUAL
TO '5'), AND RISK RATING METHOD NOT EQUAL '6'.
7. FLOOD RISK ZONE = 'A'
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86 AND
BEFORE 10/1/92, OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '4',
AND ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '+1'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

8. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/92,
OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '4', AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '0'.
9. FLOOD RISK ZONE = 'A '
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,
OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '3', AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '-2'.
10. FLOOD RISK ZONE = 'A '
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86 AND
BEFORE 10/01/92, OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '4',
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '+1',
AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT
'5').
11. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/92,
OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '4', ELEVATION
DIFFERENCE IS LESS THAN OR EQUAL TO '0', AND
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
12. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,
OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '3', ELEVATION
DIFFERENCE IS LESS THAN OR EQUAL TO '-2', AND
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
13. OCCUPANCY TYPE NOT EQUAL '1',
FLOOD RISK ZONE = 'AE', OR 'A01' - 'A30',
ELEVATION DIFFERENCE OF '-2' OR LESS,
AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
14. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y',
FLOOD RISK ZONE IS 'AE', OR 'A01' - 'A30',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', '2', OR '3',
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -1 AND
ELEVATED BUILDING INDICATOR IS 'Y'.
15. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
FLOOD RISK ZONE IS 'VE' OR 'V01' - 'V30' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', '2', OR '3' AND
OBSTRUCTION TYPE IS '30', '34', '40', '50', '54' OR '60' AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -1 AND
ELEVATED BUILDING INDICATOR IS 'Y'.
16. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
FLOOD RISK ZONE IS 'VE' OR 'V01' - 'V30' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' OR '2' AND
OBSTRUCTION TYPE IS '10', '15', '20', OR '24', AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -4 AND
ELEVATED BUILDING INDICATOR IS 'Y'.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 75

EFFECTIVE: 03/01/1995 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038075 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING FOR THIS GROUP FLOOD
POLICY IS NOT VALID.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

GROUP FLOOD POLICIES IN EFFECT CAN BE ENDORSED UP TO THE
AMOUNT OF BUILDING COVERAGE AVAILABLE DURING THE POLICY
PERIOD.

IF RISK RATING METHOD IS 'G',
THE TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ONE OF
THE FOLLOWING AMOUNTS:

0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,
262, 272, 282, 288, 303, OR 299.

IF RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF
INSURANCE - BUILDING IS EQUAL TO ZERO (0), THE TOTAL
AMOUNT OF INSURANCE - CONTENTS MUST BE GREATER THAN ZERO.
(APPLICABLE TO CONTENTS COVERAGE ONLY - RENTERS)

IF RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF
INSURANCE - BUILDING IS GREATER THAN ZERO (0), THE TOTAL
AMOUNT OF INSURANCE - CONTENTS MUST BE EQUAL TO ZERO (0).
(APPLICABLE TO BUILDING/CONTENTS COVERAGE - OWNERS)

NOTE: BELOW ARE THE INCREASED BUILDING COVERAGE AMOUNTS WITH
THEIR RESPECTIVE EFFECTIVE DATES.

IFG GFIP LIMITS:

BUILDING COVERAGE 129 - EFFECTIVE PRIOR TO 10/1/96
BUILDING COVERAGE 131 - EFFECTIVE ON 10/1/96
BUILDING COVERAGE 134 - EFFECTIVE ON 10/1/97
BUILDING COVERAGE 136 - EFFECTIVE ON 10/1/98
BUILDING COVERAGE 139 - EFFECTIVE ON 10/1/99
BUILDING COVERAGE 144 - EFFECTIVE ON 10/1/00
BUILDING COVERAGE 148 - EFFECTIVE ON 10/1/01
BUILDING COVERAGE 150 - EFFECTIVE ON 10/1/02
BUILDING COVERAGE 158 - EFFECTIVE ON OR BEFORE 10/14/02

IHP GFIP LIMITS:

BUILDING COVERAGE 250 - EFFECTIVE ON 10/15/02

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

BUILDING COVERAGE 256 - EFFECTIVE ON 10/1/03
BUILDING COVERAGE 262 - EFFECTIVE ON 10/1/04
BUILDING COVERAGE 272 - EFFECTIVE ON 10/1/05
BUILDING COVERAGE 282 - EFFECTIVE ON 10/1/06
BUILDING COVERAGE 288 - EFFECTIVE ON 10/1/07
BUILDING COVERAGE 303 - EFFECTIVE ON 10/1/08
BUILDING COVERAGE 299 - EFFECTIVE ON 10/1/09

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EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS INVALID THEN:
TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE 50, 80, 120,
180, 250, 300, 380, 500, OR 600.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/04:

1. FOR RESIDENTIAL BUILDINGS:
IF OCCUPANCY IS 1, 2, OR 3, THEN TOTAL AMOUNT OF
INSURANCE - CONTENTS MUST BE 80, 120, 200, 300, 400,
500, 600, 800 OR 1000.

2. FOR NON-RESIDENTIAL BUILDINGS:
IF OCCUPANCY IS '4' AND THE POLICY EFFECTIVE DATE IS
PRIOR TO 05/01/08, CONTENTS MUST BE 500, 1000, 1500,
2000, 2500, 3000, 3500, 4000, OR 5000.

IF OCCUPANCY IS '4' AND THE POLICY EFFECTIVE DATE IS
ON OR AFTER 05/01/08, CONTENTS MUST BE 500, 1000, 1500,
2000, 2500, 3000, 3500, 4000, 4500, OR 5000.

3. THE TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE ZERO
IF ALL OF THE FOLLOWING ARE TRUE:

- A. BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' OR '2'
- B. LOCATION OF CONTENTS IS '1' (BASEMENT ONLY)
- C. ELEVATED BUILDING INDICATOR IS 'N'
- D. TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO
- E. OCCUPANCY TYPE IS 1, 2, 3, OR 4

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

ORDER: 55

EFFECTIVE: 03/01/1995 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL039055 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - CONTENTS FOR THIS GROUP FLOOD
POLICY IS NOT VALID.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

GROUP FLOOD POLICIES IN EFFECT CAN BE ENDORSED UP TO THE AMOUNT OF CONTENTS
COVERAGE AVAILABLE DURING THE POLICY PERIOD.

IF RISK RATING METHOD IS 'G',
THE TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE ONE OF THE FOLLOWING AMOUNTS:

0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,
262, 272, 282, 288, 303, OR 299.

IF THE RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF
INSURANCE - CONTENTS IS GREATER THAN ZERO (0),
THE TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ZERO.
(APPLICABLE TO CONTENTS COVERAGE ONLY - RENTERS)

IF THE RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF
INSURANCE - CONTENTS IS EQUAL TO ZERO (0), THE TOTAL AMOUNT
OF INSURANCE - BUILDING MUST BE GREATER THAN ZERO (0).
(APPLICABLE TO BUILDING/CONTENTS COVERAGE - OWNERS)

NOTE: BELOW ARE THE INCREASED CONTENTS COVERAGE AMOUNTS WITH
THEIR RESPECTIVE EFFECTIVE DATES.

IFG GFIP LIMITS:

CONTENTS COVERAGE 129 - EFFECTIVE PRIOR TO 10/1/96
CONTENTS COVERAGE 131 - EFFECTIVE ON 10/1/96
CONTENTS COVERAGE 134 - EFFECTIVE ON 10/1/97
CONTENTS COVERAGE 136 - EFFECTIVE ON 10/1/98
CONTENTS COVERAGE 139 - EFFECTIVE ON 10/1/99
CONTENTS COVERAGE 144 - EFFECTIVE ON 10/1/00
CONTENTS COVERAGE 148 - EFFECTIVE ON 10/1/01
CONTENTS COVERAGE 150 - EFFECTIVE ON 10/1/02
CONTENTS COVERAGE 158 - EFFECTIVE ON OR BEFORE 10/14/02

IHP GFIP LIMITS:

CONTENTS COVERAGE 250 - EFFECTIVE ON 10/15/02
CONTENTS COVERAGE 256 - EFFECTIVE ON 10/1/03
CONTENTS COVERAGE 262 - EFFECTIVE ON 10/1/04
CONTENTS COVERAGE 272 - EFFECTIVE ON 10/1/05
CONTENTS COVERAGE 282 - EFFECTIVE ON 10/1/06
CONTENTS COVERAGE 288 - EFFECTIVE ON 10/1/07
CONTENTS COVERAGE 303 - EFFECTIVE ON 10/1/08
CONTENTS COVERAGE 299 - EFFECTIVE ON 10/1/09

A summary of the revisions for WYO TRRP Plan Change 13.2, effective October 1, 2009, is as follows:

Part 4 – Data Dictionary	<ul style="list-style-type: none">• Cause of Loss: added notation for codes ‘7’ and ‘8’.• Total Amount of Insurance – Building: added text for new coverage limit amount \$29,900 for Group Flood Insurance Policy.• Total Amount of Insurance – Contents: added text for new coverage limit amount \$29,900 for Group Flood Insurance Policy.
Part 5 – Codes	<ul style="list-style-type: none">• Added code ‘G’ (Group Flood Insurance Policy) for Risk Rating Method

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NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

for the

WRITE YOUR OWN (WYO) PROGRAM

Revision 1January 1, 1992
Revision 2March 1, 1995
Revision 3October 1, 1997
Revision 4October 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
Change 11.....May 1, 2008
Change 12.....May 1, 2008
Change 13.....October 1, 2009
Change 13.1.....October 1, 2009
Change 13.2.....October 1, 2009

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DATA ELEMENT: Cause of Loss (Cont'd.)

DESCRIPTION: (Cont'd.)

F. **Erosion-Removal:** Indicates that the loss was due to a declaration that the property was subject to "imminent collapse" due to erosion greater than "cyclical levels" and that the building was removed.

G. **Earth Movement, Landslide, Land Subsidence, Sinkholes, and Destabilization or Movement of Land:** Losses resulting from earth movement, landslide, land subsidence, sinkholes, and destabilization or movement of land are no longer covered under the Standard Flood Insurance Policy.

We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by flood. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land area; or
6. Gradual erosion.

H. **Closed Basin Lake:** Closed basin lakes are natural lakes from which water leaves primarily through evaporation and whose surface areas now exceed or have exceeded 1 square mile at any time in the past. On an insured building subject to continuous closed basin lake flooding, a total loss claim will be paid if lake flood waters damage or threaten imminently to damage the building and an eventual total loss appears likely

I. **Expedited Claim Handling Process Without Site Inspection:** Cause of Loss Code B, this indicates that the expedited claim process was used for handling the loss without a site visit. The WYO companies were provided water depth data to identify their policies determined to be in areas of standing water for at least 5 days. This code also applies where the covered damages appear to exceed policy limits, where only a slab or pilings remain, or where the company can obtain its own flood depth data. The adjuster fee for this procedure is \$750.

See WYO Bulletin W-05054 dated September 21, 2005, for detailed definitions and instructions. Cause of Loss Code B may be used only with Processes #1 and #2 in the bulletin.

DATA ELEMENT: Cause of Loss (Cont'd.)

DESCRIPTION: (Cont'd.)

J. **Expedited Claim Handling Process Follow-up Site Inspection:**

Cause of Loss Code C, this indicates that a follow-up site inspection was required after using the previously mentioned expedited claim process. The adjuster fee for this procedure is \$400.

K. **Expedited Claim Handling Process by Adjusting Process Pilot**

Program: Cause of Loss Code D, this indicates that the Adjusting Process Pilot Program was used without a site visit. The adjuster fee for this procedure is 75 percent of the scheduled fee. **This procedure may be used only with prior approval from FEMA.**

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 0 - Other causes
- 1 - Tidal water overflow
- 2 - Stream, river, or lake overflow
- 3 - Alluvial fan overflow
- 4 - Accumulation of rainfall or snowmelt
- 7 - Erosion - demolition (See NOTE below)
- 8 - Erosion - removal (See NOTE below)
- 9 - Earth movement, landslide, land subsidence, sinkholes, etc.
- A - Closed basin lake
- B - Expedited claim handling process without site inspection
- C - Expedited claim handling process follow-up site inspection
- D - Expedited claim handling process by Adjusting Process Pilot Program

NOTE: Due to certain provisions of the Upton-Jones Amendment to the National Flood Insurance Act, cause of loss codes '7' and '8' may be used only if the date of loss is prior to September 23, 1995.

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Losses Relative to Flood Severity
Comparison of Actual Flood with FIRM

REPORTING REQUIREMENT: Required

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, 2009, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$29,900.

The limit for the IHP GFIP is \$30,300 and applicable to disasters declared on or after October 1, 2008.

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, 2009, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$29,900.

■ 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

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
Leased Federal Properties	F
Group Flood Insurance Policy	G
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

VALUE OF CONTENTS 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