



FEMA

W-15016

May 1, 2015

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

A handwritten signature in black ink, appearing to read "BK", with a horizontal line extending to the right.

FROM: Brad J. Kieserman
Deputy Associate Administrator for Insurance
Federal Insurance and Mitigation Administration

SUBJECT: November 1, 2015, Program Changes

This memorandum provides notification of program changes that will take effect on November 1, 2015. Many of these changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 and the Biggert-Waters Flood Insurance Reform Act of 2012. The changes will require modifications to the *NFIP Flood Insurance Manual* (FIM), the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Key program changes that will take effect on November 1, 2015 include:

- Implementation of a procedure to identify business properties in order to implement the 25-percent annual premium increases on Pre-FIRM subsidized business properties;
- Reformatting of rate tables to identify business rates and incorporation into the FIM of additional rates for buildings with the lowest floor below the Base Flood Elevation;
- Changes to certain flood insurance underwriting forms to capture additional data elements;
- Expanded instructions for the Floodproofing Certificate for Non-Residential Structures, also used for business properties;
- Revisions to the endorsement and cancellation rules on prior term refunds; and
- New reporting requirement for Mortgage Portfolio Protection Program policies.

Please see the following attachments for details of these upcoming Program changes:

- Attachment A – Summary of the NFIP Program Changes Effective November 1, 2015
- Attachment B – Non-Residential Building Use Questionnaire
- Attachment C – Reformatted Rate Tables to Include Business Properties and Additional Rates
- Attachment D – Revised Underwriting Forms
- Attachment E – Floodproofing Certificate for Non-Residential and Business Structures
- Attachment F – Summary of the Revised Cancellation Refund Procedures
- Attachment G – TRRP Plan and Edit Specifications Changes Effective November 1, 2015

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Marketing, Underwriting

ATTACHMENT A

**SUMMARY OF THE NFIP PROGRAM CHANGES
EFFECTIVE NOVEMBER 1, 2015**

ARCHIVED APRIL 2018

National Flood Insurance Program

November 1, 2015, Program Changes: A Summary

1. Identification of Business Occupancies for Policies Currently Covering Non-Residential Buildings in order to Implement 25-Percent Increases for Pre-FIRM Subsidized Business Properties (BW-12 Section 100205 and HFIAA Section 5)

Effective November 1, 2015, FEMA is revising the Non-Residential building occupancy category to identify “Business” properties in the existing rate structure. Previously, FEMA categorized building occupancies as (1) Single-Family, (2) Two-to-Four Family, (3) Other-Residential, and (4) Non-Residential.

Section 100205 of BW-12 requires FEMA to phase out Pre-FIRM subsidized rates for business properties. The premium increases will be 25 percent per year. The first 25-percent annual premium increases for policies on Pre-FIRM subsidized business properties will be applied with the next set of Program changes in 2016. For rating purposes, a business property means a building where a licensed commercial enterprise is carried out to generate income and coverage is for one of the following:

- (a) a building designed as a non-habitation building;
- (b) a mixed-use building in which the total floor area devoted to commercial uses exceeds 25 percent of the total floor area within the building; or
- (c) a building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

Historically, FEMA classified business properties with other non-residential properties such as those used as houses of worship or by non-profit entities, community recreation buildings, and garages. However, because HFIAA Section 5 prohibits premium increases above 18 percent per year for policies on properties that are not subject to the 25-percent annual increase required by BW-12, FEMA needed to separate out business properties from the other non-residential properties in order to implement the premium increases required by BW-12.

In order to facilitate the application of 25-percent annual premium increases to policies on Pre-FIRM subsidized business properties, without exceeding the 18-percent annual increase cap for policies on all other Pre-FIRM properties in the non-residential class, FEMA is requiring insurers to further categorize NFIP non-residential building policies as business property policies or as other non-residential building policies. The writing company may use the Non-Residential Building Use Questionnaire provided in Attachment B to obtain the necessary information to properly classify the risk, or may use other means as long as it obtains all required information.

Although the rate increases will not begin November 1, 2015, the requirement to identify business properties within the larger non-residential occupancy category begins with all renewal policies with a non-residential building occupancy effective on or after November 1, 2015. Companies must send the request to the agent/producer for the necessary information to properly classify the risk no less

than 90 days prior to expiration. A renewal offer must be made no less than 45 days prior to expiration. In the event that the insurer receives no response to the 90-day request for the required rating information, it must rate the policy using the business building occupancy when making a renewal offer. The policy may be endorsed if the information is submitted later.

New non-residential policies issued effective on or after November 1, 2015, must also be accurately further categorized as business or other non-residential. Attachment C contains rate tables reformatted to show the business occupancy.

FEMA has modified the Standard Flood Insurance Application and Preferred Risk Policy/Newly Mapped Application forms to include the new business property subset of the non-residential occupancy category. The building use and building purpose fields on the forms also have been modified to assist with the correct identification of the building. Modifications to the TRRP Plan require that companies submit the new building occupancy subset for non-residential business properties as a “6”. The business occupancy subset should not be reported as a “6” on policies prior to November 1, 2015. The question “Is building a business property?” is being removed from the Application form. See Attachment D for the revised underwriting forms.

2. Incorporation into the Flood Insurance Manual of Certain Rates for Buildings with the Lowest Floor Below the Base Flood Elevation

The rates for many structures with their lowest floor below the Base Flood Elevation, previously published in the Specific Rating Guidelines used by specialized underwriting staff, will be combined with the published rates in the NFIP Flood Insurance Manual for all insurance professionals and the general public. Merging the rates from these two manuals will facilitate the public’s access to accurate rating information. See Attachment C for the revised rate tables.

3. Changes to the Flood Insurance Underwriting Forms (HFIAA Sections 5 and 29)

FEMA has revised the Application, Endorsement, and PRP Application forms to capture information required for implementation of certain provisions of BW-12 and HFIAA. In addition, the questions on the forms have been rearranged to better facilitate the collection of information for rating and other purposes. The changes to the forms will result in new TRRP Plan reporting requirements found in Attachment G. In addition to the new data collected on the revised forms, FEMA is introducing a ‘Lender Indicator’ and requiring insurers to report ‘Y’ if the insured property has a mortgagee, lender, or other loss payee, and an ‘N’ when it does not. The lender indicator requirement will apply to all new and renewal policies effective on or after November 1, 2015.

The table below outlines the principal data elements that have been removed from, or added to, the forms.

Data Element	New or Removed	Use
Property Purchased on or After 7/06/2012	Removed	Repealed rating provision of BW-12
Small Business Indicator	New	Information
Non-Profit Indicator	New	Information

Data Element	New or Removed	Use
Rating Map Date	New	Information
Current Map Date	New	Information
Prior NFIP Coverage Section	New	Rating
Business Occupancy	New	Rating
House of Worship Indicator	New	Information
Agricultural Building Indicator	New	Information
Lender and Mandatory Purchase Indicators	New	Rating
Additional Items for Building Use	New	Information
Original Construction Date	New	Rating
Substantial Improvement Date	New	Rating
Date Building Mapped to SFHA (PRP/Newly Mapped App only)	New	Rating
List of Machinery and Equipment Items in Garage	Removed	Rating
List of Machinery and Equipment Items Below the Elevated Floor	Removed	Rating
Machinery and Equipment Value	New	Rating
Washer, Dryer and Food Freezer Value	New	Rating
New Elevating Foundation Type – Wood Shear Walls	New	Rating
Rate Table Used	New	Information

Also, because of an internal administrative requirement to submit all upcoming changes to the NFIP Flood Insurance Application forms by August 2015, FEMA is adding new questions to the form in anticipation of future implementation of the HFIAA Section 3 provision pertaining to lapsed and reinstated coverage. In addition to requesting the date of the rated map and the current map for the property, the new questions will capture the following data:

- (1) Has the applicant had prior NFIP coverage for the same property indicated on this Application?
- (2) Was the prior NFIP policy required under the mandatory purchase provision of the law at the time of coverage termination?
- (3) At the time of the policy lapse, did the applicant have an insurable interest in the property for which flood insurance coverage is sought?
- (4) Was the lapse the result of a community suspension?
- (5) Will this policy be effective within 180 days of the community reinstatement after the suspension referred to in (4) above?

Copies of the new forms are included with this packet (see Attachment D).

4. Floodproofing Certificate for Non-Residential and Business Structures

FEMA has revised the instructions to the surveyor to include additional documentation requirements. In addition, the Floodproofing Certificate will apply only to finished construction; the elevations can no longer be based on construction drawings or a building under construction. See Attachment E for a copy of the revised certificate and instructions.

5. Changes to the Endorsement and Cancellation Refund Rules

The NFIP refund rules will be changed to allow for prior-term refunds for certain cancellation and policy changes (endorsements). In such cases, refunds will be restricted to 5 years instead of 6 (this matches the Federal requirement to retain policy records up to 5 years). In addition, for certain other types of policy cancellations, the NFIP will limit the premium refunds to the current policy term only. Except in certain limited circumstances (such as where the insured property was ineligible at the time of application or the policyholder never had an insurable interest in the property), the Federal Policy Fee and Surcharges will be non-refundable when the cancellation effective date is mid-term. See Attachment F for a summary of the cancellation refund rule changes. Related changes to the TRRP Plan and Edit Specifications are provided in Attachment G.

6. TRRP Reporting Requirement for Mortgage Portfolio Protection Program (MPPP) Policies

Effective November 1, 2015, insurers must report a Primary Residence indicator for all of their MPPP policies. For the force-placed MPPP policies, there is no requirement upon the lender, servicer, or insurer to affirmatively obtain or request documentation of primary residence from the insured. When the residency status is unknown, or when primary residence is asserted by the insured, but not properly documented, the insurer must treat the MPPP as a non-primary residence. The status may be corrected with appropriate documentation submitted by the insured.

ATTACHMENT B

**NON-RESIDENTIAL BUILDING USE QUESTIONNAIRE
EFFECTIVE NOVEMBER 1, 2015**

ARCHIVED APRIL 2018

**NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
NON-RESIDENTIAL BUILDING USE QUESTIONNAIRE**

<Date>

<Agent/Producer>

Mailing Address: < >

Dear Agent/Producer:

You are the sole recipient of this letter, and your timely response is required. You are receiving this notice because National Flood Insurance Program (NFIP) records indicate that one or more of your agency's policies apply to a non-residential property that may now be classified as a business property. The policy number(s) and property address(es) is (are) shown on the questionnaire(s) following this page.

Currently, the NFIP includes businesses and other non-residential properties in a single Non-Residential rating group. Recent flood insurance legislation—the Biggert-Waters Flood Insurance Reform Act of 2012—calls for pre-FIRM subsidized rates to be phased out on business properties through annual rate increases of 25 percent per year until the premium rates on these properties reflect the full-risk rate. In order to implement the 25 percent rate increase for existing policies, non-residential business properties must first be established as a separate rating group from other policies covering non-residential properties.

As a result, FEMA is requiring insurers to further categorize NFIP non-residential building policies as business property policies or as other non-residential building policies. In addition, for congressional reporting purposes, FEMA needs to capture more information about the use of each building.

To help meet the law's requirements, please complete and return each enclosed questionnaire to us. We have provided definitions for business policies and other non-residential policies, as well as other important information, on the questionnaire. Questions frequently arise regarding the correct designation of buildings where residential use is mixed with business or other non-residential use. A business or other non-residential building may be a mixed-use building if it has residential units within it. See the guidance provided in the questionnaire, or contact your insurer for assistance in correctly determining the building occupancy.

To make sure that we have the correct information for the property insured under this policy, please complete and return the attached questionnaire not less than 60 days prior to the expiration of each policy indicated. Where there is no response, the insurer will assume a business property rate.

<Company name and address>

If you have any questions, please call <company contact>.

National Flood Insurance Program Building Use Questionnaire

<Named Insured>

Policy # <>

Property Address: <>

Building Occupancy (check one)

- ☐ Non-Residential Business¹
☐ Other Non-Residential²

Building Purpose

Is it Mixed Use?³

Yes _____ No _____

If yes, what percentage is residential use? ____ %

Additional Information (Please answer each)

Is the insured a small business with less than 100 employees?

☐ Y ☐ N

Is the insured a non-profit entity?

☐ Y ☐ N

Is the insured building a house of worship?

☐ Y ☐ N

Is the insured building an agricultural structure?

☐ Y ☐ N

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

Agent/Producer's Signature

Date

Agent/Producer's Printed Name

Insured's Signature (Optional)

Date

Insured's Printed Name

If you have any questions about this questionnaire, please call <company contact>.

¹ Select "Non-Residential Business" if the named insured is a licensed commercial enterprise that produces income and coverage is for (a) a building that is designed as a non-habitation building, (b) a mixed-use building in which the total floor area devoted to commercial uses exceeds 25 percent of the total floor area within the building, or (c) a building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses. This occupancy includes but is not limited to small businesses, mercantile buildings, commercial agricultural buildings, industrial buildings, warehouses, commercial garages, nursing homes, licensed bed-and-breakfasts, and hotels and motels with normal room rentals for fewer than 6 months.

² Select "Other Non-Residential" if the policy is insuring a non-habitation building or a mixed-use building that does not qualify as a residential building or a non-residential business property. This occupancy includes but is not limited to houses of worship, non-profit buildings, schools, state and local government buildings, non-commercial farm buildings (including grain bins and silos), agricultural buildings not used as part of a business, tool and storage sheds, garages, pool houses, club houses, and recreational buildings.

³ For mixed-use buildings with more than one single-family unit, the building is classified as either non-residential business or other non-residential if more than 25 percent of the total floor area is used for business or other non-residential purposes. For a single-family building (e.g., detached house, townhouse, or rowhouse), the building is classified as either non-residential business or other non-residential if 50 percent or more of the total floor area is used for business or non-residential purposes.

ATTACHMENT C

**REFORMATTED RATE TABLES TO INCLUDE
BUSINESS PROPERTIES AND ADDITIONAL RATES
EFFECTIVE NOVEMBER 1, 2015**

ARCHIVED APRIL 2018

RATING

This section contains information, including rate tables, required to accurately rate a National Flood Insurance Program (NFIP) flood insurance policy. Information and rates for the Residential Condominium Building Association Policy (RCBAP), Preferred Risk Policy (PRP), Newly-Mapped-rated policies, Mortgage Portfolio Protection Program (MPPP), and provisionally rated policies, are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in determining the proper rate for the building. Examples of some rating situations are shown at the end of this section.

I. AMOUNT OF INSURANCE AVAILABLE¹

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000 ³	\$175,000	\$325,000	\$500,000
Non-Residential Business, Other Non-Residential	\$100,000 ³	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

1 These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.

2 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

3 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates (for Pre-FIRM buildings, see the rating hierarchy guidance and chart in Table 10), or Post-FIRM/full-risk premium rates for each zone

classification. Tables 1-5 show annual rates per \$100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

ANNUAL RATES PER \$100 OF COVERAGE

(Basic/Additional)

	BUILDING	CONTENTS
Residential	.89	1.12
Non-Residential Business, Other Non-Residential	.97	1.91

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS		OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.89 / .81	1.12 / 1.47	.89 / .81		.89 / 1.72		.97 / 1.81		.97 / 1.81	
	With Basement	.95 / 1.20	1.12 / 1.23	.95 / 1.20		.89 / 1.43		1.02 / 1.77		1.02 / 1.77	
	With Enclosure ³	.95 / 1.44	1.12 / 1.47	.95 / 1.44		.95 / 1.79		1.02 / 2.23		1.02 / 2.23	
	Elevated on Crawlspce	.89 / .81	1.12 / 1.47	.89 / .81		.89 / 1.72		.97 / 1.81		.97 / 1.81	
	Non-Elevated with Subgrade Crawlspce	.89 / .81	1.12 / 1.23	.89 / .81		.89 / 1.72		.97 / 1.81		.97 / 1.81	
	Manufactured (Mobile) Home ⁴	.89 / .81	1.12 / 1.47					.97 / 1.81		.97 / 1.81	
CONTENTS LOCATION	Basement & Above ⁵				1.12 / 1.23		1.12 / 1.23		1.91 / 3.03		1.91 / 3.03
	Enclosure & Above ⁶				1.12 / 1.47		1.12 / 1.47		1.91 / 3.63		1.91 / 3.63
	Lowest Floor Only – Above Ground Level				1.12 / 1.47		1.12 / 1.47		1.91 / 1.59		1.91 / 1.59
	Lowest Floor Above Ground Level and Higher Floors				1.12 / 1.02		1.12 / 1.02		1.91 / 1.36		1.91 / 1.36
	Above Ground Level – More Than 1 Full Floor				.40 / .21		.40 / .21		.27 / .22		.27 / .22
	Manufactured (Mobile) Home ⁴							1.91 / 1.59		1.91 / 1.59	

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS		OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.16 / 2.05	1.44 / 3.51	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38		1.29 / 4.38	
	With Basement	1.24 / 3.05	1.44 / 2.98	1.24 / 3.05		1.24 / 5.64		1.36 / 6.51		1.36 / 6.51	
	With Enclosure ³	1.24 / 3.60	1.44 / 3.50	1.24 / 3.60		1.24 / 6.31		1.36 / 7.26		1.36 / 7.26	
	Elevated on Crawlspce	1.16 / 2.05	1.44 / 3.51	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38		1.29 / 4.38	
	Non-Elevated with Subgrade Crawlspce	1.16 / 2.05	1.44 / 2.98	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38		1.29 / 4.38	
	Manufactured (Mobile) Home ⁴	1.16 / 6.43	1.44 / 3.50					1.29 / 12.36		1.29 / 12.36	
CONTENTS LOCATION	Basement & Above ⁵				1.44 / 2.98		1.44 / 2.98		2.52 / 7.68		2.52 / 7.68
	Enclosure & Above ⁶				1.44 / 3.50		1.44 / 3.50		2.52 / 8.30		2.52 / 8.30
	Lowest Floor Only – Above Ground Level				1.44 / 3.50		1.44 / 3.50		2.52 / 6.96		2.52 / 6.96
	Lowest Floor Above Ground Level and Higher Floors				1.44 / 3.08		1.44 / 3.08		2.52 / 6.01		2.52 / 6.01
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home ⁴							2.52 / 11.56		2.52 / 11.56	

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS		OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39		1.20 / .39	
	With Enclosure ³	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ⁴	1.00 / .49	1.53 / .48					1.20 / .51		1.20 / .51	
CONTENTS LOCATION	Basement & Above ⁵				1.94 / .72		1.94 / .72		1.99 / .79		1.99 / .79
	Enclosure & Above ⁶				1.94 / .83		1.94 / .83		1.99 / .92		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16		.29 / .16
	Manufactured (Mobile) Home ⁴							1.07 / .67		1.07 / .67	

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use.

2 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

3 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.

4 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

5 Includes subgrade crawlspace.

6 Includes crawlspace.

TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
SUBSTANTIAL IMPROVEMENT²

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH, D²

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS		OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.97 / .89	1.22 / 1.59	.97 / .89		.97 / 1.87		1.06 / 1.97		1.06 / 1.97	
	With Basement	1.03 / 1.31	1.22 / 1.34	1.03 / 1.31		.97 / 1.56		1.11 / 1.92		1.11 / 1.92	
	With Enclosure ³	1.03 / 1.57	1.22 / 1.59	1.03 / 1.57		1.03 / 1.95		1.11 / 2.43		1.11 / 2.43	
	Elevated on Crawlspce	.97 / .89	1.22 / 1.59	.97 / .89		.97 / 1.87		1.06 / 1.97		1.06 / 1.97	
	Non-Elevated with Subgrade Crawlspce	.97 / .89	1.22 / 1.34	.97 / .89		.97 / 1.87		1.06 / 1.97		1.06 / 1.97	
	Manufactured (Mobile) Home ⁴	.97 / .89	1.22 / 1.59					1.06 / 1.97		1.06 / 1.97	
CONTENTS LOCATION	Basement & Above ⁵				1.22 / 1.34		1.22 / 1.34		2.07 / 3.29		2.07 / 3.29
	Enclosure & Above ⁶				1.22 / 1.59		1.22 / 1.59		2.07 / 3.94		2.07 / 3.94
	Lowest Floor Only – Above Ground Level				1.22 / 1.59		1.22 / 1.59		2.07 / 1.73		2.07 / 1.73
	Lowest Floor Above Ground Level and Higher Floors				1.22 / 1.11		1.22 / 1.11		2.07 / 1.48		2.07 / 1.48
	Above Ground Level – More Than 1 Full Floor				.44 / .22		.44 / .22		.29 / .23		.29 / .23
	Manufactured (Mobile) Home ⁴								2.07 / 1.73		2.07 / 1.73

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS		OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.26 / 2.23	1.57 / 3.82	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77		1.40 / 4.77	
	With Basement	1.35 / 3.32	1.57 / 3.24	1.35 / 3.32		1.35 / 6.14		1.48 / 7.07		1.48 / 7.07	
	With Enclosure ³	1.35 / 3.91	1.57 / 3.81	1.35 / 3.91		1.35 / 6.85		1.48 / 7.89		1.48 / 7.89	
	Elevated on Crawlspce	1.26 / 2.23	1.57 / 3.82	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77		1.40 / 4.77	
	Non-Elevated with Subgrade Crawlspce	1.26 / 2.23	1.57 / 3.24	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77		1.40 / 4.77	
	Manufactured (Mobile) Home ⁴	1.26 / 6.99	1.57 / 3.81					1.40 / 13.44		1.40 / 13.44	
CONTENTS LOCATION	Basement & Above ⁵				1.57 / 3.24		1.57 / 3.24		2.73 / 8.35		2.73 / 8.35
	Enclosure & Above ⁶				1.57 / 3.81		1.57 / 3.81		2.73 / 9.02		2.73 / 9.02
	Lowest Floor Only – Above Ground Level				1.57 / 3.81		1.57 / 3.81		2.73 / 7.56		2.73 / 7.56
	Lowest Floor Above Ground Level and Higher Floors				1.57 / 3.35		1.57 / 3.35		2.73 / 6.53		2.73 / 6.53
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home ⁴								2.73 / 12.56		2.73 / 12.56

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS		OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39		1.20 / .39	
	With Enclosure ³	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ⁴	1.00 / .49	1.53 / .48					1.20 / .51		1.20 / .51	
CONTENTS LOCATION	Basement & Above ⁵				1.94 / .72		1.94 / .72		1.99 / .79		1.99 / .79
	Enclosure & Above ⁶				1.94 / .83		1.94 / .83		1.99 / .92		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16		.29 / .16
	Manufactured (Mobile) Home ⁴								1.07 / .67		1.07 / .67

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved, even if it was previously required to be rated Post-FIRM. However, Post-FIRM rating may always be used if beneficial to the insured. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use.
- 2 For rating purposes only, FEMA defines a substantially improved building as a building that has had any reconstruction, rehabilitation, addition, or other improvement, the cost of which equals or exceeds 50% of the market value of the building before the improvement.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
- 4 For an elevated building on a crawlspce with an attached garage without openings, use "With Enclosure" rates.
- 5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 6 Includes subgrade crawlspce.
- 7 Includes crawlspce.

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 BUSINESS, OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure ¹	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ²	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above ³				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above ⁴				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home ²								1.07 / .67

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspce	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	Non-Elevated with Subgrade Crawlspce	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	Manufactured (Mobile) Home ²	2.31 / .73	1.35 / .58					2.38 / .92	
CONTENTS LOCATION	Basement & Above ³				***		***		***
	Enclosure & Above ⁴				***		***		***
	Lowest Floor Only – Above Ground Level				1.04 / .43		1.04 / .43		1.10 / .34
	Lowest Floor Above Ground Level and Higher Floors				.85 / .27		.85 / .27		1.10 / .33
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								1.37 / .43

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspce/Subgrade Crawlspce Buildings Only)⁵

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	Residential	Non-Residential Business, Other Non-Residential
With Certification of Compliance or Elevation Certificate ⁶	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{7, 8}	1.45 / .17	1.33 / .26	.84 / .13	1.20 / .16

1 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

3 Includes subgrade crawlspace.

4 Includes crawlspace.

5 Zones AO, AH Buildings with Basement/Enclosure/Crawlspce/Subgrade Crawlspce: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspce/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.

6 “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.

7 “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.

8 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 7 apply.

*****SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}			MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}			MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{4,5}			MANUFACTURED (MOBILE) HOME ⁶	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential		1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential		1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential		Single Family	Non-Residential Business, Other Non-Residential
+4	.25 / .08	.20 / .09		.24 / .08	.20 / .08		.24 / .08	.20 / .08		.29 / .14	.29 / .14
+3	.30 / .08	.28 / .11		.25 / .08	.22 / .08		.27 / .08	.23 / .09		.35 / .15	.33 / .15
+2	.43 / .08	.38 / .12		.35 / .08	.29 / .08		.32 / .08	.28 / .10		.50 / .16	.47 / .19
+1	.76 / .10	.66 / .17		.61 / .09	.47 / .10		.46 / .09	.36 / .12		.89 / .23	.88 / .28
0	1.85 / .16	1.67 / .29		1.40 / .12	1.15 / .13		.68 / .10	.58 / .14		2.06 / .44	1.96 / .71
-1	4.74 / .33	4.24 / .46		2.80 / .32	2.99 / .15		.89 / .12	.79 / .17		4.05 / .94	4.32 / 1.79
-2	5.40 / 1.01	6.13 / 1.01		3.65 / .47	4.68 / .18	***	***	***		4.46 / 1.64	5.26 / 2.17
-3	6.65 / 1.48	7.03 / 1.61		5.58 / .55	5.76 / .22	***	***	***		5.88 / 2.19	7.11 / 2.87
-4	7.36 / 1.98	9.97 / 1.86		7.36 / .59	7.39 / .44	***	***	***		7.78 / 3.82	9.72 / 4.25
-5	9.97 / 2.01	11.49 / 2.81		9.33 / .63	8.61 / .71	***	***	***		10.95 / 4.69	13.12 / 5.90
-6	12.67 / 2.10	12.07 / 4.23		10.88 / .67	9.26 / 1.13	***	***	***		14.02 / 6.11	13.57 / 8.31
-7	13.50 / 2.50	12.59 / 5.07		11.43 / .76	9.84 / 1.57	***	***	***		14.39 / 6.73	13.99 / 13.38
-8	13.81 / 2.90	12.96 / 5.88		11.84 / 1.01	10.29 / 2.06	***	***	***		14.60 / 7.19	14.24 / 14.29
-9	13.89 / 3.24	13.09 / 6.53		12.02 / 1.26	10.53 / 2.57	***	***	***		14.64 / 7.44	14.31 / 14.78
-10	13.97 / 3.57	13.22 / 7.19		12.20 / 1.52	10.77 / 3.08	***	***	***		14.68 / 7.70	14.37 / 15.27
-11	14.06 / 3.91	13.35 / 7.85		12.38 / 1.77	11.02 / 3.58	***	***	***		***	***
-12	14.14 / 4.24	13.48 / 8.51		12.56 / 2.03	11.26 / 4.09	***	***	***		***	***
-13	14.22 / 4.58	13.61 / 9.17		12.74 / 2.28	11.50 / 4.60	***	***	***		***	***
-14	14.30 / 4.91	13.75 / 9.82		12.92 / 2.54	11.74 / 5.10	***	***	***		***	***
-15	14.38 / 5.25	13.88 / 10.48		13.10 / 2.79	11.98 / 5.61	***	***	***		***	***
-16	***	***		***	***	***	***	***		***	***

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

4 Includes subgrade crawlspace.

5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

*****SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace ⁴		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace ⁴		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace ⁴		MANUFACTURED (MOBILE) HOME ⁶	
	Residential	Non-Residential Business, Other Non-Residential	Residential	Non-Residential Business, Other Non-Residential	Residential	Non-Residential Business, Other Non-Residential	Single Family	Non-Residential Business, Other Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .11
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.35 / .16
+1	.44 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.60 / .25
0	.87 / .12	.49 / .19	.69 / .12	.61 / .14	.38 / .12	.22 / .12	1.13 / .35	1.14 / .37
-1	1.18 / .43	1.08 / .47	.90 / .28	.71 / .35	.38 / .13	.22 / .12	2.81 / .54	2.72 / .59
-2	2.42 / .54	1.61 / .55	1.92 / .35	1.51 / .41	***	***	4.54 / .94	4.62 / .86
-3	3.60 / .58	3.12 / .58	2.92 / .37	2.69 / .43	***	***	6.49 / 1.66	6.83 / 1.56
-4	4.99 / .63	4.68 / .60	3.94 / .41	3.32 / .46	***	***	8.39 / 2.55	8.16 / 2.47
-5	6.39 / .67	5.44 / .62	5.06 / .43	4.19 / .48	***	***	9.87 / 3.47	9.69 / 3.46
-6	7.53 / .72	6.28 / .65	6.02 / .47	4.87 / .50	***	***	10.58 / 4.30	10.49 / 4.43
-7	8.60 / .77	7.11 / .68	7.01 / .49	5.51 / .53	***	***	11.15 / 4.98	11.14 / 5.23
-8	9.12 / .98	7.92 / .70	7.55 / .66	6.20 / .55	***	***	11.53 / 5.54	11.58 / 5.91
-9	9.37 / 1.17	8.59 / .75	7.86 / .82	6.42 / .71	***	***	11.69 / 5.89	11.77 / 6.36
-10	9.62 / 1.36	8.90 / .83	8.17 / .99	6.59 / .89	***	***	11.85 / 6.24	11.97 / 6.80
-11	9.87 / 1.55	9.20 / .97	8.48 / 1.15	6.76 / 1.07	***	***	***	***
-12	10.13 / 1.74	9.51 / 1.11	8.79 / 1.32	6.91 / 1.26	***	***	***	***
-13	10.38 / 1.93	9.81 / 1.25	9.10 / 1.48	7.08 / 1.44	***	***	***	***
-14	10.63 / 2.12	10.12 / 1.39	9.41 / 1.65	7.26 / 1.62	***	***	***	***
-15	10.88 / 2.31	10.42 / 1.59	9.72 / 1.82	7.47 / 1.78	***	***	***	***
-16	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2-4 Family	Other Residential	Non-Residential Business	Other Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

*****SUBMIT FOR RATING**

TABLE 3C. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**UNNUMBERED ZONE A – WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1, 2}**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	Residential ³	Non-Residential Business, Other Non-Residential ³	
+5 or more	.47 / .08	.42 / .12	.38 / .12	.38 / .12	No Base Flood Elevation ⁴
+2 to +4	1.32 / .11	1.17 / .20	.63 / .12	.58 / .12	
+1	2.88 / .25	2.48 / .26	1.31 / .14	1.20 / .22	
0 or below	***	***	***	***	
+2 or more	.46 / .08	.41 / .10	.38 / .12	.34 / .13	With Base Flood Elevation ⁵
0 to +1	1.76 / .14	1.50 / .20	1.00 / .13	.92 / .14	
-1	5.10 / .53	4.63 / .36	2.34 / .17	2.13 / .36	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.85 / 1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

1 Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Pre-FIRM buildings may use this table if the rates are more favorable to the insured.

3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.

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

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

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

***SUBMIT FOR RATING

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES²

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	Single Family	Non-Residential Business, Other Non-Residential
0 ⁶	3.82 / .68	4.61 / 1.76	3.10 / .68	3.36 / 1.65	2.68 / .68	3.00 / 1.33	5.69 / .57	8.11 / .50
-1 ⁷	7.51 / 3.82	11.15 / 6.13	6.86 / 3.82	9.62 / 4.67	5.27 / 3.73	5.51 / 5.09	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non-Residential Business, Other Non-Residential	Residential	Non-Residential Business, Other Non-Residential	Residential	Non-Residential Business, Other Non-Residential	Single Family	Non-Residential Business, Other Non-Residential
0 ⁶	4.47 / 1.31	3.95 / 4.26	2.90 / 1.22	2.76 / 2.68	1.76 / 1.08	1.76 / 1.13	4.63 / 1.48	4.82 / 5.77
-1 ⁷	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	2.07 / 1.12	5.88 / 1.64	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential
0 ⁶		.56 / .25	.56 / .25	.42 / .25
-1 ⁷		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 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 in this section for V-Zone Optional Rating.
- 3 Includes subgrade crawlspace.
- 4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the 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 OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other 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	.58	.58	.96	1.28	1.83
+3	.61	.61	1.10	1.48	2.07
+2	.91	.98	1.49	1.88	2.71
+1	1.28	1.33	2.03	2.58	3.25
0	1.66	1.76	2.57	3.10	3.75
-1	2.25	2.31	3.23	3.69	4.47
-2	3.10	3.25	3.91	4.42	5.82
-3	3.96	4.18	4.78	5.36	6.40
-4 or below	***	***	***	***	***

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 in this section for V-Zone Optional Rating.

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

3 Free 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% 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% of their area open and made of material no thicker than 1 inch.
- (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

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.

4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

***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 OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other 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	.75	.75	1.94	2.38	3.20
+3	.80	.80	2.05	2.61	3.65
+2	1.08	1.08	2.24	2.83	3.92
+1	1.36	1.41	2.55	3.22	4.46
0	1.77	1.84	3.05	3.87	5.31
-1 ⁶	2.31	2.43	3.80	4.75	5.94
-2 ⁶	3.17	3.38	4.68	5.43	6.65
-3 ⁶	4.06	4.29	5.50	6.30	7.52
-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 in this section for V-Zone Optional Rating.

2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.

3 Wave height adjustment is not required in those cases where the FIRM 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 machinery or 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). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.

5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

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

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE.

***SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES
NOT ELEVATION-RATED RATES**

ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

PRE-FIRM RATES¹

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27				.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39				1.20 / .39		1.20 / .39	
	With Enclosure	1.12 / .43	1.72 / .63	1.12 / .43				1.20 / .43		1.20 / .43	
	Elevated on Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27				.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27				.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ²	1.00 / .49	1.53 / .48							1.20 / .51	
CONTENTS LOCATION	Basement & Above				1.94 / .72			1.94 / .72		1.99 / .79	
	Enclosure & Above				1.94 / .83			1.94 / .83		1.99 / .92	
	Lowest Floor Only – Above Ground Level				1.53 / .76			1.53 / .76		1.23 / .56	
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48			1.53 / .48		1.23 / .40	
	Above Ground Level – More Than 1 Full Floor				.46 / .16			.46 / .16		.29 / .16	
	Manufactured (Mobile) Home ²									1.07 / .67	

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

POST-FIRM RATES

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27				.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39				1.20 / .39		1.20 / .39	
	With Enclosure	1.12 / .43	1.72 / .63	1.12 / .43				1.20 / .43		1.20 / .43	
	Elevated on Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27				.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspce	1.00 / .27	1.53 / .48	1.00 / .27				.94 / .27		.94 / .27	
	Manufactured (Mobile) Home ¹	1.00 / .49	1.53 / .48							1.20 / .51	
CONTENTS LOCATION	Basement & Above				1.94 / .72			1.94 / .72		1.99 / .79	
	Enclosure & Above				1.94 / .83			1.94 / .83		1.99 / .92	
	Lowest Floor Only – Above Ground Level				1.53 / .76			1.53 / .76		1.23 / .56	
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48			1.53 / .48		1.23 / .40	
	Above Ground Level – More Than 1 Full Floor				.46 / .16			.46 / .16		.29 / .16	
	Manufactured (Mobile) Home ¹									1.07 / .67	

1 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

**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 THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential	Single Family	Non-Residential Business, Other Non-Residential
+4	.25 / .08	.20 / .09	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.29 / .14	.29 / .14
+3	.30 / .08	.28 / .11	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .15	.33 / .15
+2	.43 / .08	.38 / .12	.35 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .16	.47 / .19
+1	.76 / .10	.66 / .17	.61 / .09	.47 / .10	.46 / .09	.36 / .12	.89 / .23	.88 / .28
0	1.00 / .27	.94 / .27	1.00 / .27	.94 / .27	.68 / .10	.58 / .14	1.00 / .49	1.20 / .51
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ¹		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	Residential	Non-Residential Business, Other Non-Residential	Residential	Non-Residential Business, Other Non-Residential	Residential	Non-Residential Business, Other Non-Residential	Single Family	Non-Residential Business, Other Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .11
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.35 / .16
+1	.44 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.60 / .25
0	.87 / .12	.49 / .19	.69 / .12	.61 / .14	.38 / .12	.22 / .12	1.13 / .35	1.14 / .37
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other 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 ⁴		.35 / .12	.35 / .12	.22 / .12
-2 ⁴		.35 / .12	.35 / .12	.22 / .12

1 Includes subgrade crawlspace.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

3 Use Table 4.

4 These rates are applicable only to contents-only policies.

TABLE 6. TENTATIVE RATES^{1, 2}

RATES PER \$100 OF COVERAGE

(Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential Business, Other Non-Residential	7.00	4.00	8.00	8.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³				
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential Business, Other Non-Residential	5.00	3.00	5.00	8.00

FIRM ZONES V, V1-V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential Business, Other Non-Residential	12.00	12.00	12.00	12.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³				
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential Business, Other Non-Residential	8.00	8.00	8.00	8.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 Use Pre-/Post-FIRM full-risk deductible factors (Table 8B) and ICC premiums (Table 9) for all tentatively rated buildings.

3 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply).

TABLE 7A. FEDERAL POLICY FEE AND PROBATION SURCHARGE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$45	\$50

1 For the PRP, the Federal Policy Fee is \$22.

TABLE 7B. RESERVE FUND ASSESSMENT¹

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
GFIP ²	0%
PRP	10%
Newly Mapped	15%
All Other Policies	15%

1 Apply the Reserve Fund Assessment percentage to the Total Premium after the ICC Premium and CRS Premium discount have been calculated.

2 The Group Flood Insurance Policy (GFIP) is only available to recipients of Federal disaster assistance and is applied for by the State and serviced by the NFIP Direct Servicing Agent.

TABLE 7C. HFIAA¹ SURCHARGE²

PROPERTY TYPE	HFIAA SURCHARGE
Primary Residences ³	\$25
Non-Primary Residences ⁴	\$250
Non-Residential Business, Other Non-Residential Buildings/ Non-Condominium Multi-Family Buildings ⁵	\$250

1 The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge is an annual surcharge for all new and renewal policies.

2 The surcharge does not apply to the GFIP.

3 Dwelling Form policies covering single-family primary residences, individual residential condominium units, or contents-only for apartments used as a primary residence by the named insured in non-condominium buildings.

4 For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.

5 Policies covering 2–4 family, multi-family (other residential), non-residential business or other non-residential condominium buildings.

TABLE 8B. DEDUCTIBLE FACTORS^{1, 2, 3}

Single-Family and 2-4 Family Building and Contents Policies⁴

DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ⁵	N/A	\$3,000/\$3,000	.850	.925
\$1,250/\$1,000	.995 ⁵	N/A	\$4,000/\$1,000	.925 ⁵	N/A
\$1,250/\$1,250	.980	N/A	\$4,000/\$1,250	.915	N/A
\$1,500/\$1,000	.990 ⁵	N/A	\$4,000/\$1,500	.900	.975 ⁵
\$1,500/\$1,250	.975	N/A	\$4,000/\$2,000	.875	.950
\$1,500/\$1,500	.965	1.050 ⁵	\$4,000/\$3,000	.825	.900
\$2,000/\$1,000	.975 ⁵	N/A	\$4,000/\$4,000	.775	.850
\$2,000/\$1,250	.965	N/A	\$5,000/\$1,000	.900 ⁵	N/A
\$2,000/\$1,500	.950	1.025 ⁵	\$5,000/\$1,250	.890	N/A
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,500	.875	.955 ⁵
\$3,000/\$1,000	.950 ⁵	N/A	\$5,000/\$2,000	.850	.930
\$3,000/\$1,250	.940	N/A	\$5,000/\$3,000	.800	.880
\$3,000/\$1,500	.925	1.000 ⁵	\$5,000/\$4,000	.760	.830
\$3,000/\$2,000	.900	.975	\$5,000/\$5,000	.750	.810
			\$10,000/\$10,000	.600	.650

Single-Family and 2-4 Family Building-Only or Contents-Only Policies⁴

BUILDING	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	CONTENTS ⁶	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
\$1,000	1.000 ⁵	N/A	\$1,000	1.000	N/A
\$1,250	.985	N/A	\$1,250	.975	N/A
\$1,500	.970	1.040 ⁵	\$1,500	.950	1.050
\$2,000	.935	1.000	\$2,000	.900	1.000
\$3,000	.885	.945	\$3,000	.825	.915
\$4,000	.835	.890	\$4,000	.750	.830
\$5,000	.785	.840	\$5,000	.675	.750
\$10,000	.650	.700	\$10,000	.475	.525

Other Residential, Non-Residential Business, or Other Non-Residential Policies⁷

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized		PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ⁵	N/A	\$1,000	1.000 ⁵	N/A	1.000	N/A
\$1,250/\$1,250	.990	N/A	\$1,250	.990	N/A	.990	N/A
\$1,500/\$1,500	.980	1.025 ⁵	\$1,500	.980	1.025 ⁵	.985	1.025
\$2,000/\$2,000	.960	1.000	\$2,000	.960	1.000	.965	1.000
\$3,000/\$3,000	.930	.970	\$3,000	.925	.965	.940	.975
\$4,000/\$4,000	.910	.950	\$4,000	.900	.935	.915	.950
\$5,000/\$5,000	.890	.930	\$5,000	.875	.910	.890	.925
\$10,000/\$10,000	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 ⁷	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 ⁷	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 ⁷	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 ⁷	.565	.600	\$50,000	.475	.500	.550	.575

1 Deductible factors for the RCBAP are located in the Condominiums section of this manual.

2 The ICC Premium is not eligible for the deductible discount.

3 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.

4 These deductible factors apply to condominium unit owners.

5 Only available if building coverage is \$100,000 or less.

6 These deductible factors apply to residential unit contents in an Other Residential building or in a multi-unit condominium building.

7 Deductibles of \$15,000 to \$50,000 are available only for **Non-Residential Business** or **Other Non-Residential Policies**.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy (SFIP) 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.

ICC coverage is mandatory for all SFIPs except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units within a multi-unit building, and (4) Group Flood Insurance. For these 4 cases, ICC

coverage is not available. In a multi-unit condominium building, ICC coverage is only available through the condominium association's flood policy.

The current ICC coverage limit is \$30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any 1 flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of \$250,000 for 1-4 family residential structures, \$500,000 for 5-or-more-unit residential structures, and \$500,000 for non-residential structures.

**TABLE 9. STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE**
Premiums for \$30,000 ICC Coverage

All Except RCBAP, MPPP, PRP, NM, and Submit-for-Rate Policies

	ZONE	ALL RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Pre-/Post-FIRM Full-Risk Rating	A, AE, A1-A30, AO, AH	\$ 5	\$ 4	\$ 5	\$ 4
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	POST-'81 V1-V30, VE	\$18	\$13	\$18	\$13
	'75-'81 V1-V30, VE	\$30	\$20	\$30	\$20
	A99, B/C, X, D	\$ 5	\$ 4	\$ 5	\$ 4
Pre-FIRM Subsidized Rating	A, AE, A1-A30, AO, AH	\$70	\$55	\$70	\$55
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	V, VE, V1-V30	\$70	\$55	\$70	\$55
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4

- NOTES: (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and GFIPs.
- (2) The ICC Premium is not eligible for the deductible discount.
- (3) Pre-FIRM full-risk rated, tentatively rated, and provisionally rated buildings should use Post-FIRM ICC Premiums.
- (4) For RCBAP, MPPP, PRP, and NM policies, use the ICC Premiums contained in applicable sections of this manual.
- (5) For Submit-for-Rate policies, use the ICC Premium Table contained in the *Specific Rating Guidelines*.
- (6) For 1-4 family residential structures, the maximum building program limit is \$250,000.

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is a lower-cost Standard Flood Insurance Policy (SFIP), written under the Dwelling Form or General Property Form. It offers fixed combinations of building/contents coverage limits or contents-only coverage. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history.

Refer to the Newly Mapped section of this manual for buildings that were newly mapped within a Special Flood Hazard Area (SFHA), including those buildings previously insured under the PRP Eligibility Extension that are renewing on or after April 1, 2015.

For 1–4 family dwellings, the maximum coverage combination is \$250,000 building and \$100,000 contents. For other residential buildings, the maximum coverage combination is \$500,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for all residential properties.

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy.

For the purpose of determining the flood zone, the agent/producer may use the Flood Insurance Rate Map (FIRM) in effect at the time of application and presentment of premium. The FIRM available at the time of the renewal offer determines a building's continued

eligibility for the PRP. National Flood Insurance Program (NFIP) grandfather rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in residential condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If any of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the PRP:

- 2 flood insurance claim payments for separate losses, each more than \$1,000; or
- 3 or more flood insurance claim payments for separate losses, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

In determining a building's flood loss history for PRP eligibility, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

TABLE 1. THE PRP COVERAGE LIMITS

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1–4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL
Combined Building/Contents	\$250,000/\$100,000	\$500,000/\$100,000	\$500,000/\$500,000
Contents Only	\$100,000	\$100,000	\$500,000

**TABLE 3C. PRP COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES^{1, 2, 3}**

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
With Basement or Enclosure⁵

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	\$1,037	\$1,340	\$1,631	\$1,907	\$2,171	\$2,422	\$2,659	\$2,883	\$3,094	\$3,292
	\$100,000	\$1,475	\$1,778	\$2,068	\$2,345	\$2,608	\$2,858	\$3,096	\$3,320	\$3,531	\$3,729
	\$150,000	\$1,779	\$2,080	\$2,367	\$2,640	\$2,901	\$3,149	\$3,384	\$3,606	\$3,814	\$4,010
	\$200,000	\$1,952	\$2,253	\$2,539	\$2,812	\$3,074	\$3,323	\$3,558	\$3,779	\$3,988	\$4,184
	\$250,000	\$2,074	\$2,374	\$2,662	\$2,934	\$3,196	\$3,444	\$3,679	\$3,900	\$4,110	\$4,306
	\$300,000	\$2,208	\$2,509	\$2,796	\$3,069	\$3,330	\$3,578	\$3,813	\$4,035	\$4,243	\$4,439
	\$350,000	\$2,358	\$2,657	\$2,943	\$3,218	\$3,478	\$3,726	\$3,961	\$4,183	\$4,392	\$4,588
	\$400,000	\$2,455	\$2,755	\$3,041	\$3,315	\$3,576	\$3,824	\$4,059	\$4,280	\$4,489	\$4,684
	\$450,000	\$2,566	\$2,866	\$3,152	\$3,427	\$3,687	\$3,935	\$4,170	\$4,392	\$4,600	\$4,796
	\$500,000	\$2,688	\$2,988	\$3,274	\$3,548	\$3,809	\$4,057	\$4,292	\$4,513	\$4,722	\$4,918

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
Without Basement or Enclosure⁶

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	\$647	\$809	\$964	\$1,112	\$1,252	\$1,386	\$1,512	\$1,632	\$1,744	\$1,850
	\$100,000	\$873	\$1,035	\$1,189	\$1,337	\$1,477	\$1,611	\$1,738	\$1,857	\$1,970	\$2,075
	\$150,000	\$1,030	\$1,190	\$1,344	\$1,490	\$1,629	\$1,761	\$1,886	\$2,005	\$2,116	\$2,220
	\$200,000	\$1,203	\$1,364	\$1,515	\$1,663	\$1,801	\$1,933	\$2,059	\$2,178	\$2,289	\$2,393
	\$250,000	\$1,318	\$1,479	\$1,632	\$1,778	\$1,918	\$2,049	\$2,174	\$2,293	\$2,404	\$2,509
	\$300,000	\$1,442	\$1,602	\$1,755	\$1,901	\$2,041	\$2,172	\$2,297	\$2,416	\$2,527	\$2,632
	\$350,000	\$1,508	\$1,668	\$1,822	\$1,967	\$2,107	\$2,239	\$2,365	\$2,482	\$2,593	\$2,698
	\$400,000	\$1,581	\$1,741	\$1,895	\$2,041	\$2,180	\$2,312	\$2,437	\$2,556	\$2,667	\$2,772
	\$450,000	\$1,662	\$1,822	\$1,974	\$2,120	\$2,260	\$2,392	\$2,517	\$2,635	\$2,746	\$2,851
	\$500,000	\$1,747	\$1,908	\$2,061	\$2,207	\$2,347	\$2,478	\$2,603	\$2,722	\$2,833	\$2,938

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$174	\$ 50,000	\$391
\$100,000	\$262	\$100,000	\$591
\$150,000	\$350	\$150,000	\$790
\$200,000	\$438	\$200,000	\$989
\$250,000	\$526	\$250,000	\$1,188
\$300,000	\$614	\$300,000	\$1,387
\$350,000	\$702	\$350,000	\$1,586
\$400,000	\$790	\$400,000	\$1,785
\$450,000	\$877	\$450,000	\$1,984
\$500,000	\$965	\$500,000	\$2,184

- 1 Add either a \$25.00 or a \$250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). The HFIAA surcharge is \$25.00 for policies covering primary residences, including contents-only policies, if the named insured's primary residence is a single-family dwelling, an individual condominium unit, an apartment unit, or a unit in a cooperative building. For all other policies, the HFIAA surcharge is \$250.00.
- 2 Add the \$50 Probation Surcharge, if applicable.
- 3 Premium includes a 10% Reserve Fund Assessment and \$22 Federal Policy Fee.
- 4 Premium includes ICC Premium of \$5 for non-residential business or other non-residential coverage up to \$480,000 and \$4 for coverage over \$480,000.
- 5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 6 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that have proper openings.

NEWLY MAPPED

I. GENERAL DESCRIPTION

The Newly Mapped procedure applies to properties previously in Zones B, C, X, or D that have been newly mapped into a Special Flood Hazard Area (SFHA). This procedure also applies to policies previously issued under the Preferred Risk Policy Eligibility Extension that are renewing on or after April 1, 2015. The Newly Mapped procedure does not apply to properties mapped into the SFHA by the initial Flood Insurance Rate Map (FIRM).

For 1–4 family dwellings, the maximum coverage combination is \$250,000 building and \$100,000 contents. For other residential buildings, the maximum coverage combination is \$500,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for all residential properties.

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Eligibility

To be eligible for coverage under the Newly Mapped procedure, the building must meet the following criteria:

- Properties newly mapped into an SFHA on or after April 1, 2015, are eligible for the Newly Mapped procedure if the applicant obtains coverage that is effective within 12 months of the map revision date.
- Properties newly mapped into an SFHA between October 1, 2008, and March 31, 2015, are eligible for the Newly Mapped procedure if the applicant obtains coverage that is effective before April 1, 2016.
- Policies validly issued under the PRP Eligibility Extension prior to April 1, 2015, must be renewed with the Newly Mapped procedure on the first effective date on or after April 1, 2015.

For the purpose of determining the flood zone, the agent/producer may use the FIRM in effect at the time of application and presentment of premium.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in residential condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the Newly Mapped procedure is based on the preceding requirements and on the building's flood loss history. If any of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the Newly Mapped procedure:

- 2 flood insurance claim payments for separate losses, each more than \$1,000; or
- 3 or more flood insurance claim payments for separate losses, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

In determining a building's flood loss history for the Newly Mapped procedure, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage. A Newly Mapped property that becomes ineligible due to loss history must be renewed as a standard-rated

TABLE 1. PROPERTIES NEWLY MAPPED INTO AN SFHA COVERAGE LIMITS

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1–4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL
Combined Building/Contents	\$250,000/\$100,000	\$500,000/\$100,000	\$500,000/\$500,000
Contents Only	\$100,000	\$100,000	\$500,000

**TABLE 5. COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008^{1, 2, 3}**

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
With Basement or Enclosure⁵

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	\$1,106	\$1,423	\$1,727	\$2,015	\$2,291	\$2,554	\$2,802	\$3,035	\$3,256	\$3,463
	\$100,000	\$1,563	\$1,881	\$2,183	\$2,473	\$2,748	\$3,010	\$3,259	\$3,493	\$3,713	\$3,920
	\$150,000	\$1,882	\$2,196	\$2,496	\$2,781	\$3,055	\$3,314	\$3,560	\$3,792	\$4,009	\$4,214
	\$200,000	\$2,063	\$2,378	\$2,677	\$2,962	\$3,236	\$3,495	\$3,742	\$3,973	\$4,191	\$4,396
	\$250,000	\$2,190	\$2,504	\$2,804	\$3,089	\$3,363	\$3,622	\$3,868	\$4,099	\$4,319	\$4,524
	\$300,000	\$2,330	\$2,644	\$2,945	\$3,230	\$3,503	\$3,762	\$4,008	\$4,241	\$4,458	\$4,663
	\$350,000	\$2,487	\$2,800	\$3,099	\$3,386	\$3,658	\$3,917	\$4,162	\$4,395	\$4,613	\$4,818
	\$400,000	\$2,588	\$2,902	\$3,201	\$3,487	\$3,760	\$4,020	\$4,265	\$4,496	\$4,714	\$4,919
	\$450,000	\$2,704	\$3,018	\$3,317	\$3,605	\$3,876	\$4,136	\$4,381	\$4,613	\$4,831	\$5,035
	\$500,000	\$2,832	\$3,145	\$3,445	\$3,731	\$4,004	\$4,264	\$4,509	\$4,740	\$4,958	\$5,163

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS⁴
Without Basement or Enclosure⁶

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	\$699	\$868	\$1,030	\$1,184	\$1,331	\$1,470	\$1,603	\$1,728	\$1,845	\$1,956
	\$100,000	\$934	\$1,103	\$1,264	\$1,420	\$1,566	\$1,706	\$1,838	\$1,964	\$2,081	\$2,191
	\$150,000	\$1,099	\$1,266	\$1,427	\$1,580	\$1,724	\$1,862	\$1,994	\$2,118	\$2,234	\$2,343
	\$200,000	\$1,279	\$1,447	\$1,606	\$1,760	\$1,905	\$2,043	\$2,174	\$2,298	\$2,414	\$2,524
	\$250,000	\$1,400	\$1,568	\$1,728	\$1,881	\$2,027	\$2,164	\$2,295	\$2,419	\$2,535	\$2,644
	\$300,000	\$1,529	\$1,697	\$1,857	\$2,010	\$2,156	\$2,293	\$2,424	\$2,548	\$2,664	\$2,773
	\$350,000	\$1,598	\$1,766	\$1,927	\$2,079	\$2,225	\$2,363	\$2,494	\$2,617	\$2,733	\$2,842
	\$400,000	\$1,675	\$1,842	\$2,003	\$2,156	\$2,301	\$2,439	\$2,570	\$2,694	\$2,810	\$2,919
	\$450,000	\$1,759	\$1,927	\$2,086	\$2,238	\$2,385	\$2,523	\$2,654	\$2,777	\$2,893	\$3,002
	\$500,000	\$1,849	\$2,016	\$2,176	\$2,329	\$2,475	\$2,612	\$2,743	\$2,868	\$2,984	\$3,093

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$204	\$ 50,000	\$430
\$100,000	\$296	\$100,000	\$640
\$150,000	\$388	\$150,000	\$848
\$200,000	\$480	\$200,000	\$1,056
\$250,000	\$572	\$250,000	\$1,264
\$300,000	\$664	\$300,000	\$1,472
\$350,000	\$756	\$350,000	\$1,680
\$400,000	\$848	\$400,000	\$1,888
\$450,000	\$939	\$450,000	\$2,097
\$500,000	\$1,031	\$500,000	\$2,305

- 1 Add either a \$25.00 or a \$250.00 surcharge to the premium in accordance with the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). The HFIAA surcharge is \$25.00 for policies covering primary residences, including contents-only policies, if the named insured's primary residence is a single-family dwelling, an individual condominium unit, an apartment unit, or a unit in a cooperative building. For all other policies, the HFIAA surcharge is \$250.00.
- 2 Add the \$50 Probation Surcharge, if applicable.
- 3 Premium includes a 15% Reserve Fund Assessment and \$45 Federal Policy Fee.
- 4 Premium includes ICC Premium of \$5 for non-residential business or other non-residential building coverage up to \$480,000 and \$4 for coverage over \$480,000.
- 5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 6 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage that have proper openings.

property will remain on the list. The insurer has the following options.

- A new policy can be issued or an existing policy renewed for a single policy term using tentative rates. If the policyholder does not provide acceptable documentation prior to the next policy expiration date, the company must non-renew the policy.
- The renewal policy can be canceled or nullified in accordance with the Write Your Own (WYO) Company's business practices.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information needed to establish an actuarial rate for the policy has been received.

Any flood loss occurring after notifying the policyholder of the property's inclusion in the subset of properties cannot be settled until the insurer receives the appropriate underwriting documentation (i.e., new EC and photographs) or proof that the property should not have been placed on the list.

TABLE 1. TENTATIVE RATES^{1, 2}

RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential Business, Other Non-Residential	7.00	4.00	8.00	8.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential Business, Other Non-Residential	5.00	3.00	5.00	3.00

FIRM ZONES V, V1-V30, VE RATES

BUILDING TYPE	BUILDING		CONTENTS	
Non-Elevated, No Basement	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential Business, Other Non-Residential	12.00	12.00	12.00	12.00
Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building ³	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential Business, Other Non-Residential	8.00	8.00	8.00	8.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 Use Pre-/Post-FIRM full-risk deductible factors (Table 8B) and ICC premiums (Table 9) for all tentatively rated buildings.

3 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply).

ATTACHMENT D

**REVISED UNDERWRITING FORMS
EFFECTIVE NOVEMBER 1, 2015**

ARCHIVED APRIL 2018

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE APPLICATION, PAGE 1 (OF 2)
IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

BILLING	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> SECOND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)	POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD INDICATE THE PROPERTY PURCHASE DATE: ____/____/____
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____	INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED: PHONE NO.: _____ IS THE INSURED A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A NON-PROFIT ENTITY? <input type="checkbox"/> YES <input type="checkbox"/> NO
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). IDENTIFY ADDRESS TYPE: <input type="checkbox"/> STREET <input type="checkbox"/> LEGAL* <input type="checkbox"/> DESCRIPTION FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: * LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.	1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE: LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____	2ND MORTGAGEE/OTHER	NAME AND MAILING ADDRESS OF: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY _____ LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
COMMUNITY	GRANDFATHERING INFORMATION GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OF _____ <input type="checkbox"/> CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE) RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____ FIRM ZONE: _____ MAP DATE: ____/____/____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY CURRENT MAP INFORMATION CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____ MAP DATE: ____/____/____	PRIOR NFIP COVERAGE	COMPLETE THIS SECTION ONLY FOR PRE-FIRM BUILDINGS LOCATED IN AN SFHA. 1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO 2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO 3. IF YES, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? <input type="checkbox"/> YES <input type="checkbox"/> NO 4. IF YES, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHAT IS THE SUSPENSION DATE? ____/____/____ WHAT IS THE REINSTATEMENT DATE? ____/____/____ 5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? <input type="checkbox"/> YES <input type="checkbox"/> NO
ALL BUILDINGS	1. BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ % 2. BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL BUSINESS <input type="checkbox"/> OTHER NON-RESIDENTIAL 3. IS THE BUILDING A HOUSE OF WORSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO 4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? <input type="checkbox"/> YES <input type="checkbox"/> NO 5. BUILDING DESCRIPTION (CHECK ONE) <input type="checkbox"/> MAIN HOUSE <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> BARN <input type="checkbox"/> APARTMENT BUILDING <input type="checkbox"/> APARTMENT - UNIT <input type="checkbox"/> COOPERATIVE BUILDING <input type="checkbox"/> COOPERATIVE - UNIT <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> OTHER: _____ 6. CONDOMINIUM INFORMATION IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO IS COVERAGE FOR THE ENTIRE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS COVERAGE FOR A CONDOMINIUM UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO 7. ADDITIONS AND EXTENSIONS (IF APPLICABLE) DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) COVERAGE IS FOR: <input type="checkbox"/> BUILDING INCLUDING ADDITION(S) AND EXTENSION(S) <input type="checkbox"/> BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____	<input type="checkbox"/> ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S): _____ 8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANTS COVERAGE IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2. 9. BUILDING INFORMATION IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO 10. IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO 11. BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? <input type="checkbox"/> YES <input type="checkbox"/> NO 12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION	
NON-ELEVATED BUILDINGS	1. GARAGE IS A GARAGE ATTACHED TO THE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NET AREA OF THE GARAGE: _____ SQUARE FEET. ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____ TOTAL AREA OF ALL PERMANENT OPENINGS: _____ SQUARE INCHES. IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO 2. BASEMENT/SUBGRADE CRAWLSPACE DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$10,000 <input type="checkbox"/> \$10,001 TO \$20,000 <input type="checkbox"/> IF GREATER THAN \$20,000 - INDICATE THE AMOUNT: _____ DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$5,000 <input type="checkbox"/> \$5,001 TO \$10,000 <input type="checkbox"/> IF GREATER THAN \$10,000 - INDICATE THE AMOUNT: _____		

ELEVATED BUILDINGS

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.
ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

ELEVATED BUILDINGS (INCLUDING MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS)

1. IF THE BUILDING IS ELEVATED, IS THE AREA BELOW
☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

2. ELEVATING FOUNDATION TYPE
☐ PIERS, POSTS, OR PILES
☐ REINFORCED MASONRY PIERS OR CONCRETE PIERS OR COLUMNS
☐ REINFORCED CONCRETE SHEAR WALLS
☐ WOOD SHEAR WALLS
☐ SOLID FOUNDATION WALLS

3. MACHINERY AND/OR EQUIPMENT
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO \$10,000
☐ \$10,001 TO \$20,000
☐ IF GREATER THAN \$20,000 - INDICATE THE AMOUNT: _____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO \$5,000
☐ \$5,001 TO \$10,000
☐ IF GREATER THAN \$10,000 - INDICATE THE AMOUNT: _____

4. AREA BELOW THE ELEVATED FLOOR
IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO
IF YES, CHECK ONE OF THE FOLLOWING:
☐ FULLY ☐ PARTIALLY
IS THERE A GARAGE? (CHECK ONE)
☐ NO GARAGE
☐ BENEATH THE LIVING SPACE
☐ NEXT TO THE LIVING SPACE
DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS? ☐ YES ☐ NO
IF YES, HOW MANY? _____

IF THE ANSWER TO ANY OF THE QUESTIONS REGARDING THE AREA BELOW THE ELEVATED FLOOR IS YES, OR THERE IS A GARAGE, ANSWER ALL THE FOLLOWING.
INDICATE MATERIAL USED FOR ENCLOSURE:
☐ INSECT SCREENING
☐ LIGHT WOOD LATTICE
☐ SOLID WOOD FRAME WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
☐ SOLID WOOD FRAME WALLS (NON-BREAKAWAY)
☐ MASONRY WALLS (IF BREAKAWAY, SUBMIT CERTIFICATION DOCUMENTATION)
☐ MASONRY WALLS (NON-BREAKAWAY)
☐ OTHER (DESCRIBE): _____
IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:
_____|_____|_____|_____|_____| SQUARE FEET
IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR

PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO
IF YES, DESCRIBE: _____
DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.? ☐ YES ☐ NO
5. FLOOD OPENINGS
IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO
IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____
TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS: _____
_____|_____|_____|_____|_____| SQUARE INCHES.
ARE FLOOD OPENINGS ENGINEERED? ☐ YES ☐ NO
IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.
1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA
YEAR OF MANUFACTURE: _____
MAKE: _____
MODEL NUMBER: _____
SERIAL NUMBER: _____
DIMENSIONS: _____ x _____ FEET
ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? ☐ YES ☐ NO
IF YES, THE DIMENSIONS ARE: _____ x _____ FEET

2. ANCHORING
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)
☐ OVER-THE-TOP TIES ☐ GROUND ANCHORS
☐ FRAME TIES ☐ SLAB ANCHORS
☐ FRAME CONNECTORS
☐ OTHER (DESCRIBE): _____
3. INSTALLATION
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)
☐ MANUFACTURER'S SPECIFICATIONS
☐ LOCAL FLOODPLAIN MANAGEMENT STANDARDS
☐ STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
☐ BUILDING PERMIT ☐ CONSTRUCTION _____
CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
☐ SUBSTANTIAL IMPROVEMENT _____
CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:
☐ LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT _____
☐ LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES _____

CONTENTS
CONTENTS LOCATED IN:*
☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
IS PERSONAL PROPERTY HOUSE-HOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE: _____
*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

ELEVATION DATA

IS BUILDING POST-FIRM CONSTRUCTION?
☐ YES ☐ NO
(IF POST-FIRM CONSTRUCTION IN ZONES A, 1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH ELEVATION CERTIFICATE.)

ELEVATION CERTIFICATION DATE: ____/____/_____
BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____
LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOD ELEVATION: _____ (-) DIFFERENCE TO NEAREST FOOT: ____ (+ OR -)
IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? ☐ YES ☐ NO
IS BUILDING FLOODPROOFED? ☐ YES ☐ NO
(SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION REQUIREMENTS.)

COVERAGE AND RATING

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____ DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____

INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREMIUM REDUCTION/INCREASE	
BUILDING				.00			.00	.00	.00
CONTENTS				.00			.00	.00	.00
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING INDICATE THE RATE TABLE USED: _____								ANNUAL SUBTOTAL \$ _____	
PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____								ICC PREMIUM _____	
								SUBTOTAL _____	
								CRS PREMIUM DISCOUNT ____ %	
								SUBTOTAL _____	
								RESERVE FUND ____ %	
								SUBTOTAL _____	
								PROBATION SURCHARGE _____	
								HFIAA SURCHARGE _____	
								FEDERAL POLICY FEE _____	
								TOTAL AMOUNT DUE \$ _____	

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES.

SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) ____/____/_____
SIGNATURE OF INSURED (OPTIONAL) _____ DATE (MM/DD/YYYY) ____/____/_____

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — IMPORTANT

FLOOD INSURANCE APPLICATION
FEMA FORM 086-0-1

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 12 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033).

NOTE: Do not send your completed form to this address.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION, PAGE 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW☐ RENEWAL

☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

BILLING	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> SECOND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)	POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD INDICATE THE PROPERTY PURCHASE DATE: ____/____/____
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____	INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED: PHONE NO.: _____ IS THE INSURED A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A NON-PROFIT ENTITY? <input type="checkbox"/> YES <input type="checkbox"/> NO
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). IDENTIFY ADDRESS TYPE: <input type="checkbox"/> STREET <input type="checkbox"/> LEGAL* <input type="checkbox"/> DESCRIPTION FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: * LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.	1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE: LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ FIRM ZONE: _____ MAP DATE: ____/____/____ CURRENT MAP INFORMATION CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____ MAP DATE: ____/____/____ NEWLY MAPPED INFORMATION DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____/____/____	2ND MORTGAGEE/OTHER	NAME AND MAILING ADDRESS OF: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER SPECIFY: _____ LOAN NO.: _____ IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
ALL BUILDINGS	1. BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ % 2. BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL BUSINESS <input type="checkbox"/> OTHER NON-RESIDENTIAL 3. IS THE BUILDING A HOUSE OF WORSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO 4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? <input type="checkbox"/> YES <input type="checkbox"/> NO 5. BUILDING DESCRIPTION (CHECK ONE) <input type="checkbox"/> MAIN HOUSE <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> BARN <input type="checkbox"/> APARTMENT BUILDING <input type="checkbox"/> APARTMENT – UNIT <input type="checkbox"/> COOPERATIVE BUILDING <input type="checkbox"/> COOPERATIVE – UNIT <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> OTHER: _____ 6. CONDOMINIUM INFORMATION IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO IS COVERAGE FOR THE ENTIRE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS COVERAGE FOR A CONDOMINIUM UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO 7. ADDITIONS AND EXTENSIONS (IF APPLICABLE) DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) COVERAGE IS FOR: <input type="checkbox"/> BUILDING INCLUDING ADDITION(S) AND EXTENSION(S) <input type="checkbox"/> BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION: _____	DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____
NON-ELEVATED BUILDINGS	1. GARAGE IS A GARAGE ATTACHED TO THE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NET AREA OF THE GARAGE: _____ SQUARE FEET. ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____ TOTAL AREA OF ALL PERMANENT OPENINGS: _____ SQUARE INCHES. IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	2. BASEMENT/SUBGRADE CRAWLSPACE	DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SELECT THE VALUE BELOW: <input type="checkbox"/> UP TO \$10,000 <input type="checkbox"/> \$10,001 TO \$20,000 <input type="checkbox"/> IF GREATER THAN \$20,000 - INDICATE THE AMOUNT: _____
			IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO 10. IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO 11. BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? <input type="checkbox"/> YES <input type="checkbox"/> NO 12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

**PREFERRED RISK POLICY AND
NEWLY MAPPED APPLICATION, PAGE 2 (OF 2)**

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

PREFERRED RISK POLICY AND NEWLY MAPPED APPLICATION
FEMA FORM 086-0-5

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 10 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033).

NOTE: Do not send your completed form to this address.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PAGE 1 (OF 2)
FOR ALL POLICY TYPES. IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

POLICY #:

CHANGE	REASON FOR CHANGE (CHECK ALL THAT APPLY) <div><input type="checkbox"/> MORTGAGEE<input type="checkbox"/> MAILING ADDRESS</div> <div><input type="checkbox"/> INCREASE COVERAGE<input type="checkbox"/> BILLING</div> <div><input type="checkbox"/> BUILDING INFORMATION<input type="checkbox"/> AGENT/PRODUCER</div> <div><input type="checkbox"/> INSURED INFORMATION</div> <div><input type="checkbox"/> OTHER (SPECIFY):</div>	ASSIGNMENT	REASON FOR ASSIGNMENT: <div><input type="checkbox"/> NEW PURCHASE</div> <div>DATE OF PURCHASE: / /</div> <div><input type="checkbox"/> OTHER (SPECIFY):</div>	BILLING	FOR RENEWAL, BILL: <div><input type="checkbox"/> INSURED<input type="checkbox"/> LOSS PAYEE</div> <div><input type="checkbox"/> FIRST MORTGAGEE<input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)</div> <div><input type="checkbox"/> SECOND MORTGAGEE</div>
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: AGENT'S TAX ID: PHONE NO.: FAX NO.: EMAIL ADDRESS:			POLICY PERIOD	POLICY PERIOD IS FROM / / TO / / / 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD
				INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED: PHONE NO.: IS THE INSURED A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A NON-PROFIT ENTITY? <input type="checkbox"/> YES <input type="checkbox"/> NO
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). IDENTIFY ADDRESS TYPE: <input type="checkbox"/> STREET <input type="checkbox"/> LEGAL* <input type="checkbox"/> DESCRIPTION FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: * LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.			1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE: LOAN NO.: IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
				PRIOR NFIP COVERAGE	NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: LOAN NO.: IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
COMMUNITY	GRANDFATHERING INFORMATION GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR <input type="checkbox"/> CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE) RATING MAP INFORMATION NAME OF COUNTY/PARISH: COMMUNITY NO./PANEL NO. AND SUFFIX: FIRM ZONE: MAP DATE: / / COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY CURRENT MAP INFORMATION CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: - CURRENT FIRM ZONE: CURRENT BFE: MAP DATE: / / NEWLY MAPPED INFORMATION DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: / /			2ND MORTGAGEE/OTHER	NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: LOAN NO.: IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO
ALL BUILDINGS	<div><div>1. BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: %</div><div>2. BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL BUSINESS <input type="checkbox"/> OTHER NON-RESIDENTIAL</div><div>3. IS THE BUILDING A HOUSE OF WORSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO</div><div>4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? <input type="checkbox"/> YES <input type="checkbox"/> NO</div><div>5. BUILDING DESCRIPTION (CHECK ONE) <input type="checkbox"/> MAIN HOUSE <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> BARN <input type="checkbox"/> APARTMENT BUILDING <input type="checkbox"/> APARTMENT - UNIT <input type="checkbox"/> COOPERATIVE BUILDING <input type="checkbox"/> COOPERATIVE - UNIT <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> TOOL/STORAGE SHED</div></div> <div><input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> OTHER: 6. CONDOMINIUM INFORMATION IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO IS COVERAGE FOR THE ENTIRE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS COVERAGE FOR A CONDOMINIUM UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO 7. ADDITIONS AND EXTENSIONS (IF APPLICABLE) DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) COVERAGE IS FOR: <input type="checkbox"/> BUILDING INCLUDING ADDITION(S) AND EXTENSION(S) <input type="checkbox"/> BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION:</div>				

☐ ADDITION OR EXTENSION ONLY (INCLUDE DESCRIPTION IN THE PROPERTY LOCATION BOX ABOVE). PROVIDE POLICY NUMBER FOR BUILDING EXCLUDING ADDITION(S) OR EXTENSION(S):

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANTS COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.
9. BUILDING INFORMATION
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY**IS BUILDING LOCATED ON FEDERAL LAND?**
☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO
10. IS BUILDING ELEVATED? ☐ YES ☐ NO
11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? ☐ YES ☐ NO
12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

**FLOOD INSURANCE GENERAL CHANGE
ENDORSEMENT, PAGE 2 (OF 2)**

PLEASE SUBMIT TOTAL AMOUNT DUE AND ALL REQUIRED CERTIFICATIONS WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PAGE 1 AND PAGE 2 BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT
FEMA FORM 086-0-3

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 9 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033).

NOTE: Do not send your completed form to this address.

ATTACHMENT E

**FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL AND
BUSINESS STRUCTURES
EFFECTIVE NOVEMBER 1, 2015**

ARCHIVED APRIL 2018



FEMA

NATIONAL FLOOD INSURANCE PROGRAM

FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES

AND

INSTRUCTIONS

2015 EDITION

National Flood Insurance Program

FLOODPROOFING CERTIFICATE

FOR NON-RESIDENTIAL STRUCTURES

Paperwork Reduction Act Notice

General: This information is provided pursuant to Public Law 96-511 (the Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

Authority: Public Law 96-511, amended; 44 U.S.C. 3507; and 5 CFR 1320.

Paperwork Burden Disclosure Notice: Public reporting burden for this data collection is estimated to average 3.25 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington, VA 20598-3005, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

Privacy Act Statement

Authority: Title 44 CFR § 61.7 and 61.8.

Principal Purpose(s): This information is being collected for the primary purpose of estimate the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

Purpose of the Floodproofing Certificate for Non-Residential Structures

Under the National Flood Insurance Program (NFIP), the floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation (BFE). A floodproofing design certification is required for non-residential structures that are floodproofed. This form is to be used for that certification.

A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy. Before a floodproofed building is designed, numerous planning considerations, including flood warning time, uses of the building, mode of entry to and exit from the building and the site in general, floodwater velocities, flood depths, debris impact potential, and flood frequency, must be addressed to ensure that dry floodproofing will be a viable floodplain management measure.

The minimum NFIP requirement is to floodproof a building to the BFE. However, when it is rated for flood insurance one-foot is subtracted from the floodproofed elevation. Therefore, a building has to be floodproofed to one foot above the BFE to receive the same favorable flood insurance rates as a building elevated to the BFE.

Additional guidance can be found in FEMA Publication 936, Floodproofing Non-Residential Buildings (2013), available on FEMA's website at <https://www.fema.gov/media-library/assets/documents/34270>.

THIS LAYOUT OF THE REVISED FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES

The floodproofing of non-residential buildings may be permitted as an alternative to elevating to or above the Base Flood Elevation; however, a floodproofing design certification is required. This form is to be used for that certification. Floodproofing of a residential building does not alter a community's floodplain management elevation requirements or affect the insurance rating unless the community has been issued an exception by FEMA to allow floodproofed residential basements. The permitting of a floodproofed residential basement requires a separate certification specifying that the design complies with the local floodplain management ordinance.

BUILDING OWNER'S NAME	FOR INSURANCE COMPANY USE	
STREET ADDRESS (Including Apt., Unit, Suite, and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER	POLICY NUMBER	
OTHER DESCRIPTION (Lot and Block Numbers, etc.)	COMPANY NAIC NUMBER	
CITY	STATE	ZIP CODE

SECTION I – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM:

COMMUNITY NUMBER	PANEL NUMBER	SUFFIX	DATE OF FIRM INDEX	FIRM ZONE	BASE FLOOD ELEVATION (In AO Zones, Use Depth)
------------------	--------------	--------	--------------------	-----------	--

Indicate elevation datum used for Base Flood Elevation shown above: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

SECTION II – FLOODPROOFING INFORMATION (By a Registered Professional Engineer or Architect)

All elevations must be based on finished construction.

Floodproofing Elevation Information:

Building is floodproofed to an elevation of _____ feet (In Puerto Rico only: _____ meters). ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____
(Elevation datum used must be the same as that used for the Base Flood Elevation.)

Height of floodproofing on the building above the lowest adjacent grade is _____ feet (In Puerto Rico only: _____ meters).

For Unnumbered A Zones Only:

Highest adjacent (finished) grade next to the building (HAG) _____ feet (In Puerto Rico only: _____ meters)

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

(NOTE: For insurance rating purposes, the building's floodproofed design elevation must be at least 1 foot above the Base Flood Elevation to receive rating credit. If the building is floodproofed only to the Base Flood Elevation, then the building's insurance rating will result in a higher premium. See the Instructions section for information on documentation that must accompany this certificate if being submitted for flood insurance rating purposes.)

Non-Residential Floodproofed Construction Certification:

I certify the structure, based upon development and/or review of the design, specifications, as-built drawings for construction and physical inspection, has been designed and constructed in accordance with the accepted standards of practice (ASCE 24-14 or its equivalent) and any alterations also meet those standards and the following provisions.

The structure, together with attendant utilities and sanitary facilities is watertight to the floodproofed design elevation indicated above, is substantially impermeable to the passage of water, and shall perform in accordance with the 44 Code of Federal Regulations (44 CFR 60.3(c)(3)).

All structural components are capable of resisting hydrostatic and hydrodynamic flood forces, including the effects of buoyancy, and anticipated debris impact forces.

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME	LICENSE NUMBER (or Affix Seal)		
TITLE	COMPANY NAME		
ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE	DATE	PHONE	

Copies should be made of this Certificate for: 1) community official, 2) Insurance agent/company, and 3) building owner.

Instructions for Completing the Floodproofing Certificate for Non-Residential Structures

To receive credit for floodproofing, a completed Floodproofing Certificate for Non-Residential Structures is required for non-residential and business buildings in the Regular Program communities, located in zones A1–A30, AE, AR, AR Dual, AO, AH, and A with BFE.

In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided with the completed Floodproofing Certificate:

- Photographs of shields, gates, barriers, or components designed to provide floodproofing protection to the structure
- Written certification that the envelope of the structure is watertight with walls substantially impermeable to the passage of water required under 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
 - Exterior envelope of the structure
 - All penetrations to the exterior of the structure
 - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
 - All seals or gaskets for shields, gates, barriers, or components
 - Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure.

ATTACHMENT F

**SUMMARY OF THE REVISED CANCELLATION REFUND PROCEDURES
EFFECTIVE NOVEMBER 1, 2015**

ARCHIVED APRIL 2018

Revised Cancellation Refund Procedures Effective November 1, 2015					
Cancellation	Permitted Reasons for Policy Cancellation	Prior Refund Procedure (Unless stated otherwise, all premium, fees, surcharges refunded)	Revised Refund Procedures (Premium (which includes ICC) and Reserve Fund Assessment only)	Revised Refund Procedures (Federal Policy Fee, Probation surcharge and HFIAA surcharge only)	Changes Effective November 1, 2015
Reason Code 1 TRRP Reason Code 1	Building Sold or Removed, Destroyed or Physically Altered to no Longer Meet the Definition of an Eligible Building	Pro rata refund from date building sold, destroyed, removed, etc. (up to 2 years)	Full refund of premium and Reserve Fund Assessment (RFA) from date of building sold, destroyed, removed, etc. (up to 5 years prior to date of cancellation request).	No fees and surcharges refunded for policy term that is canceled midterm. Fees and surcharges fully refunded for any additional entire policy term canceled.	Refund up to 5 years (instead of 2). Fees and surcharges not refunded for policy term canceled midterm. This reason will be used for physical changes to the risk that render a risk ineligible mid-term, previously handled with reason code 6.
Reason Code 2 TRRP Reason Code 2	Contents Sold or Removed	Pro rata refund from date contents sold, destroyed, removed, etc. (up to 2 years)	Full refund of premium and RFA from date of contents sold, destroyed, removed, etc. (up to 5 years prior to date of cancellation request).	No fees and surcharges refunded for policy term that is canceled midterm. Fees and surcharges fully refunded for any additional entire policy term canceled	Refund up to 5 years (instead of 2). Fees and surcharges not refunded for policy term canceled midterm.
Reason Code 3 TRRP Reason Code 3	Canceled and rewritten to establish a common expiration date with other lines of insurance	Pro rata refund difference in premium and fees and surcharges from the effective date of the new policy to the end date of the policy being canceled.	Pro rata refund difference in premium and RFA from the effective date of the new policy and the end date of the policy being canceled.	No fees and surcharges refunded.	Fees and surcharges not refunded (instead of pro-rata)
Reason Code 4 TRRP Reason Code 4	Duplicate Policies (NFIP)	Full refund for policy with later effective date, pro rata refund for other duplicate coverage (up to 6 years)	Full refund of premium and RFA from date of duplicate coverage (up to 5 years prior to the date of cancellation request). Except as stated below, the policy with the later effective date must be canceled. The policy with the earlier effective date may be canceled in only three instances: the GFIP, MPPP, or a policy expired more than 30 days. In this instance, for a policy year that is canceled mid-term, the refund of premium and RFA will be pro rata. There is no refund for the GFIP. When the effective dates are the same, the insured may choose which policy to cancel.	When canceling the policy with the later effective date, fees and surcharges fully refunded (up to 5 years prior to date of cancellation request). No refunds are issued for the GFIP. Except for GFIPs (for which there is no refund), when canceling the policy with the earlier effective date, no fees and surcharges are refunded for the year canceled mid-term, and fees and surcharges are refunded for any additional additional entire policy term canceled.	Refund up to 5 years (instead of 6). Fees and surcharges not refunded if policy with the earlier effective date is cancelled.
Reason Code 5 TRRP Reason Code 5	Non-Payment (e.g., insured's check returned for insufficient funds, or credit card error)	Full refund to agent (if the agent covers the payment to the insurer after receiving a check from the applicant made payable to the agency), or to insurer for credit card error.	Full refund to agent or insurer	Fees and surcharges fully refunded to agent or insurer	No Change - now incorporates former Reason Code 14
Reason Code 6 TRRP Reason Code 6	Ineligible Risk - Ineligible at time of initial application (e.g., CBRS area, § 1316 property)	Full refund from date of inception (no limit)	Full refund from date of inception (up to 5 years prior to date of cancellation request)	Fees and surcharges fully refunded	Full refund limited to 5 years (instead of unlimited).
	Ineligible Risk - Later becomes ineligible	Pro rata refund from date of ineligibility (no limit)	Full refund from first renewal date after property becomes ineligible (up to 5 years prior to date of cancellation request).	Fees and surcharges fully refunded to agent or insurer.	Refund limited to 5 years (instead of unlimited).
Reason Code 7 TRRP Reason Code 8	No Insurable Interest (e.g., closing did not occur)	Full refund current term only	Full refund current term only	Fees and surcharges fully refunded	No Change
Reason Code 8 TRRP Reason Code 50	Policy required by mortgagee in error, no longer required by lender - first year only	Pro rata refund (current term only)	Pro rata refund (current term only)	No fees and surcharges refunded	Fees and surcharges not refunded (instead of pro-rata)

Cancellation	Permitted Reasons for Policy Cancellation	Prior Refund Procedure (Unless stated otherwise, all premium, fees, surcharges refunded)	Revised Refund Procedures (Premium (which includes ICC) and Reserve Fund Assessment only)	Revised Refund Procedures (Federal Policy Fee, Probation surcharge and HFIAA surcharge only)	Changes Effective November 1, 2015
Reason Code 9 TRRP Reason Code 9	PMR or LOMR with Lender release	Pro rata refund (current term and possibly pro-rata refund for prior policy term)	Pro rata refund from date of cancellation.	No fees and surcharges refunded.	Fees and surcharges not refunded (instead of full/pro-rata). Cancellation effective date based on receipt date.
Reason Code 10 TRRP Reason Code 45	Certain Condominium Units Covered by Dwelling Policy and by RCBAP	Pro rata refund for Dwelling Form policy the first year (up to 6 years total refund)	The Dwelling form policy may be cancelled when an RCBAP is issued at statutory limits. A pro rata refund of premium and RFA will be issued in the first year coverage was duplicated between the Dwelling form and the RCBAP. A full refund of premium and RFA will be issued for subsequent policy years with duplicate coverage (up to 5 consecutive policy years prior to date of cancellation request).	No fees and surcharges refunded for policy term that is canceled midterm. Fees and surcharges fully refunded for any additional entire policy term canceled.	Refund up to 5 years (instead of 6). Fees and surcharges not refunded for policy term canceled midterm.
Reason Code 12 TRRP Reason Code 52	Mortgage Paid Off	Pro rata refund (current term and possibly pro-rata refund for prior policy term)	Pro rata refund from receipt date of the cancellation request	No fees and surcharges refunded.	Fees and surcharges not refunded for policy term canceled midterm. Cancellation effective date based on receipt date.
Reason Code 13 TRRP Reason Code 60	Voidance Prior to Effective Date	Full refund current term only	Full refund current term only	Fees and surcharges fully refunded	Adding exception: Need statement from policyholder of no mandatory purchase requirement
Reason Code 14 TRRP Reason Code 70	Voidance due to Credit Card Error	Full refund current term only	Eliminate (and merge with reason 5)	Eliminate	Eliminate
Reason Code 15 TRRP Reason Code 16	FEMA Letter of Determination with lender release	Pro rata refund (current term only)	Pro rata refund from date of cancellation.	No fees and surcharges refunded	Fees and surcharges not refunded (instead of full). Cancellation effective date based on receipt date.
Reason Code 16 TRRP Reason Code 17	Duplicate Policies (Non-NFIP)	Pro rata refund from date of cancellation	N/A	N/A	Eliminating this cancellation reason.
Reason Code 18 TRRP Reason Code 52	Mortgage Paid on MPPP	Pro rata refund (current term and possibly pro rata refund for prior policy term)	Pro rata refund from date of cancellation.	No fees and surcharges refunded.	Fees and surcharges not refunded for policy term canceled midterm. Cancellation effective date based on receipt date.
Reason Code 19 TRRP Reason Code 20	LOMA with lender release	Pro rata refund (current term and possibly pro rata refund for prior policy term)	Pro rata refund from LOMA date of current policy term premium and possibly prior policy term premium.	No fees and surcharges refunded.	Fees and surcharges not refunded (instead of full/pro rata).
Reason Code 20 TRRP Reason Code 21	SRL written w/incorrect insurer (should be with the NFIP DSA's SDF)	Full refund/premium applied to new policy.	Full refund/premium applied to new policy.	Yes - applied to rewritten policy	No Change
Reason Code 21 TRRP Reason Code 10	Closed Basin Lake (ineligible)	No refund	N/A	No fees and surcharges refunded.	No Change
Reason Code 22 TRRP Reason Code 22	Cancel/Rewrite to correct a misrating	Full refund. Applied to rewritten policy (up to 6 years). Fees and surcharges refunded and applied to rewritten policy (all terms).	Full premium refund including fees and surcharges applied to new policy (up to 5 years prior to date of cancellation request). Refund of any premium difference between old and new policies is provided under rewritten policy.	Yes - applied to rewritten policy	Refund up to 5 years (instead of 6).

Cancellation	Permitted Reasons for Policy Cancellation	Prior Refund Procedure (Unless stated otherwise, all premium, fees, surcharges refunded)	Revised Refund Procedures (Premium (which includes ICC) and Reserve Fund Assessment only)	Revised Refund Procedures (Federal Policy Fee, Probation surcharge and HFIAA surcharge only)	Changes Effective November 1, 2015
Reason Code 23 TRRP Reason Code 23	Fraud	No refund	No refund	No fees and surcharges refunded	No Change
Reason Code 24 TRRP Reason Code 24	Cancel/Rewrite to PRP after Map Revision	Full refund. Applied to rewritten policy (current and prior year). Fees and surcharges refunded and applied to rewritten policy (all terms).	Full premium refund including fees and surcharges applied to new policy (up to 5 years prior to date of cancellation request). Refund of any premium difference between old and new policies is provided under rewritten policy.	Yes - applied to rewritten policy	Refund of up to 5 years (instead of 2).
Reason Code 25 TRRP Reason Code 25	Cancel/Rewrite to process HFIAA refund	Full premium applied to new policy	N/A	Yes - applied to rewritten policy	Only applicable to HFIAA refunds processed Oct 2014 through Dec 2014.

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ATTACHMENT G

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND
EDIT SPECIFICATIONS
EFFECTIVE NOVEMBER 1, 2015**

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Summary of the November 2015 TRRP Plan updates (Change 24)

Part 3 – Reporting Requirements	<ul style="list-style-type: none"> Added section V – Rate Table Codes which represents the rate tables outlined in the Flood Insurance Manual and Submit-for-Rate Guidelines. The WYO companies/vendors will report a three-digit code that represents what rate table was used to obtain the building and contents rates (basic and additional). Also revised the list of Data Element Requirements for WYO.
Part 4 – Data Dictionary	<ul style="list-style-type: none"> Data Dictionary Table of Contents – added new data elements represented by notation ‘new’. Agricultural Structure Indicator: New data element Area below Elevated Floor - Elevators: New data element Area below Elevated Floor – Enclosed Finished Area Indicator: New data element Area below Elevated Floor – Garage Indicator: New data element Area below Elevated Floor – M/E Indicator: New data element Area below Elevated Floor – M/E Value Amount: New data element Area below Elevated Floor – M/E Value Indicator: New data element Area below Elevated Floor – Number of Flood Openings: New data element Area below Elevated Floor – Washer/Dryer Indicator: New data element Area below Elevated Floor – Washer/Dryer Amount: New data element Area below Elevated Floor – Washer/Dryer Indicator: New data element Basement M/E Indicator: New data element Basement M/E Value Amount: New data element Basement M/E Value Indicator: New data element Basement Washer/Dryer Indicator: New data element Basement Washer/Dryer Value Amount: New data element Basement Washer/Dryer Value Indicator: New data element Building Description Type: Renamed from ‘Building Use Type’ Building on Federal Land Indicator: New data element Building Purpose Type: revised Edit Criteria and Note sections. Building Purpose Type Percentage: New data element Building Walled/Roofed Indicator: New data element Business Property Indicator: Data element will no longer be reported as of November 1, 2015. Associated edits will be canceled.

Summary of the November 2015 TRRP Plan updates (Change 24)

- | | |
|--|---|
| | <ul style="list-style-type: none">• Cancellation/Voidance Reason: revised all cancellation reason codes as to eligibility of full vs. pro-rata refunds.• Current Map Date: New data element• Elevating Foundation Type: New data element• Enclosure Material Type: New data element• Enclosure Size: New data element• Enclosure Use Indicator: New data element• Engineered Flood Openings Indicator: New data element• Entire Building Coverage Indicator: New data element• Flood Openings Indicator: New data element• Floor Below Grade Indicator: New data element• Foundation Type: revised Edit Criteria section• Garage Flood Openings Indicator: New data element• Garage Indicator: New data element• Garage M/E Indicator: New data element• Garage - Number of Flood Openings: New data element• Garage Total Net Area: New data element• Garage Use Indicator: New data element• House Worship Indicator: New data element• Lender Indicator: New data element• Mandatory Purchase Indicator: New data element• Newly Mapped Date: New data element• Non-Profit Entity Indicator: New data element• Occupancy Type: Added new code '6' – Non Residential Business. Code '4' has been renamed 'Other Non Residential'.• Pre-FIRM SFHA – Community Reinstatement Date: New data element• Pre-FIRM SFHA – Community Reinstatement Indicator: New data element• Pre-FIRM SFHA – Community Suspension Date: New data element• Pre-FIRM SFHA – Lender Required under Mandatory Purchase Indicator: New data element |
|--|---|

Summary of the November 2015 TRRP Plan updates (Change 24)

	<ul style="list-style-type: none">• Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator: New data element• Pre-FIRM SFHA – Prior Policy lapsed Result of Community Suspension Indicator: New data element• Property Purchase Date: Revised Note Section• Property Purchase Indicator: Data element will no longer be reported as of November 1, 2015. Associated edits will be cancelled.• Rate Table Code: New data element• Rated Map Date: New data element• Sml-Business Indicator: New data element• Substantial Improvement Date: New data element• Total Area of Garage Flood Openings: New data element• Total Area of Flood Openings: New data element
Part 6 – Record Layouts	<ul style="list-style-type: none">• Revised Policy TRRP transaction record layouts to include new data elements. Record layouts have increased from 700 characters to 1000 characters.
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	<ul style="list-style-type: none">• Added new data elements
Appendix C - Error Reporting	<ul style="list-style-type: none">• Added new data elements to Policy Error record layouts.

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 3November 1, 1997
Revision 4November 1, 2001
 Changes 1 & 2.....May 1, 2002
 Change 3.....November 1, 2002
 Change 4.....May 1, 2003
 Change 5.....November 1, 2003
 Change 6.....May 1, 2004
 Change 6.1.....February 1, 2005
 Changes 7 & 7 (Revised).....May 1, 2005
 Changes 8 & 8.1.....November 1, 2005
 Change 9.....May 1, 2006
 Changes 10, 11 & 12.....May 1, 2008
 Changes 13, 13.1 & 13.2.....November 1, 2009
 Change 14.....January 1, 2011
 Change 15.....November 1, 2011
 Change 16.....May 1, 2012
 Change 17.....November 1, 2012
 Change 18.....January 1, 2013
 Change 19, 19.1, 19.2 & 19.3.....November 1, 2013
 Change 20.....June 1, 2014
 Change 21.....November 1, 2014
 Change 22.....January 1, 2015
 Change 23, 23.1, 23.2, 23.3.....April 1, 2015
 Change 24.....November 1, 2015

PART 3 - REPORTING REQUIREMENTS

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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 - Coverage and Rating
Additional Contents Rate WYO	Y	4-5	Application - Coverage and Rating
Additions/Extensions Indicator	Y	4-5A	Application - Part 2. Section I
Agricultural Structure Indicator	Y	4-5C	Application - Building
Application Date	Y	4-6A	Application - Signature
Area below Elevated Floor - Elevators	Y	4-6B	Application - Elevated Buildings
Area below Elevated Floor - Enclosed Finished Area	Y	4-6C	Application - Elevated Buildings
Area below Elevated Floor - Garage Indicator	Y	4-6D	Application - Elevated Buildings
Area below Elevated Floor - M/E Indicator	Y	4-6E	Application - Elevated Buildings
Area below Elevated Floor - M/E Value Amount	Y	4-6F	Application - Elevated Buildings
Area below Elevated Floor - M/E Value Indicator	Y	4-6G	Application - Elevated Buildings
Area below Elevated Floor - Number of Flood Openings	Y	4-6H	Application - Elevated Buildings
Area below Elevated Floor - Washer/Dryer Indicator	Y	4-6I	Application - Elevated Buildings
Area below Elevated Floor - Washer/Dryer Value Amount	Y	4-6J	Application - Elevated Buildings
Area below Elevated Floor - Washer/Dryer Value Ind.	Y	4-6K	Application - Elevated Buildings
Base Flood Elevation (Rating Map Information)	Y	4-7	Application - Elevation Data
Basement/Enclosure/Crawlspce Type	Y	4-8	Application - Building
Basic Building Rate WYO	Y	4-9	Application - Coverage and Rating

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Basic Contents Rate WYO	Y	4-10	Application - Coverage and Rating
Building Construction Date Type	Y	4-12A	Application - Construction Information
Building in Course of Construction Indicator	Y	4-14	Application - Building
Building over Water Type	Y	4-14A	Application - Building
Building Purpose Type	Y	4-14C	Application - Building
Building Use Type	Y	4-14D	Application - Part 2. Section I
Business Property Indicator	Y	4-14E	Application - Building
Building Walled/Roofed Indicator	Y	4-14G	Application - Building
Cancellation/Voidance Reason	Y	4-15	Cancellation/Nullification Request Form
Case File Number for Disaster Assistance	Y	4-44A	Application - Disaster Assistance
Community Identification Number (Rating Map Information)	Y	4-55	Application - Community (Rating Map Information)
Condominium Form of Ownership Indicator	Y	4-55B	Application - Building
Condominium Indicator	Y	4-56	Application - Building
Condominium Master Policy Units	Y	4-60	Application - Building
Coverage Required for Disaster Assistance	Y	4-64	Application - Disaster Assistance
CRS Classification Credit Percentage	Y	4-65	Application - Coverage and Rating
Current Map Date	Y	4-66N	Application - Building
Current Map Info - Base Flood Elevation	Y	4-66O	Application - Community (Grandfathering Information)
Current Map Info - Community Identification Number	Y	4-66P	Application - Community (Grandfathering Information)
Current Map Info - Flood Risk Zone	Y	4-66Q	Application - Community (Grandfathering Information)

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Current Map Info - Map Panel Number	Y	4-66R	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Suffix	Y	4-66S	Application - Community (Grandfathering Information)
Current Map Info - Prior Policy No. (renamed)	Y	4-66T	See "Prior Policy Number"
Deductible - Building	Y	4-76	Application - Coverage and Rating
Deductible - Contents	Y	4-78	Application - Coverage and Rating
Deductible Percentage WYO	Y	4-80	Application - Coverage and Rating
Diagram Number ¹	N	4-81	Application - Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
Elevating Foundation Type	Y	4-84A	Application - Elevated Buildings
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date	Y	4-87	Application - Elevation Data
Elevation Difference	Y	4-88	Application - Elevation Data; Elevation Certificate
Enclosure Size	Y	4-88C	Application - Elevated Buildings
Enclosure Material Type	Y	4-88B	Application - Elevated Buildings
Enclosure Type	Y	4-88D	Application - Part 2. Section II
Enclosure Use Indicator	Y	4-88E	Application - Elevated Buildings
Endorsement Effective Date	Y	4-89	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Endorsement Premium Amount	Y	4-90	
Engineered Flood Openings Indicator	Y	4-90A	Application - Elevated Buildings
Entire Building Coverage Indicator	Y	4-90B	Application - Building
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application - Coverage and Rating
Federal Policy Fee - Refunded	Y	4-98	
First Lender City ²	N	4-102	Application - 1st Mortgagee
First Lender Loan Number ²	N	4-103	Application - 1st Mortgagee
First Lender Name ²	N	4-104	Application - 1st Mortgagee
First Lender State ²	N	4-105	Application - 1st Mortgagee
First Lender Street Address	N	4-106	Application - 1st Mortgagee
First Lender ZIP Code ²	N	4-107	Application - 1st Mortgagee
Flood Risk Zone (Rating Map Information)	Y	4-110	Application - Community (Rating Map Information)
Floodproofed Indicator	Y	4-112	Application - Elevation Data
Flood Openings Indicator	Y	4-109A	Application - Elevated Buildings
Floor Below Grade Indicator	Y	4-112A	Application - Elevated Buildings
Garage Flood Openings Indicator	Y	4-115A	Application - Elevated Buildings
Garage Indicator	Y	4-115B	Application - Elevated Buildings
Garage M/E Indicator	Y	4-115C	Application - Elevated Buildings

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Garage - Number of Flood Openings	Y	4-115D	Application - Elevated Buildings
Garage Total Net Area	Y	4-115E	Application - Elevated Buildings
Garage Use Indicator	Y	4-115F	Application - Elevated Buildings
Grandfathering Type Code	Y	4-115A	Application - Community (Grandfathering Information)
HFIAA Indicator	N	4-115C	
HFIAA Surcharge	N	4-115E	
HFIAA Surcharge - Refunded	N	4-115F	
House Worship Indicator			
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name ²	Y	4-127	Application - Insured Information
Insured Last Name ³	Y	4-128	Application - Insured Information
Lender Indicator	Y	4-128A	Application - Insured
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade ¹	N	4-130	Application - Elevation Data

¹Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

²This data element is required for policies expired more than 120 days.

³This data element is required for policies with a policy effective date on or after April 30, 1996. Prior to this date, either Insured Name or Taxpayer ID was reported.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Lowest Floor Elevation	Y	4-131	Application - Elevation Data; Elevation Certificate
Mailing City	Y	4-131A	Application - Insured Information
Mailing State	Y	4-131B	Application - Insured Information
Mailing Street Address	Y	4-131C	Application - Insured Information
Mailing ZIP Code	Y	4-131D	Application - Insured Information
Mandatory Purchase Indicator	Y	4-131E	Application - Insured
Map Panel Number ¹ (Rating Map Information)	Y	4-132	Application - Community (Rating Map Information)
Map Panel Suffix (Rating Map Information)	Y	4-133	Application - Community (Rating Map Information)
Mitigation Offer Indicator	Y	4-133A	
Name Format Indicator	Y	4-134	
Name or Descriptive Information Indicator	Y	4-135	
New Policy Number	Y	4-138	
New/Rollover/Transfer Indicator	Y	4-139	Application -New/ Renewal/Transfer Box
Newly Mapped Date	Y	4-139A	Application - Building
Non_Profit Entity Indicator	Y	4-139B	Application - Building
Number of Elevators	Y	4-139A	Application - Part 2. Section II
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application - Building
Obstruction Type	Y	4-141	Application - Building
Occupancy Type	Y	4-143	Application - Building

¹Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Information
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Period
Policy Assignment Type	Y	4-151A	General Change Endorsement - Assignment
Policy Expiration Date	Y	4-154	Application - Policy Period
Policy Number	Y	4-155	
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application - Elevation Data
Pre-FIRM SFHA - Community Reinstatement Date	Y	4-158A	Application - Building
Pre-FIRM SFHA - Community Reinstatement Indicator	Y	4-158B	Application - Building
Pre-FIRM SFHA - Community Suspension Date	Y	4-158C	Application - Building
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator	Y	4-158D	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator	Y	4-158E	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	Y	4-158F	Application - Building
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator ⁴	Y	4-160	Application - Building

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Prior Policy Number	Y	4-160A	Application - New/ Renewal/Transfer Box
Probation Surcharge Amount WYO	Y	4-161	Application - Coverage and Rating
Property Beginning Street Number	Y	4-162	Application - Property Location
Property City	Y	4-163	Application - Property Location

⁴This data element is required for new business and renewals on or after May 1, 2000. Prior to this date, it was optional.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Rate Table Code	Y	4-168A	
Rated Map Date	Y	4-168B	
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Reinstatement HFIAA Surcharge	Y	4-170A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number ⁵	Y	4-173	
Repetitive Loss Target Group Indicator ⁵	Y	4-174	
Replacement Cost ¹	Y	4-175	Application - Coverage and Rating

¹Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

⁵This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property Indicator'.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating
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Second Lender Loan Number ²	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name ⁴	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State ⁴	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address ²	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code ²	N	4-189	Application - 2nd Mortgagee/Other
Small Business Indicator	Y	4-189A	Application - Building
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State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Substantial Improvement Date	Y	4-196B	
Taxpayer Identification Number ⁶	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

⁴This data element is required for policies expired more than 120 days.

⁶Effective May 1, 2008, the Social Security Number for the insured is no longer required.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Tenant Indicator	Y	4-198B	Application - Building
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Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Area of Garage Flood Openings	Y	4-201C	Application - Elevated Building
Total Area of Permanent Flood Openings	Y	4-201D	Application - Elevated Building
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
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WYO Transaction Date	Y	4-219	
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IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA)

Rating Guidance for Pre-FIRM Buildings

Always use full-risk rates for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Use Pre-FIRM subsidized rates for Pre-FIRM buildings when more favorable than a full-risk rate, or when insufficient information is submitted to determine a full-risk rate. Please refer to the Flood Insurance manual for further information on the referenced rate tables stated below.

When rating a building using Pre-FIRM subsidized rates, follow the guidance below to determine which Pre-FIRM subsidized rate table to use.

Table 2A - Pre-FIRM Primary Residence: Use for primary residences, non-SRL, and not substantially damaged/improved. (For RCBAPs, use Table 3A or 4A in the Condominiums section.)

Table 2B - Pre-FIRM Non-Primary Residence: Use for all non-primary residences, except if SRL. If SRL, use Table 2C.

Table 2C - Pre-FIRM SRL: Use for all Pre-FIRM SRL. (For RCBAPs, use Table 4B in the Condominiums section.)

Table 2D - Pre-FIRM Substantially Damaged/Improved: Use for substantially damaged/improved buildings and primary residences. If substantially damaged/improved and non-primary and not SRL, use Table 2B. If substantially damaged/improved and non-primary and SRL, use Table 2C. (For RCBAPs, use 3B or 4C in the Condominiums section.)

V. RATE TABLE CODES

These rate table codes will represent the rate table outlined in the Flood Insurance Manual or Submit-for-Rate Guidelines that is used by the WYO company/vendor to determine the building and contents rates (basic and additional) for a submitted policy.

FLOOD INSURANCE MANUAL – SECTION 5 - RATING

RATE TABLE CODE	RATE TABLE DESCRIPTION
R1E	Table 1 – Emergency Program Rates
R2A	Table 2A – Regular Program – Pre-FIRM Construction Rates
R2B	Table 2B – Regular Program – Pre-FIRM Construction Rates (Non-Primary)
R2C	Table 2C – Regular Program – Pre-FIRM Construction Rates – Severe Repetitive Loss Properties
R2D	Table 2D – Regular Program – Pre-FIRM Construction Rates – Substantial Improvement
R3A	Table 3A – Regular Program – Post-FIRM Construction Rates – A99, B, C, D, AO, AH zones
R3B	Table 3B – Post-FIRM Construction Rates – zones A1-A30, AE
R3C	Table 3C – Post-FIRM Construction Rates – Unnumbered zone A
R3D	Table 3D – Post-FIRM Construction Rates – zones '75-'81 V1-V30, VE, V
R3E	Table 3E – Post-FIRM Constructions Rates – 1981 Post-Firm V1-V30, VE, V zones – Free of Obstruction
R3F	Table 3F – Post-FIRM Constructions Rates – 1981 Post-Firm V1-V30, VE, V zones – With Obstruction
R4X	Table 4 – Regular Program Pre and Post-FIRM AR and AR dual zones – Not Elevation Rated
R5X	Table 5 – Regular Program – Pre and Post-FIRM AR and AR dual zones – Elevation Rated
R6X	Table 6 – Tentative Rates

V. RATE TABLE CODES (CONT'D.)**FLOOD INSURANCE MANUAL – SECTION 6 - CONDOMINIUMS**

RATE TABLE CODE	RATE TABLE DESCRIPTION
C3A	Table 3A – RCBAP High-Rise Condominium Rates
C3B	Table 3B – RCBAP High-Rise Condominium Rates – Pre-FIRM Substantial Improvement
C3C	Table 3C – RCBAP High-Rise – Post-FIRM AO/AH and unnumbered A zones
C3D	Table 3D – RCBAP High-Rise Condominium Rates – Pre and Post-FIRM AR and AR-dual zones
C3E	Table 3E – RCBAP High-Rise Condominium Rates – '75-'81 V1-V30, VE, V zones
C4A	Table 4A – RCBAP Low-Rise Condominium Rates
C4B	Table 4B – RCBAP Low-Rise 1-4 Family Severe Repetitive Loss Properties
C4C	Table 4C – RCBAP Low-Rise Condominium Rates – Pre-FIRM Substantial Improvement
C4D	Table 4D – RCBAP Low-Rise Condominium Rates – Post-FIRM A1-A30, AE
C4E	Table 4E – RCBAP Low-Rise Condominium Rates – Unnumbered zone A
C4F	Table 4F – RCBAP Low-Rise Condominium Rates – AR and AR-dual zones
C4G	Table 4G – RCBAP Low-Rise Condominium Rates – Post-FIRM '75-'81 V1-V30, VE zones
C5A	Table 5A – RCBAP High-Rise and Low-Rise Condominium Rates – Post-FIRM V1-V30, VE (free of obstruction)
C5B	Table 5B – RCBAP High-Rise and Low-Rise – Post-FIRM V1-V30, VE (with obstruction)
C5C	Table 5C – RCBAP High-Rise and Low-Rise – 1981 Post-FIRM V zone rates

RATE TABLE CODES (CONT'D.)**FLOOD INSURANCE MANUAL – SECTION 9 - PREFERRED RISK POLICY (PRP)**

RATE TABLE CODE	RATE TABLE DESCRIPTION
P3A	Table 3A - PRP 1-4 Family Residential B/C coverage combinations; PRP Residential Contents-only coverage

P3B	Table 3B - PRP Other Residential B/C coverage combinations
P3C	Table 3C - PRP Non-Residential B/C coverage combinations; PRP Non- Residential Contents-only coverage

FLOOD INSURANCE MANUAL – SECTION 10

MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)

RATE TABLE CODE	RATE TABLE DESCRIPTION
MP1	Mortgage Portfolio Protection Program Rates

FLOOD INSURANCE MANUAL – SECTION 21

LEASED FEDERAL PROPERTIES (LFP)

RATE TABLE CODE	RATE TABLE DESCRIPTION
LF1	Table 1- Tentative Rates

FLOOD INSURANCE MANUAL – SECTION 17 - PROVISIONAL RATING

RATE TABLE CODE	RATE TABLE DESCRIPTION
PR1	Provisional Rating

V. RATE TABLE CODES (CONT'D.)

SRG – SPECIFIC RATING GUIDELINES

RATE TABLE CODE	RATE TABLE DESCRIPTION
SR1	SRG Section 1: Pre-FIRM and Post-FIRM Non-Elevated Buildings and Pre-FIRM Elevated Buildings
SR2	SRG Section 2: Post-FIRM Elevated Buildings
SR3	SRG Section 3: Unnumbered A Zones
SR4	SRG Section 4: Unnumbered V Zones
SR5	SRG Section 5: Miscellaneous

FLOOD INSURANCE MANUAL - NEWLY MAPPED POLICIES

RATE TABLE CODE	RATE TABLE DESCRIPTION
NM3	Table 3 – Newly Mapped 1-4 Family Residential B/C coverage combinations; Newly Mapped Residential Contents-only coverage
NM4	Table 4 – Newly Mapped Other Residential B/C coverage combinations
NM5	Table 5 – Newly Mapped Non-Residential B/C coverage combinations; Newly Mapped Non- Residential Contents-only coverage

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DATA ELEMENT: Agricultural Structure Indicator

ALIAS: None

ACRONYM: AGRI-STRUCT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicator to identify building as an agricultural structure.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with an effective date on or after November 1, 2015.

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2', '3' with original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the effective date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Elevators

ALIAS: None

ACRONYM: BELV-ELEVATOR

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates whether elevators are present below the elevated floor.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Enclosed Finished Area Indicator

ALIAS: None

ACRONYM: BELV-ENCL-FIN

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates whether the enclosed area is finished.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Enclosure Type 'F' or 'P' and original new business date is on or after November 1, 2015, acceptable value of 'N' or 'Y' must be reported; blank cannot be reported.
- Policies with Enclosure Type 'N' and original new business date is on or after November 1, 2015, acceptable value of blank must be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Garage Indicator

ALIAS: None

ACRONYM: BELV-GAR-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For an elevated building, indicates if the attached garage is beneath or adjacent to the elevated floor.

EDIT CRITERIA: Alpha, acceptable values:

- A - Adjacent to the elevated floor
- B - Beneath the elevated floor
- N - No garage

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report 'A', 'B', 'N' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'A', 'B' or 'N'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'A', 'B', 'N' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'A', 'B', 'N' or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Indicator

ALIAS: None

ACRONYM: BELV-ME-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the area below the elevated floor contain machinery and/or equipment.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Value Amount

ALIAS: None

ACRONYM: BELV-ME-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount of machinery and/or equipment below the elevated floor, if the amount is greater than \$20,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value greater than 20,000 or blank.
- Policies with original new business date on or after or after November 1, 2015 and the Area below Elevated Floor - M/E Value indicator is '3', must report any numeric value greater than 20,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Value Indicator

ALIAS: None

ACRONYM: BELV-ME-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates what the value range is for machinery and/or equipment, if present in the area below the elevated floor.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$10,000
- 2 - \$10,001 to \$20,000
- 3 - over \$20,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report '1', '2', '3', or blank.
- Policies with Area below the Elevated Floor - M/E indicator of 'Y' and original new business date on or after November 1, 2015 must report '1', '2' or '3'.
- Policies with Area below the Elevated Floor - M/E indicator of 'N', must report '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Number of Flood Openings

ALIAS: None

ACRONYM: BELV-FLOOD-OP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the number of permanent flood openings within 1 foot of the adjacent grade.

EDIT CRITERIA: Numeric

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Flood Openings Indicator is 'Y', the value must be greater than zero.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: Area below Elevated Floor - Washer/Dryer Indicator

ALIAS: None

ACRONYM: BELV-WD-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the area below the elevated floor contain a washer, dryer or food freezer.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Elevated Building indicator 'Y' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Elevated Building indicator 'N' and the original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Washer/Dryer Value Amount

ALIAS: None

ACRONYM: BELV-WD-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount for washer, dryer or food freezer, if the amount is greater than \$10,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Area below Elevated Floor - Washer/Dryer Value indicator is '3', must report any numeric value greater than 10,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - Washer/Dryer Value Indicator

ALIAS: None

ACRONYM: BELV-WD-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for washer, dryer or food freezer, if present in the area below the elevated floor.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$5,000
- 2 - \$5,001 to \$10,000
- 3 - over \$10,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report '1', '2', '3', or blank.
- Policies with Area below the Elevated Floor - Washer/Dryer indicator is 'Y' and original new business date on or after November 1, 2015, must report '1', '2' or '3'.
- Policies with Area below the Elevated Floor - Washer/Dryer indicator is 'N' must report a '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement M/E Indicator

ALIAS: None

ACRONYM: BSMT-ME-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the basement/subgrade crawlspace contains machinery and/or equipment.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Basement/Enclosure/Crawlspace Type of '1', '2' or '4' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Basement/Enclosure/Crawlspace Type of '0', and original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement M/E Value Amount

ALIAS: None

ACRONYM: BSMT-ME-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount is of machinery and/or equipment in a basement, if the amount is greater than \$20,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Basement M/E Value Indicator is '3', must report any numeric value greater than \$20,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement M/E Value Indicator

ALIAS: None

ACRONYM: BSMT-ME-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for basement/subgrade crawlspace machinery and/or equipment.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$10,000
- 2 - \$10,001 to \$20,000
- 3 - over \$20,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report '1', '2', '3', or blank.
- Policies with Basement M/E indicator 'Y' and original new business date on or after November 1, 2015, must report '1', '2' or '3'.
- Policies with a Basement M/E indicator is 'N', must report a '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement Washer/Dryer Indicator

ALIAS: None

ACRONYM: BSMT-WD-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the basement/subgrade crawlspace contains a washer, dryer or food freezer.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with a Basement/Enclosure/Crawlspace Type of '1', '2' or '4' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with a Basement/Enclosure/Crawlspace Type of '0', and original new business date on or after November 1, 2015, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement Washer/Dryer Value Amount

ALIAS: None

ACRONYM: BSMT-WS-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount for washer, dryer or food freezer, if the amount is greater than \$10,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Basement Washer/Dryer Value indicator is '3', must report any numeric value greater than \$10,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Basement Washer/Dryer Value Indicator

ALIAS: None

ACRONYM: BSMT-WD-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for a washer, dryer or food freezer if present in a basement/subgrade crawlspace.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$5,000
- 2 - \$5,001 to \$10,000
- 3 - over \$10,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report '1', '2', '3', or blank.
- Policies with Basement Washer/Dryer indicator 'Y' and original new business date on or after November 1, 2015 must report '1', '2' or '3'.
- Policies with Basement Washer/Dryer indicator 'N' must report '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Building Description Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-DESC-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the description of the use of the insured building.
This data element was formerly called "Building Use Type".

EDIT CRITERIA: Alphanumeric, Acceptable values:

- 01 - Main House
- 02 - Detached Guest House
- 03 - Detached Garage
- 04 - Agricultural Building (prior to 11/1/2015)
- 05 - Warehouse
- 06 - Poolhouse, Clubhouse, Recreation Building
- 07 - Tool/Storage Shed
- 08 - Other
- 09 - Barn
- 10 - Apartment Building
- 11 - Apartment - Unit
- 12 - Cooperative Building
- 13 - Cooperative - Unit

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

■ DATA ELEMENT: Building Description Type (Cont'd.)

NOTE:

- Policies with original new business dates prior to October 1, 2009, must be reported with any of the valid values or blanks in the Building Description Type.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '9' (MPPP), 'G' (GFIP) or '7', 'P', 'Q' (Preferred Risk) must be reported with any of the valid values or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with any of the valid values (1-13) or blank regardless of the original new business date.
- Occupancy types '4' policies effective on or after October 1, 2013 must not report blank for the Building Description Type, except risk rating methods '6', '8' and '9'.

Occupancy types '6' policies effective on or after November 1, 2015 must not report blank for the Building Description Type, except risk rating methods '6', '8' and '9'.

DATA ELEMENT: Building on Federal Land Indicator

ALIAS: None

ACRONYM: BLDG-FED-LAND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is located on federal land.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Building over Water Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-WATER-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

This is the type code that determines if the insured building is not over water, partially over water, or fully/entirely over water.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

- 1 - Not over Water
- 2 - Partially over Water
- 3 - Fully/Entirely over Water

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with original new business dates prior to October 1, 2009, can report '1', '2', '3' or blank.
- Risk Rating method 'G' (GFIP) policies with original new business dates on or after October 1, 2009, can report '1', '2', '3' or blank.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates on or after October 1, 2009 and prior to October 1, 2013 can report '1', '2', '3' or blank.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates on or after October 1, 2013 must report '1', '2' or '3'.
- Risk Rating method '9' (MPPP) policies with original new business dates on or after October 1, 2009 and prior to October 1, 2012, can report '1', '2', '3' or blank.
- Risk Rating method '9' (MPPP) policies with original new business dates on or after October 1, 2012 must report '1', '2', or '3'.

DATA ELEMENT: Building over Water Type (Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

- Policies with original new business dates on or after October 1, 2009 (with the exception of GFIP, Preferred Risk, MPPP - see above criteria) must report '1', '2', or '3'.
- Policies with Elevated Building indicator 'N' must report a '1' if original new business dates are on or after October 1, 2009.
- Policies reported with Building over Water Type '3' and original construction dates on or after October 1, 1982 are ineligible for flood insurance.

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DATA ELEMENT: Building Purpose Type

ALIAS: None

ACRONYM: (PMF) BLDG_PURPOSE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is residential, non-residential or mixed use.

EDIT CRITERIA: Alpha, acceptable values:

R - Residential (100%)
N - Non-Residential (100%)
M - Mixed Use

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013.

NOTE:

- Policies with original new business dates prior to October 1, 2013, can report 'R', 'N', 'M', or blank.
- Policies with original new business date on or after November 1, 2015 must report 'R', 'N' or 'M'.
- Policies with Occupancy Type '4' or '6' and with Policy Effective date on or after November 1, 2015, must report 'R', 'N' or 'M'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'R', 'N', 'M', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'R', 'N', 'M', or blank regardless of the original new business date.

DATA ELEMENT: Building Purpose Type Percentage

ALIAS: None

ACRONYM: (PMF) BLDG_PURP_PCT

FILE: Policy Master (PMF)

DESCRIPTION:

If the building purpose is mixed use, a percentage must be specified for residential use.

EDIT CRITERIA: Numeric

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a numeric value 1-99 or blank.
- Policies with original new business dates on or after November 1, 2015 and a Business Purpose Type of 'M' must report a numeric value 1-99.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a numeric value 1-99 or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a numeric value 1-99 or blank.
- Policies where the Building Purpose Type 'R', 'N' or blank must report blank.

DATA ELEMENT: Building Walled/Roofed Indicator

ALIAS: None

ACRONYM: WALLED-ROOFED

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is walled and roofed.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Business Property Indicator

ALIAS: None

ACRONYM: (PMF) BUS_PROP_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the insured property is owned by a business.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013. *For policies effective on or after November 1, 2015, this data element is cancelled.*

NOTE:

- Policies with original new business dates prior to November 1, 2013, can report 'Y', 'N', or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'Y', 'N', or blank regardless of the original new business date.
- Risk Rating methods 'G' (GFIP) and '9' (MPPP) policies can be reported with 'Y', 'N', or blank regardless of the original new business date.

DATA ELEMENT: Cancellation/Voidance Reason

ALIAS: Cancellation/Nullification Reason

ACRONYM: WYO (PMF) CAN-REASON

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Flood insurance coverage is terminated mid-year by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, HFIAA Surcharge, and producer commission remain in effect. See the reference chart on page 4-43A for 11/1/2015 changes.

Building Sold or Removed, Destroyed or Physically Altered to no Longer Meet the Definition of an Eligible Building. The insured has sold or transferred ownership of the insured property to another party and no longer has an insurable interest in the property at the described location, or the insured property or personal property has been completely removed from the described location. This reason is also used to cancel a policy when a structure is bought out or demolished according to an approved FEMA mitigation plan. If the building is sold or removed, TRRP reason 01 is also used if the builder or developer has requested to cancel the policy mid-term because a newly created association has purchased a policy under its name. The cancellation effective date is the date the building was sold or removed.

1. Building Sold or Removed.

TRRP Reason Code: 01
Number of Policy Years Allowed: 5*

- *The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy term being canceled that is in addition to a mid-term cancellation.
- Pro-Rata - Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy term that is canceled mid-term.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Current term-- Use pro-rata refund.
- Prior year (mid-year)--Pro-rata refund for prior term and full refund for any additional term. If cancellation effective date is before prior year (submission to the NFIP Bureau & Statistical Agent), refund for prior term is full refund. The prior policy year that is canceled mid-term is pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

2. Contents Sold or Removed.

TRRP Reason Code: 02
Number of Policy Years Allowed: 5*

*The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-term cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-term.

Cancellation effective date is:

- Current year-- Use pro-rata refund.
- Prior year (mid-year)--Pro-rata refund for prior year and full refund for any additional year. If cancellation effective date is before prior year (submission to the NFIP Bureau & Statistical Agent), refund for prior term is full refund. The prior policy year that is canceled mid-term is pro-rata refund.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

3. **Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Lines of Insurance.** The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy Declarations Page, the producer should request **cancellation** of the prior policy. The cancellation effective date is the same as the effective date of the new policy.

TRRP Reason Code: 03

Number of Policy Years Allowed: 1

Premium Refund:

- Full- N/A
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-year.

Cancellation effective date is:

- Current year (mid-year)--Use pro-rata refund.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

4. **Duplicate Policies (NFIP).** When a duplicate NFIP policy has been issued, only one policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

When coverage has been force-placed by a lender using a conventionally written standard policy because the required underwriting information is available, that policy is considered equivalent to the MPPP policy. The WYO company is authorized to cancel the standard (force-placed) or the MPPP policy, provided that a copy of the force-placement letter from the mortgagee is submitted with the Cancellation/Nullification Request Form.

Effective 11/1/15, full refund of premium (including ICC and Reserve Fund Assessment) from date of duplicate coverage (up to 5 years prior to the date of cancellation request). Except as stated below, the policy with the later effective date must be canceled.

The policy with the earlier effective date may be canceled in only three instances: the GFIP, MPPP or a policy expired more than 30 days. In this instance, for a policy year that is canceled mid-term, the refund of premium and Reserve Fund Assessment will be pro-rata. There is no refund for the GFIP. When the effective dates are the same, the insured may choose which policy to cancel.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

TRRP Reason Code: 04
Number of Policy Years Allowed: 5*

*The WYO companies are responsible for canceling and returning the premium up to 2 policy terms. If additional policy terms are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-year

One-Year:

- When canceling policy with later effective date - full refund.
- When canceling policy with earlier effective date:
 - Use pro-rata refund for canceled mid-year
 - Use full refund for any additional years

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: A policy may be canceled back to the inception date of the policy, subject to the 5-year limitation. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau & Statistical Agent will refund the premiums for the additional prior years beyond the current year and 1 prior policy year.

5. **Non-Payment.** Applicable to insured's check returned for insufficient funds, or credit card error. When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check to the agent is not good or is not made good to the agent. If the agent can document this, full premium refund is provided to the agent. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

TRRP Reason Code: 05

Number of Policy Years Allowed: 1

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: Cancellation effective date must be the same as the current policy year effective date.

6. **Ineligible Risk.** This is used to nullify a policy that was ineligible at the time of initial application. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, (3) the property is a camping trailer and not a manufactured (mobile) home, (4) CBRS area or (5) 1316 property. This reason may also be used to cancel a policy for a property that became an ineligible risk mid-term.

TRRP Reason Code: 06
Number of Policy Years Allowed: 5*

*The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-year.

Cancellation effective date is:

- Inception of the current or prior year --Use full refund.
- Current term (mid-term)- Use pro-rata refund if the cancellation effective date is mid-term.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: A policy may be canceled back to the inception date of the policy. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau & Statistical Agent will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

8. **No Insurable Interest.** This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

TRRP Reason Code: 08

Number of Policy Years Allowed: 1

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Inception of the current term -- Use full refund.
- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

9. **PMR (Physical Map Revision) or LOMR with Lender Release.**

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a map revision, if the property is no longer located in an SFHA, a policy may be canceled provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage and (2) the lender no longer requires the flood insurance policy. The effective date of the cancellation is the date the cancellation request was received by insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including ICC and Reserve Fund Assessment), and a full refund of Federal Policy Fee, Probation Surcharge, and HFIAA Surcharge for the renewed policy term.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code: 09
Number of Policy Years Allowed: 2*

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full— Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata— Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-year.

Cancellation effective date is:

- Prior year (mid-year)--Use pro-rata for prior year. Use full refund for renewed term.
- Current year (mid-year)--Use pro-rata.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

10. **Closed Basin Lake (ineligible).** Effective May 1, 2000, this cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy. The cancellation effective date must be after the date of loss, and no premium refund is allowed.

Prior to May 1, 2000, this code was used for situations not addressed by any other cancellation/voidance reason.

TRRP Reason Code: 10

Number of Policy Years Allowed: 1

Premium Refund:

- Full--N/A
- Pro-Rata (mid-term)--N/A

Cancellation effective date is:

- Prior year-- N/A
- Current year-- No refund allowed.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.
Cancellation effective date must be after the date of loss.

16. **FEMA Letter of Determination with Lender Release.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured (mobile) home is not in an SFHA and insurance is not required. The effective date of the cancellation is the date the cancellation request was received by the insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including ICC and Reserve Fund Assessment), and a full refund of Federal Policy Fee, Probation Surcharge and HFIAA Surcharge for the renewed policy term.

This cancellation reason can only be used if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required.

TRRP Reason Code: 16
Number of Policy Years Allowed: 1*

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy term that is canceled mid-year.

Cancellation effective date is:

- Prior term (mid-term) - Use pro-rata for prior term. Use full refund for renewed policy term.
- Current term (mid-term) -- Use pro-rata.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

17. **Duplicate Policies from Sources Other Than the NFIP.**
This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999 or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required.

Note: This cancellation reason will no longer be valid effective 11/1/15.

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DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

20. **LOMA with Lender Release.** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA, the policy can be canceled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires the retention of the flood insurance. A copy of the LOMA must accompany this request.

IF the LOMA effective date is during current policy year, and if no claim has been paid or is pending during the policy year that is being canceled, the policy cancellation date is the beginning of the policy year. A full refund of the premium (including ICC and Reserve Fund Assessment) will be made for the policy year being canceled. No refund of the Federal Policy Fee, Probation Surcharge or HFIAA Surcharge.

If the LOMA effective date is 60 days prior to the policy renewal effective date, and if no claim has been paid or is pending during the policy years that are being canceled, a refund of the full premium (including ICC and Reserve Fund Assessment) will be made for the policy years being canceled. No refund of the Federal Policy Fee, Probation Surcharge or HFIAA Surcharge for either policy year being canceled.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code: 20
Number of Policy Years Allowed: 2*

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded.
- Pro-Rata- N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Prior year-- Use full refund for prior and current term. Federal Policy Fee, Probation Surcharge and HFIIA Surcharge are not refunded.
- Current year -- Use full refund. Federal Policy Fee, Probation Surcharge and HFIIA Surcharge are not refunded.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

21. **SRL Written with Incorrect Insurer.** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. The policy should be with the NFIP DSA's SDF (Special Data Facility). A full refund of premium including the Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date.

TRRP Reason Code: 21
Number of Policy Years Allowed: 1

Premium Refund:

- Full— Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

Cancellation effective date is:

- Inception of the current year-- Use full refund.
- Current year (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: Cancellation effective date must be the same as the current year policy effective date.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

22. **Cancel/Rewrite Due to Misrating.** This reason code is used to cancel and rewrite policies that are misrated. The code should also be used when MPPP policies are canceled and rewritten and when changes are made due to system constraints. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Renewal Indicator 'Z' to report the new policy. Reason code '22' should not be used when converting a standard rated policy to a PRP as a result of a map revision, LOMA, or LOMR (see reason code '24').

TRRP Reason Code: 22
Number of Policy Years Allowed: 2*

*Requests for policy terms beyond 2 years must be submitted to the NFIP Bureau & Statistical Agent.

NOTE: A policy written in error as a standard B, C, or X Zone policy but found to be eligible as a PRP at the beginning of the current term may be canceled and rewritten only for the current term.

Premium Refund:

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

Cancellation effective date is:

- Prior year-- Full refund to be applied to rewritten policy.
- Current year-- Full refund to be applied to rewritten policy.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

23. **Fraud.** This reason code is used when fraud has been determined. No premium refunds are allowed with this reason code. The agent will be allowed to retain the full commission and the company's expense allowance will not be reduced.

TRRP Reason Code: 23
Number of Policy Years Allowed: 1

Premium Refund:

- Full--N/A
- Pro-Rata--N/A

Cancellation effective date is:

- Prior year-- No refund
- Current year-- No refund

Open Claim: Policy can be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.

24. **Cancel/Rewrite to PRP after Map Revision.** This reason code is used to cancel and rewrite a standard flood insurance policy to a PRP as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. Use New/Renewal Indicator 'Z' to report the new policy. Premium from the canceled policy will be applied to the PRP with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The WYO company will retain the full expense allowance from the canceled standard policy and be credited with the expense allowance on the new PRP. The NFIP Direct business agent will retain the full commission from the canceled standard policy and be credited with the commission on the new PRP. This rule applies to the current policy year and one prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

TRRP Reason Code: 24
Number of Policy Years Allowed: 2

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

Cancellation effective date is:

- Inception of the current or prior year-- Full refund to be applied to rewritten policy.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

25. **Cancel/Rewrite to Process HFIAA Refund.** This reason code is used to cancel and rewrite policies that are affected by HFIAA (Homeowners Flood Insurance Affordability Act). Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover/Transfer Indicator 'Z' and HFIAA Indicator 'Y' to report the new policy. Reason code '25' should not be used if a policy has any existing paid or pending claims during the policy year to be canceled. For rewritten new business (11A) reporting the HFIAA Indicator 'Y', the expense allowance and agent's commission will be retained and the amounts must be zero.

TRRP Reason Code: 25
Number of Policy Years Allowed: 1

NOTE: Premium for one policy year will be refunded - the policy year eligible beginning on or after October 1, 2013 and on or prior to September 30, 2014.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata- N/A

Cancellation effective date is within October 1, 2013 and September 30, 2014.

- Current year - Full refund to be applied to rewritten policy.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

45. Certain Condominium Units Covered by Dwelling Policy and by RCBAP. This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP at the statutory maximum limit of coverage. Duplicate coverage occurs when the unit owner policy and the RCBAP are insured at the maximum limits of the Program. The Dwelling form policy may be canceled when a RCBAP is issued at statutory limits. A pro-rata refund of premium and Reserve Fund Assessment will be issued in the first year coverage was duplicated between the Dwelling form and the RCBAP. A full refund of premium (including ICC and Reserve Assessment) will be issued for subsequent policy years with duplicate coverage (up to 5 consecutive years prior to date of cancellation request).

TRRP Reason Code: 45
Number of Policy Years Allowed: 2*

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-year.

Cancellation effective date is:

- Current year- Use pro-rata refund.
- Prior year (mid-year) -- Pro-rata refund for prior year and use full refund for any additional year. If cancellation effective date is before prior year (submission to NFIP Bureau & Statistical Agent), refund for prior year is full refund. The policy term canceled mid-year is pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

NOTE: A policy may be canceled back to the inception date of the policy, subject to the 5-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau & Statistical Agent will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

50. **Policy Required by Mortgagee in Error.** This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage is no longer required by the lender - first year only. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

TRRP Reason Code:

50

Number of Policy Years Allowed: 1

Premium Refund:

- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-year.

Cancellation effective date is:

- Prior year--N/A
- Current year--Use pro-rata.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

52. **Mortgage Paid Off.** This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan and that mortgage loan has now been paid off. A statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. The effective date of the cancellation is the date the cancellation request was received by the insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including ICC and Reserve Fund Assessment) and a full refund of Federal Policy Fee, Probation Surcharge and HFIAA Surcharge for the renewed policy term.

TRRP Reason Code:

52

Number of Policy Years Allowed: 2

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy year that is canceled mid-year.

Cancellation effective date is:

- Prior term (mid-year)--Pro-rata refund for the prior year and full refund for the renewed policy term.
- Current year (mid-year)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

60. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy after submitting a premium payment. A signed statement from the policyholder that no mandatory purchase requirement on the building is required.

TRRP Reason Code: 60
Number of Policy Years Allowed: 1

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.

- Pro-Rata--N/A

Cancellation effective date is:

- Prior year-- N/A
- Current term-- Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

70. **Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

Note: This reason code is no longer valid effective 11/1/15. Must now use reason code '05'.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

EXAMPLES OF PREMIUM REFUND AND EXPENSE ALLOWANCE CALCULATIONS

All Cases: It is assumed that the WYO company has deposited the net premium, Federal Policy Fee (FPF), HFIAA Surcharge, Probation Surcharge and Reserve Fund Assessment to the restricted account and is paying premium refunds from that account.

The expense allowance of 32.9 percent used in the examples is based on the 1997-98 Arrangement, for those companies achieving a 10% growth rate, and is subject to change. Such a change would also affect the "Difference between Expense Allowance and Commission Percentages." However, the logic of the calculations would remain the same.

The Federal Policy Fee went into effect June 1, 1991. The Reserve Fund Assessment went into effect October 1, 2013. The HFIAA Surcharge went into effect April 1, 2015. For calculating refunds on policies effective prior to the Federal Policy Fee, Reserve Fund Assessment, or HFIAA Surcharge, the following examples still apply by using a Federal Policy Fee, Reserve Fund Assessment or HFIAA Surcharge of zero dollars. The Federal Policy Fee and Reserve Fund Assessment amounts may change over time or vary for each policy, however, the logic of calculation remains the same. In addition, the logic of the calculations remains the same even if the Federal Policy Fee, HFIAA Surcharge or Reserve Fund Assessment values are zero dollars.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge should be included.

Cases I, IV: Cancellation effective halfway through 1-year policy year

Cases II, III, V, VI: Cancellation effective on policy year effective date

Case I: Reasons 3 or 4; for reasons 1, 2, 45, 50, and 52 with cancellation dates 11/1/2015 and after.

Written Premium (including ICC, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	-44.00
Less HFIAA Surcharge	-25.00
Less Probation Surcharge	-00.00
	<u>\$440.00</u>
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 220.00</u>

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00
less Probation Surcharge	- 00.00
	<u>\$ 400.00</u>
Times Pro-rata Cancellation Factor	x .5
Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 65.80</u>

- c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 220.00
less refunded portion of Reserve Fund Assessment (\$40.00 x .5)	- 20.00
	<u>\$ 200.00</u>
Expense Allowance Percentages	x 32.9%
Expense Allowance Returned	<u>\$ 65.80</u>

Case II: Reasons 5, 6, 8, 16, 21, 22*, and 60

- a) Full refund given to insured or, for Reason 5, to agent or company as appropriate.
- b) No expense allowance retained by WYO Company.
- c) Full expense allowance returned to NFIP.

*For reason 22, refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated.

Case III: Reason 9; Reason 20 with cancellation dates 11/1/2015 and after.

Written Premium (including ICC, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	\$ 44.00
Less HFIAA Surcharge	\$ 25.00
Refund to Insured	\$ 440.00

b) Calculation of Expense Allowance Retained by WYO Company:

Refund to Insured	\$ 440.00
less Reserve Fund Assessment	- 40.00

Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	\$ 60.00

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 440.00
less Reserve Fund Assessment	- 40.00

Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 71.60

Case IV: Reasons 10 and 23

Written Premium (including ICC, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

a) No premium refund to Insured

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00

Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 131.60

c) No expense allowance returned to the NFIP

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Case V: Reason 24

- a) Refund resulting from the cancellation of the standard rated policy must be applied to the rewritten PRP prior to any refund being generated.
- b) Full expense allowance is retained by the WYO Company on the canceled standard rated policy.
- c) Full expense allowance is retained by the WYO Company on the new PRP.
- d) Any overpayment on the PRP is returned to insured.

Case VI: Reason 25

- a) Full refund resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated.
- b) Full expense allowance and agent commission will be retained on the canceled policy.
- c) Full expense allowance and agent commission is not earned on the rewritten policy.
- d) Any premium overpayment on the rewritten policy is returned to the insured.

**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 11/01/2015**

TRRP Reason Code	Premium Refund (including ICC, Reserve Fund Assessment)		Probation Surcharge			Federal Policy Fee			HFIAA Surcharge			Producer Commission (Direct Business Only)			Operating Expense Allowance (WYO) *		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Refund	Pro Rata	Fully Earned	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained	Full Deduction	Pro Rata	Retained
01		X			X			X			X		X			X	
02		X			X			X			X		X			X	
03		X			X			X			X		X			X	
04		X			X			X			X		X			X	
05	X		X			X			X						X		
06	X		X			X			X						X		
08	X		X			X			X						X		
09					X			X			X				X		
10	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED																X
16	X	X						X			X	X	X		X		
17	DELETED																
18	DELETED																
20	X				X			X			X			X	X		
21	X		X			X			X						X		
22	X		X			X			X						X		
23	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED																X
24	X		X			X			X		X			X			X
25	X		X			X			X		X		X	X			X
45		X			X			X			X		X			X	
50		X			X			X			X		X			X	
51	DELETED																
52		X			X			X			X		X			X	
60	X		X			X			X						X		
70	DELETED																

*For TRRP Reason Codes 9 and 20, the 15% agent commission as part of the expense allowance paid to the Write Your Own Company will be retained.

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DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 01 - Building Sold or Removed
- 02 - Contents Sold or Removed (contents-only policy)
- 03 - Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Lines of Insurance
- 04 - Duplicate Policies (NFIP)
- 05 - Non-Payment
- 06 - Ineligible Risk
- 08 - No Insurable Interest
- 09 - PMR (Physical Map Revision) or LOMR with Lender Release
- 10 - Closed Basin Lake (ineligible)
- 16 - FEMA Letter of Determination with Lender Release
- 17 - Duplicate Policies from Sources Other Than NFIP (no longer valid 11/1/15)
- 20 - LOMA with Lender Release
- 21 - SRL Written with Incorrect Insurer
- 22 - Cancel/Rewrite Due to Misrating
- 23 - Fraud
- 24 - Cancel/Rewrite to PRP after Map Revision
- 25 - Cancel/Rewrite to Process HFIAA Refund
- 45 - Certain Condominium Units Covered by Dwelling Policy and by RCBAP
- 50 - Policy Required by Mortgagee in Error
- 52 - Mortgage Paid Off
- 60 - Voidance Prior to Effective Date
- 70 - Voidance due to Credit Card Error (no longer valid 11/1/15)

LENGTH: 2

DEPENDENCIES: Information is obtained from the Cancellation/Nullification Request Form.

SYSTEM FUNCTION: Policy History
Validation of Cancellation Reason

REPORTING REQUIREMENT: Required

NOTE: Valid cancellation reason codes for Group Flood policies (GFIP) are 04, 06, or 10.

DATA ELEMENT: Current Map Date

ALIAS: None

ACRONYM: CURR-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date of the current Flood Insurance Rate Map.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a valid date or blank.
- Policies with original new business dates on or after November 1, 2015 must report a valid date.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid date, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Current Map Info - Base Flood Elevation

ALIAS: None

ACRONYM: WYO (PMF) CMI-BASE-FLOOD

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Base Flood Elevation (BFE) for the property.

Note: This data element is not used for rating.

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.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report 9999.0 in the current BFE.
- If the Grandfathering Type code is '1' or blank, policies will report 9999.0 in the current BFE.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'N' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE can be reported with any elevation, including default value 9999.0.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'Y' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE cannot be reported with 9999.0.
- If the Grandfathering Type code is '2' or '3', the current BFE can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is unnumbered V, unnumbered A, AO, AR, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report 9999.0.
- • Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any Current Map Information - Base Flood Elevation including default value 9999.0 regardless of the original new business date.

DATA ELEMENT: Current Map Info - Community Identification Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-COMM-ID

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Community ID Number for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric - if numeric, must be 6 digits

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Community ID Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Community ID Number.
- If the Grandfathering Type code is '2' '3', the current Community ID Number must be reported with a valid community number.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid community identification number or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Flood Risk Zone

ALIAS: None

ACRONYM: WYO (PMF) CMI-FLOOD-ZONE

FILE: Policy Master (PMF)

DESCRIPTION:

The current map FIRM zone for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

- | | | |
|------------|---|---|
| A | - | Special Flood with no Base Flood Elevation on FIRM |
| AE, A1-A30 | - | Special Flood with Base Flood Elevation on FIRM |
| A99- | | Special Flood with Protection Zone |
| AH, AHB* | - | Special Flood with Shallow Ponding |
| AO, AOB* | - | Special Flood with Sheet Flow |
| X, B | - | Moderate Flood from primary water source. Pockets of areas subject to drainage problems |
| X, C | - | Minimal Flood from primary water source. Pockets of areas subject to drainage problems |
| D - | | Possible Flood |
| V | - | Velocity Flood with no Base Flood Elevation on FIRM |
| VE, V1-V30 | - | Velocity Flood with Base Flood Elevation on FIRM |
| AE, VE, X | - | New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C |
| AR | - | A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection |

DATA ELEMENT: Current Map Info - Flood Risk Zone (Cont'd.)

EDIT CRITERIA: (Cont'd.)

AR Dual Zones - Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows:

- ARE* - converted from AR/AE
- converted from AR/A1-A30
- ARH* - converted from AR/AH
- ARO* - converted from AR/AO
- ARA* - converted from AR/A

*AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is '2' or '3', the current Flood Risk Zone must be reported with a valid flood zone.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid flood risk zone or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Map Panel Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-PANEL

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel number for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric; must be all numerals or all blanks.

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Number cannot be reported with all blanks or all zeros.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid map panel number or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Map Panel Suffix

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-SUFFIX

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel suffix for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphabetic

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blank in the current Map Panel Suffix.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Suffix.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Suffix cannot be reported with blanks.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with any valid map panel suffix or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info - Prior Policy Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-PRIOR-POLNUM

FILE: Policy Master (PMF)

DESCRIPTION:

For a new business transfer or rollover, the prior policy number will be reported.

This data element has been renamed. Please now refer to data element 'Prior Policy Number.'

EDIT CRITERIA: Alphanumeric

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required for Grandfathering Type Code '3'.

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the CMI - Prior Policy Number.
- If the Grandfathering Type code is '1', '2', or blank, policies can report blanks or, if optionally entered, the prior policy number in the CMI - Prior Policy Number.
- If the Grandfathering Type code is '3', the CMI - Prior Policy Number must not be blank.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid policy number or blanks, regardless of the original new business date.

DATA ELEMENT: Elevating Foundation Type

ALIAS: None

ACRONYM: ELEV-FOUND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the foundation type of the elevated building in the SFHA.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - Piers, Posts, or Piles
- 2 - Reinforced Masonry Piers or Concrete Piers or Columns
- 3 - Reinforced Concrete Shear Walls
- 4 - Wood Shear Walls
(Not approved for Elevating in V zones)
- 5 - Solid Foundation Walls
(Not approved for Elevating in V zones)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report acceptable value of '1' thru '5' or blank.
- Policies with Elevated Building Indicator 'Y' and an original new business date on or after November 1, 2015, acceptable value of '1' thru '5' must be reported; blank cannot be reported.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Enclosure Material Type

ALIAS: None

ACRONYM: ENCL-MAT-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the type of material used for enclosure.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - Insect screening
- 2 - Light Wood Lattice
- 3 - Solid Wood Frame Walls
- 4 - Solid Wood Frame Walls (Non-Breakaway)
- 5 - Masonry Walls
- 6 - Masonry Walls (Non-Breakaway)
- 7 - Other

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report acceptable value of '1' thru '7' or blank.
- Policies with Enclosure Type 'F' or 'P' and original new business date is on or after November 1, 2015, acceptable value of '1' thru '7' must be reported; blank cannot be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid date, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Enclosure Size

ALIAS: None

ACRONYM: ENCL-SIZE

FILE: Policy Master (PMF)

DESCRIPTION:

The amount in square feet of the size of the enclosed area if enclosed with a material other than insect screening or light wood lattice.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a numeric amount greater than zero or blank.
- Policies with original new business date on or after November 1, 2015 and the Area below Elevated Floor - Enclosed Finished Area Indicator is 'Y', the numeric amount must be greater than zero. If the Area below Elevated Floor - Enclosed Finished Area Indicator is 'N', then report blank.

DATA ELEMENT: Enclosure Use Indicator

ALIAS: None

ACRONYM: ENCL-USE-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the enclosed area/crawlspace is used for any purpose other than solely for parking of vehicles, building access and/or storage.

EDIT CRITERIA: Alphanumeric

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Enclosure Type 'F' or 'P' and original new business date is on or after November 1, 2015, acceptable values of 'N' or 'Y' must be reported; blank cannot be reported.
- Policies with Enclosure Type 'N' and original new business date is on or after November 1, 2015, acceptable value is blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Engineered Flood Openings Indicator

ALIAS: None

ACRONYM: ENG-FLOOD-OPN

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there are engineered flood openings.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Flood Openings indicator of 'Y' and original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Flood Openings indicator of 'N' and original new business date on or after November 1, 2015 must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Entire Building Coverage Indicator

ALIAS: None

ACRONYM: BLDG-COV-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if coverage is for the entire building.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Flood Openings Indicator

ALIAS: None

ACRONYM: FLOOD-OPENING

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the enclosed area/crawlspace is constructed with flood openings.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Enclosure Type 'F' or 'P' and with original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Floor Below Grade Indicator

ALIAS: None

ACRONYM: FLR-BELOW-GRD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the basement/subgrade crawlspace floor is below grade on all sides.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with Basement/Enclosure/Crawlspace Type of '1', '2', '3' or '4' and with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Foundation Type

ALIAS: Foundation Structure, Substructure Type, Elevating System

ACRONYM: WYO (CMF) FOUNDATION

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

DESCRIPTION:

A. Piles

1. Wood piles are long slender timbers embedded about 10 feet or more into the ground, which elevate and support structures, possibly elevated above the ground. The usual sizes of wood piles include rough timbers 8 inches by 8 inches, 10 inches by 10 inches, and round piles with about an 8-inch tip diameter.
2. Concrete piles are long slender precast concrete members with some reinforcing steel. They are embedded a number of feet into the ground and support structures, possibly elevated above the ground. Sizes may be about 12 inches in diameter and larger.
3. Steel piles are long slender rolled steel H-shapes that are embedded into the ground and support structures, possibly elevated above the ground. These steel piles may be about 8 inches square and larger.

B. Piers

1. Concrete block piers may be used to support and elevate structures above the ground.

Unreinforced concrete block piers have the blocks stacked with grout between each block. They may be 12 inches square and larger.

Reinforced concrete block piers are built as above except the cavity in hollow blocks is filled with cement grout surrounding several vertical reinforcing steel bars protruding from the concrete footing into the pier. The floor beams are firmly attached to the grout in the block cavity.

DATA ELEMENT: Foundation Type (Cont'd.)

DESCRIPTION: (Cont'd.)

2. Reinforced concrete piers may be used to support and elevate structures above the ground. The pier is formed in square or rectangular shape, with vertical reinforcing steel and horizontal tie steel. Steel dowels should extend from the footing into the pier. Anchor bolts on steel extend from the top of the pier into the floor beams.

C. Posts

Wood posts may be used to support and elevate relatively light structures above the ground. The posts are usually 6 inches by 6 inches or larger and rest on a concrete foundation.

D. Foundation Walls

1. Reinforced concrete walls may be used to enclose the lowest level of a structure and concurrently support the upper portions of the structure. The concrete would normally be at least 6 inches thick with reinforcing steel running both horizontally and vertically. There should be vertical steel dowels extending out of a concrete footing into the wall.
2. Concrete block walls may be used to enclose the lowest level of a structure and concurrently support the upper portions of the structure. The concrete block would be laid with horizontal and vertical joints between the blocks. The wall may be reinforced by filling the cavities in hollow block with cement grout surrounding vertical reinforcing steel. These walls are normally at least 8 inches thick.
3. Reinforced concrete shear walls may be used to elevate and support a structure. The walls are oriented parallel to the direction of the flow of water.
4. Treated plywood foundation walls have occasionally been used to support light structures. One form of construction consists of vertical 2x4 or 2x6 studs with top and bottom 2x4 lumber plates and plywood nailed to these studs. All the wood should be thoroughly treated to resist decay and insect attack.

DATA ELEMENT: Foundation Type (Cont'd.)

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 11 - Concrete Piles
- 12 - Wood Piles
- 13 - Steel Piles
- 21 - Reinforced Concrete Piers
- 22 - Reinforced Concrete Block Piers
- 23 - Unreinforced Concrete Block Piers
- 24 - Brick Piers
- 25 - Other Piers
- 30 - Wood Posts
- 41 - Reinforced Concrete Walls
- 42 - Concrete Block Walls
- 43 - Reinforced Concrete Shear Walls
- 44 - Treated Plywood
- 45 - Brick Walls
- 46 - Other Walls
- 50 - Concrete Slab
- 52 - Reinforced Masonry Piers/Concrete Piers or Columns
- 54 - Reinforced Concrete Shear Walls
- 56 - Wood Shear Walls
(Note: not approved for elevating in V zones)
- 58 - Solid Foundation Walls
(Note: not approved for elevating in V zones)
- 60 - Other

LENGTH: 2

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

SYSTEM FUNCTION: Analysis of Building Design

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Garage Flood Openings Indicator

ALIAS: None

ACRONYM: GAR-FLOOD-OPN

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there are any flood openings (excluding doors) that are designed to allow the passage of floodwaters through the garage (if an attached garage is present).

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Garage Indicator 'Y' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Garage Indicator 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Garage Indicator

ALIAS: None

ACRONYM: GARAGE-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if a garage is attached to the building.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Garage M/E Indicator

ALIAS: None

ACRONYM: GARAGE-ME-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the garage contains machinery and/or equipment.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Basement/Enclosure/Crawlspace Type '1', '3', or '4' and the original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.
- Policies with Garage Indicator 'Y' and the original new business date is on or after November 1, 2015, must report 'N' or 'Y'.

DATA ELEMENT: Garage - Number of Flood Openings

ALIAS: None

ACRONYM: GAR-NUM-FLOOD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates number of flood openings in an attached garage.

EDIT CRITERIA: Numeric

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Garage Flood Openings Indicator is 'Y', the value must be greater than zero.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: Garage Total Net Area

ALIAS: None

ACRONYM: GARAGE-AREA

FILE: Policy Master (PMF)

DESCRIPTION:

The amount in square feet of the total net area of the attached garage.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a numeric amount greater than zero or blank.
- Policies with original new business date on or after November 1, 2015 and the Garage Indicator is 'Y', the numeric amount must be greater than zero. If the Garage Indicator is 'N', then report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: Garage Use Indicator

ALIAS: None

ACRONYM: GARAGE-USE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the garage is used solely for parking of vehicles, building access, and/or storage.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Garage Indicator 'Y' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Garage Indicator 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value greater than zero, or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value greater than zero, or blank.

DATA ELEMENT: House Worship Indicator

ALIAS: None

ACRONYM: HOUSE-WORSHP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is used as a House of Worship.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies effective on or after November 1, 2015.

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2' or '3' with original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Lender Indicator

ALIAS: None

ACRONYM: (PMF)

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there is a lender for the insured property.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.
-

DATA ELEMENT: Mandatory Purchase Indicator

ALIAS: None

ACRONYM: MAND-PURCH

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the property owner is required to purchase flood insurance under the mandatory purchase requirement (42 U.S.C. 4014a Flood Disaster Protection Act of 1973, as amended). A 'Y' should not be used when a lender requires flood insurance not under mandatory purchase. A 'Y' should be indicated when mandatory purchase is required by an entity other than a private lender due to a Federal grant, loan, or guarantee.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Newly Mapped Date

ALIAS: None

ACRONYM: NEWLY-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

The date that the building was newly mapped into the SFHA.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Will be required for policies with original new business date on or after November 1, 2015.

NOTE:

- All policies may report a valid date or blanks.
- Policies with original new business dates on or after November 1, 2015 must report a valid date if the policy is reported with Risk Rating Method 'R' (Newly Mapped). Other Risk Rating Methods must report blank.

DATA ELEMENT: Non-Profit Entity Indicator

ALIAS: None

ACRONYM: NON-PROFIT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is a non-profit entity.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies effective on or after November 1, 2015.

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2' or '3' with original business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Occupancy Type

ALIAS: None

ACRONYM: Direct (PMF) Occupancy-Code
Direct (CMF) Occ-Code
WYO (PMF) OCCUPANCY

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

DESCRIPTION:

Code indicating the use and occupancy type of the insured structure.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Single-Family
- 2 - Two- to Four-Family
- 3 - Other Residential
- 4 - Other Non Residential
- 6 - Non Residential - Business

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the adjuster's report.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:

- Policies effective prior to November 1, 2015, must report values 1, 2, 3, or 4.
- Policies effective on or after November 1, 2015 must report values 1, 2, 3, 4 or 6.

DATA ELEMENT: Pre-FIRM SFHA - Community Reinstatement Date

ALIAS: None

ACRONYM: COMM-REIN-DT

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates the community reinstatement date.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015, for buildings that had a NFIP lapse that was a result of a community suspension.

NOTE:

- Policies with Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension indicator of 'Y' must report a date. Otherwise, report blanks.

DATA ELEMENT: Pre-FIRM SFHA - Community Reinstatement Indicator

ALIAS: None

ACRONYM: COMM-REIN-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the policy effective date is within 180 days of the community suspension reinstatement date.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015 for buildings that had a NFIP lapse that was a result of a community suspension.

NOTE:

- Policies with Pre-FIRM SFHA - Lapsed Result of Community Suspension Indicator of 'Y', must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Pre-FIRM SFHA - Community Suspension Date

ALIAS: None

ACRONYM: COMM-SUSP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates the community suspension date if the prior NFIP policy lapsed was due to community suspension.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015, for buildings that had a NFIP lapse that was a result of a community suspension.

NOTE:

- Policies with Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension indicator 'Y' must report a date. Otherwise, report blanks.

DATA ELEMENT: Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator

ALIAS: None

ACRONYM: LEND-REQ-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the prior policy was required by a lender under mandatory purchase (42 U.S.C. 4014a of the Flood Disaster Protection Act of 1973, as amended).

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator of 'Y', must report 'N' or 'Y'.
- Policies with Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator of 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the prior NFIP policy ever lapsed while coverage was required by the lender.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA - Mandatory Purchase Indicator 'N' or blank, must report a blank.
- Policies with Pre-FIRM SFHA - Mandatory Purchase Indicator 'Y', must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator

ALIAS: None

ACRONYM: LAPSE-REASON

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if lapse was result of a community suspension.

EDIT CRITERIA: Alpha, acceptable values:

N - No

Y - Yes (due to community suspension)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for Pre-FIRM policies with original new business date on or after November 1, 2015.

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator 'N' or blank, must report a blank.
- Policies with Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator 'Y', must report 'N' or 'Y'.

DATA ELEMENT: Property Purchase Date

ALIAS: None

ACRONYM: (PMF) PROP_PURCHASE_DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date that the insured property was purchased.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application and General Change Endorsement Form.

SYSTEM FUNCTION: Determines subsidy eligibility in accord with the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013. Also required for endorsements on or after October 1, 2013 with a Policy Assignment Type of 'P'.

NOTE:

- MPPP and GFIP policies are not required to report the Property Purchase Date - blanks or zeros can be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.
- If the Policy Assignment Type is 'P', then the Property Purchase Date must be a valid date - cannot be zeros or blanks.

DATA ELEMENT: Property Purchase Indicator

ALIAS: None

ACRONYM: (PMF) PROP_PURCHASE_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the property was purchased by the insured.

EDIT CRITERIA: Alpha, acceptable values:

Y - Yes
N - No

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determines subsidy eligibility in accord with the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013. *Data element will no longer be reported effective November 1, 2015.*

NOTE:

- MPPP and GFIP policies are not required to report the Property Purchase Indicator - blank is an acceptable value.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.
- If the Property Purchase Date is reported (other than zeros or blanks), then the Property Purchase Indicator must be reported with 'Y'.

DATA ELEMENT: Rate Table Code

ALIAS: None

ACRONYM: RATE-TABL-CD

FILE: Policy Master (PMF)

DESCRIPTION:

The rate table codes will represent the rate tables outlined in the Flood Insurance Manual or Submit-for-Rate Guidelines used by the WYO company/vendor to determine the building and contents rates (basic and additional) for a submitted policy.

EDIT CRITERIA: Alphanumeric - 3 characters.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies effective on or after November 1, 2015. Refer to Part 3 - Reporting Requirements - Rate Table Codes where the reported building and contents rates were obtained from.

NOTE:

- Policies effective prior to November 1, 2015 must report a valid Rate Table Code or blanks.
- Policies effective on or after November 1, 2015 must report a valid Rate Table Code.

DATA ELEMENT: Rated Map Date

ALIAS: None

ACRONYM: RATE-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date of the Flood Rate Map used for policy rating.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a valid date, or blank.
- Policies with original new business dates on or after November 1, 2015 must report a valid date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.

DATA ELEMENT: Sml-Business Indicator

ALIAS: None

ACRONYM: SM-BUS-BLDG

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the insured property is used for a small business. This is a new data element effective November 1, 2015.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies effective on or after November 1, 2015.

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2' or '3' with original new business date on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a 'Y', 'N', or blank.

DATA ELEMENT: Substantial Improvement Date

ALIAS: None

ACRONYM: WYO (PMF) SUB-IMPRV-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date a building was Substantially Improved.

Substantial Improvement Date: "Substantial improvement" is 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. 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 which 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: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Underwriting

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report a valid date, or blank.
- Policies with original new business dates on or after November 1, 2015 must report a valid date, or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid date or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid date or blank.

DATA ELEMENT: Total Area of Garage Flood Openings

ALIAS: None

ACRONYM: GAR-AREA-FLD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the total area of flood openings in square inches in an attached garage.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Garage Openings Indicator is 'Y', the value must be greater than zero.

DATA ELEMENT: Total Area of Permanent Flood Openings

ALIAS: None

ACRONYM: AREA-FLOOD-OP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the total area of flood openings for an elevated building in square inches.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blanks.
- Policies with original new business date on or after November 1, 2015 and the Flood Openings Indicator is 'Y', the value must be greater than zero.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid numeric value or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid numeric value or blank.

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 (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspce Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover/Transfer Indicator	1	269
Filler	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280

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

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property 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
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator)	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Indicator	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Indicator	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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12 Mailing Address Data

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (12A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Name or Descriptive Information Indicator	1	27
Mailing Address 1	50	28-77
Mailing Address 2	50	78-127
Mailing City	30	128-157
Mailing State	2	158-159
Mailing ZIP Code	9	160-168
HFIAA Indicator	1	169
Reserved for NFIP Use	288	170-457
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
Reserved for NFIP Use2	500	501-1000

NOTE: This transaction must be submitted with any new business (11A), renewal (17A), or reinstatement transaction (14A,15A) OR when the mailing address information has been updated by the WYO company.

14 Policy Reinstatement Without Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (14A)	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
HFIAA Indicator	1	43
Reserved for NFIP Use	414	44-457
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
Reserved for NFIP Use2	500	501-1000

NOTE: If changes to policy record are needed, the WYO company must either submit an Endorsement transaction (20) with this transaction, or submit a Policy Reinstatement with Policy Changes transaction (15) in lieu of this transaction.

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 (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)		
Building Type	1	221
Basement/Enclosure/Crawlspac Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Reinstatement Premium	9	259-267
Risk Rating Method	1	268
Policy Term Indicator	1	269
Premium Payment Indicator	1	270
New/Rollover/Transfer Indicator	1	271
Endorsement Effective Date	8	272-279
Insurance to Value Ratio Indicator	1	280
Elevation Certificate Indicator	1	281
1981 Post-FIRM V Zone Certification Ind.	1	282
Filler	3	283-285

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

15 Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	286-310
Insured First Name	25	311-335
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Filler	5	339-343
Expense Constant	3	344-346
Primary Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE) (Rating Map Info.)	6	364-369
SRL Property 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
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Reinstatement Federal Policy Fee	7	542-548
Additions/Extensions Indicator	1	549
Application Date	8	550-557
Building Purpose Type	1	558
Business Property Indicator	1	559
Enclosure Type	1	560
Number of Elevators	2	561-562
Premium Receipt Date	8	563-570
Property Purchase Date	8	571-578
Property Purchase Indicator	1	579

15 Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
HFIAA Indicator	1	599
Reinstatement HFIAA Surcharge	10	600-609
Agricultural Structure Indicator	1	610
Area Below Elevated Floor - Elevators	1	611
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	612
Area Below Elevated Floor - Garage Indicator	1	613
Area Below Elevated Floor - M/E Indicator	1	614
Area Below Elevated Floor - M/E Value Amount	6	615-620
Area Below Elevated Floor - M/E Value Indicator	1	621
Area Below Elevated Floor - Number of Flood Openings	3	622-624
Area Below Elevated Floor - W/D Indicator	1	625
Area Below Elevated Floor - W/D Value Amount	6	626-631
Area Below Elevated Floor - W/D Value Indicator	1	632
Basement M/E Indicator	1	633
Basement M/E Value Amount	6	634-639
Basement M/E Value Indicator	1	640
Basement W/D Indicator	1	641
Basement W/D Value Amount	6	642-647
Basement W/D Value Indicator	1	648
Building on Federal Land	1	649
Building Purpose Type Percent	2	650-651
Building Walled/Roofed Indicator	1	652
Current Map Date	8	653-660
Elevating Foundation Type	1	661
Enclosure Material Type	1	662
Enclosure Size	6	663-668
Enclosure Use Indicator	1	669
Engineered Flood Openings Indicator	1	670
Entire Building Coverage Indicator	1	671
Flood Openings Indicator	1	672
Floor Below Grade Indicator	1	673
Garage Flood Openings Indicator	1	674
Garage Indicator	1	675
Garage M/E Indicator	1	676
Garage - Number of Flood Openings	3	677-679

15 Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage Total Net Area	6	680-685
Garage Use Indicator	1	686
House of Worship Indicator	1	687
Lender Indicator	1	688
Mandatory Purchase Indicator	1	689
Newly Mapped Date	8	690-697
Non-Profit Entity Indicator	1	698
Pre-Firm SFHA - Community Reinstatement Date	8	699-706
Pre-Firm SFHA - Community Reinstatement Indicator	1	707
Pre-Firm SFHA - Community Suspension Date	8	708-715
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	716
Pre-Firm SFHA - Prior Policy Indicator	1	717
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	718
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	719
Rate Table Code	3	720-722
Rated Map Date	8	723-730
Substantial Improvement Date	8	731-738
Small Business Building Indicator	1	739
Total Area of Flood Openings	6	740-745
Total Area Garage Flood Openings	6	746-751
Reserved for NFIP Use2	249	752-1000

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17 Renewal

<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 (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)		
Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
Filler	9	269-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

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

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property 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
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Indicator	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Indicator	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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20 Endorsement

<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 (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure/Crawlspace 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	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
Endorsement Premium Amount	7	266
Risk Rating Method	1	267
Policy Term Indicator	1	268
Premium Payment Indicator	1	269
New/Rollover/Transfer Indicator	1	270-277
Endorsement Effective Date	8	278
Insurance to Value Ratio Indicator	1	279
Elevation Certificate Indicator	1	280
1981 Post-FIRM V Zone Certification Ind.	1	281-283
Filler	3	

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

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property 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
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Indicator	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Indicator	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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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 (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure/Crawlspc 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	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/Transfer 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
Filler	3	281-283

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

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property 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
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Indicator	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Indicator	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Indicator	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Reserved for NFIP Use2	255	746-1000

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26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
Reserved for NFIP Use	384	74-457
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
Reserved for NFIP Use2	500	501-1000

29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
Reserved for NFIP Use	384	74-457
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
Reserved for NFIP Use2	500	501-1000

31 Open Claim/Loss - Reserve

<u>Record A</u>	<u>Field Length</u> <u>Position</u>	<u>Record</u>
Transaction Code (31A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Reserve - Building	12	38-49
Reserve - Contents	9	50-58
Cause of Loss	1	59
Water Depth - Relative to Main Building	3	60-62
Total Property Value - Main and Appurtenant (ACV)	10	63-72
Total Building Damages - Main and Appurtenant (ACV)	10	73-82
Total Damage to Contents - Main and Appurtenant (ACV)	7	83-89
Expense of Contents Removal	4	90-93
Total Expense of Temp. Flood Protection	4	94-97
Building Claim Payment (ACV or RCV)	12	98-109
Contents Claim Payment (ACV)	9	110-118
Payment Date	8	119-126
Final Payment Indicator - Building	1	127
Final Payment Indicator - Contents	1	128
Replacement Cost Indicator	1	129
Expense of Manufactured (Mobile) Home Removal	4	130-133
Total Property Value - Main and Appurtenant (RCV)	10	34-143
Total Building Damages - Main and Appurtenant (RCV)	10	144-153
Total Damage to Contents - Main and Appurtenant (RCV)	7	154-160
ICC Claim Payment	7	161-167
ICC Mitigation Indicator	1	168
ICC Claim Indicator	1	169
ICC Prior Date of Loss	8	170-177
ICC Property Value - Current	10	178-187
ICC Property Value - Prior	10	188-197
ICC Actual Expense	10	198-207
ICC Flood Damage Amount - Prior	10	208-217
Final Payment Indicator - ICC	1	218
Reserve - ICC	7	219-225
HFIAA Loss Indicator	1	226
Reserved for NFIP Use	231	227-457
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
Reserved for NFIP Use2	500	501-1000

31 Open Claim/Loss - Reserve (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (31B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
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
■ Reserved for NFIP Use2	500	501-1000

34 Reopen Claim/Loss

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (34A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Reopen Date	8	5-42
Reserve - Building	12	43-54
Reserve - Contents	9	55-63
Building Claim Payment (ACV or RCV)	12	64-75
Contents Claim Payment (ACV)	9	76-84
Payment Date	8	85-92
Final Payment Indicator - Building	1	93
Final Payment Indicator - Contents	1	94
ICC Claim Payment	7	95-101
Final Payment Indicator - ICC	1	102
Reserve - ICC	7	103-109
HFIAA Loss Indicator	1	110
Reserved for NFIP Use	347	111-457
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
Reserved for NFIP Use2	500	501-1000

37 Change Reserve

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator - Building	1	63
Final Payment Indicator - Contents	1	64
Final Payment Indicator - ICC	1	65
HFIAA Loss Indicator	1	66
Reserved for NFIP Use	391	67-457
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
Reserved for NFIP Use2	500	501-1000

40 Partial Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA Loss Indicator	1	74
Reserved for NFIP Use	383	75-457
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
Reserved for NFIP Use2	500	501-1000

43 Close Claim/Loss

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (43A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Building Claim Payment (ACV or RCV)	12	77-88
Contents Claim Payment (ACV)	9	89-97
Payment Date	8	98-105
Replacement Cost Indicator	1	106
Claim/Loss Closed Date	8	107-114
Expense of Manufactured (Mobile) Home Removal	4	115-118
Claim Closed without Payment Reason - Building	2	119-120
Claim Closed without Payment Reason - Contents	2	121-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Claim Payment	7	152-158
ICC Mitigation Indicator	1	159
ICC Claim Indicator	1	160
ICC Prior Date of Loss	8	161-168
ICC Property Value - Current	10	169-178
ICC Property Value - Prior	10	179-188
ICC Actual Expense	10	189-198
ICC Flood Damage Amount - Prior	10	199-208
Final Payment Indicator - ICC	1	209
Claim Closed Without Payment Reason - ICC	2	210-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA Loss Indicator	1	213
Reserved for NFIP Use	244	214-457
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
Reserved for NFIP Use2	500	501-1000

43 Close Claim/Loss (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (43B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
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
Reserved for NFIP Use2	500	501-1000

46 Close Claim/Loss Without Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (46A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Closed Date	8	35-42
Claim Closed Without Payment Reason - Building	2	43-44
Claim Closed Without Payment Reason - Contents	2	45-46
Claim Closed Without Payment Reason - ICC	2	47-48
HFIAA Loss Indicator	1	49
Reserved for NFIP Use	408	50-457
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
Reserved for NFIP Use2	500	501-1000

49 Addition to Final Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages - Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason - Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinurance Claim Settlement Indicator	1	152
HFIAA Loss Indicator	1	153
Reserved for NFIP Use	304	154-457
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
Reserved for NFIP Use2	500	501-1000

49 Addition to Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (49B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Property Value - Main (ACV)	10	35-44
Property Value - Appurtenant (ACV)	7	45-51
Damage - Main (ACV)	10	52-61
Damage - Appurtenant (ACV)	7	62-68
Damage to Contents - Main (ACV)	7	69-75
Damage to Contents - Appurtenant (ACV)	7	76-82
Reserved for NFIP Use	375	83-457
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
■ Reserved for NFIP Use2	500	501-1000

52 Recovery After Final Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages - Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents - Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
Coinurance Claim Settlement Indicator	1	186
HFIAA Loss Indicator	1	187
Reserved for NFIP Use	270	188-457
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
Reserved for NFIP Use2	500	501-1000

52 Recovery After Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (52B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Factors Related to Cause of Loss	1	35
Property Value - Main (ACV)	10	36-45
Property Value - Appurtenant (ACV)	7	46-52
Damage - Main (ACV)	10	53-62
Damage - Appurtenant (ACV)	7	63-69
Damage to Contents - Main (ACV)	7	70-76
Damage to Contents - Appurtenant (ACV)	7	77-83
Reserved for NFIP Use	374	84-457
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
■ Reserved for NFIP Use2	500	501-1000

61 General Claim/Loss Correction

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve - Building	12	77-88
Reserve - Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason - Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason - Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204
Reserve - ICC	7	205-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA Loss Indicator	1	213
Reserved for NFIP Use	244	214-457
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
Reserved for NFIP Use2	500	501-1000

61 General Claim/Loss Correction (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (61B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
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
■ Reserved for NFIP Use2	500	501-1000

64 Claim Payment Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator - Building	1	64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA Loss Indicator	1	74
Reserved for NFIP Use	383	75-457
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
Reserved for NFIP Use2	500	501-1000

67 Recovery Correction

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
HFIAA Loss Indicator	1	111
Reserved for NFIP Use	346	112-457
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
Reserved for NFIP Use2	500	501-1000

71 Special Allocated Loss Adjustment Expense

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA Loss Indicator	1	53
Reserved for NFIP Use	404	54-457
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
Reserved for NFIP Use2	500	501-1000

74 Special Allocated Loss Adjustment Expense Correction

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA Loss Indicator	1	53
Reserved for NFIP Use	404	54-457
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
Reserved for NFIP Use2	500	501-1000

81 Change Policy Number Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (81A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Old Policy Number	10	17-26
New Policy Number	10	27-36
HFIAA Indicator	1	37
Reserved for NFIP Use	420	38-457
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
Reserved for NFIP Use2	500	501-1000

84 Change Date of Loss Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (84A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Old Date of Loss	8	27-34
New Date of Loss	8	35-42
HFIAA Loss Indicator	1	43
Reserved for NFIP Use	414	44-457
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
Reserved for NFIP Use2	500	501-1000

87 Change Claim Payment Date Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (87A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Old Payment Date	8	35-42
New Payment Date	8	43-50
HFIAA Loss Indicator	1	51
Reserved for NFIP Use	406	52-457
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
Reserved for NFIP Use2	500	501-1000

99 Lender Data (Expired Policy Notification)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (99A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
First Lender Name	30	27-56
First Lender Street Address	50	57-106
First Lender City	30	107-136
First Lender State	2	137-138
First Lender ZIP Code	9	139-147
First Lender Loan Number	15	148-162
Second Lender Name	30	163-192
Second Lender Street Address	50	193-242
Second Lender City	30	243-272
Second Lender State	2	273-274
Second Lender ZIP Code	9	275-283
Second Lender Loan Number	15	284-298
HFIAA Indicator	1	299
Reserved for NFIP Use	158	300-457
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
Reserved for NFIP Use2	500	501-1000

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
Additions/Extensions Indicator	R	-	-	X
Agricultural Structure Indicator	R	-	-	X
Alteration Date	R	-	-	9(8)YYYYMMDD
Application Date	R	-	-	9(8)YYYYMMDD
Area Below Elevated Floor - Elevators	R	-	-	X
Area Below Elevated Floor - Enclosed				
Finished Area Indicator	R	-	-	X
Area Below Elevated Floor - Garage				
Indicator	R	-	-	X
Area Below Elevated Floor - M/E Indicator	R	-	-	X
Area Below Elevated Floor - M/E Value				
Amount	R	-	-	9(6)
Area Below Elevated Floor - M/E Value				
Indicator	R	-	-	X
Area Below Elevated Floor - Number of				
Flood Openings	R	-	-	9(3)
Area Below Elevated Floor - W/D Indicator	R	-	-	X
Area Below Elevated Floor - W/D Value				
Amount	R	-	-	9(6)
Area Below Elevated Floor - W/D Value				
Indicator	R	-	-	X
Base Flood Elevation (BFE)				
(Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	-	-	X
Basement M/E Indicator	R	-	-	X
Basement M/E Value Amount	R	-	-	9(6)
Basement M/E Value Indicator	R	-	-	X
Basement W/D Indicator	R	-	-	X
Basement W/D Value Amount	R	-	-	9(6)
Basement W/D Value Indicator	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Building Claim Payment Recovery	I	S	\$¢	S9(10)V99
Building Construction Date Type	R	-	-	X
Building Damage Subject to Policy				
Exclusions (ACV)	R	-	-	X
Building in Course of Construction				
Indicator	R	-	-	X
Building on Federal Land Indicator	R	-	-	X
Building over Water Type	R	-	-	X
Building Purpose Type	R	-	-	X
Building Purpose Type Percent	R	-	-	9(2)
Building Description Type	R	-	-	XX
Building Walled/Roofed Indicator	R	-	-	X
Business Property Indicator (Filler?)	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

- 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
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
Coinsurance Claim Settlement Indicator	R	-	-	X
Community Identification Number (Rating Map Info.)	R	-	-	X(6)
Condominium Form of Ownership Indicator	R	-	-	X
Condominium Indicator	R	-	-	X
Condominium Master Policy Units	R	-	-	9(5)
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)
Current Map Date	R	-	-	9(8)YYYYMMDD
Current Map Info - Base Flood Elevation (BFE)	R	S	-	S9(5)V9
Current Map Info - Community Identification Number	R	-	-	X(6)
Current Map Info - Flood Risk Zone	R	-	-	X(3)
Current Map Info - Map Panel Number	R	-	-	X(4)
Current Map Info - Map Panel Suffix	R	-	-	X
Current Map Info - Prior Policy Number (renamed)	R	-	-	X(10)
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
Elevating Foundation Type	R	-	-	X
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Enclosure Material Type	R	-	-	X
Enclosure Size	R	-	-	9(6)
Enclosure Type	R	-	-	X
Enclosure Use Indicator	R	-	-	X
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)
Engineered Flood Openings Indicator	R	-	-	X
Entire Building Coverage Indicator	R	-	-	X
Expense Constant	R	-	\$	9(3)
Expense of Contents Removal	R	-	\$	9(4)

- 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
Expense of Manufactured (Mobile)				
Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	\$	S9(5)
Federal Policy Fee - Refunded	I	S	\$¢	S9(5)V99
Final Payment Indicator - Bldg.	R	-	-	X
Final Payment Indicator - Cont.	R	-	-	X
Final Payment Indicator - ICC	R	-	-	X
First Lender City	R	-	-	X(30)
First Lender Loan Number	R	-	-	X(15)
First Lender Name	R	-	-	X(30)
First Lender State	R	-	-	X(2)
First Lender Street Address	R	-	-	X(50)
First Lender ZIP Code	R	-	-	9(9)
Flood Characteristics	R	-	-	X
Flood Openings Indicator	R	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3)
Floodproofed Indicator	R	-	-	X
Floor Below Grade Indicator	R	-	-	X
Foundation Type	R	-	-	XX
Garage Flood Openings Indicator	R	-	-	X
Garage Indicator	R	-	-	X
Garage M/E Indicator	R	-	-	X
Garage - Number of Flood Openings	R	-	-	9(3)
Garage Total Net Area	R	-	-	9(6)
Garage Use Indicator	R	-	-	X
Grandfathering Type Code	R	-	-	X
HFIAA Indicator	R	-	-	X
HFIAA Loss Indicator	R	-	-	X
HFIAA Surcharge	I	S	\$	S9(8)
HFIAA Surcharge - Refunded	I	S	\$¢	S9(8)V99
House of Worship Indicator	R	-	-	X
ICC Actual Expense	R	-	-	9(10)
ICC Claim Indicator	R	-	-	X
ICC Claim Payment	I	S	\$¢	S9(5)V99
ICC Claim Payment Recovery	I	S	\$¢	S9(5)V99
ICC Flood Damage Amount - Prior	R	-	-	9(10)
ICC Mitigation Indicator	R	-	-	X
ICC Premium WYO	R	-	\$	9(3)
ICC Prior Date of Loss	R	-	-	9(8)YYYYMMDD
ICC Property Value - Current	R	-	-	9(10)
ICC Property Value - Prior	R	-	-	9(10)
Insurance to Value Ratio Indicator	R	-	-	X
Insured First Name	R	-	-	X(25)
Insured Last Name	R	-	-	X(25)
Lender Indicator	R	-	-	X
Location of Contents Indicator	R	-	-	X
Lowest Adjacent Grade	R	S	-	S9(5)V9
Lowest Floor Elevation	R	S	-	S9(5)V9
Mailing City	R	-	-	X(30)
Mailing State	R	-	-	X(2)
Mailing Street Address	R	-	-	X(50)

- 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
Mailing ZIP Code	R	-	-	9(9)
Mandatory Purchase Indicator	R	-	-	X
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Newly Mapped Date	R	-	-	9(8)YYYYMMDD
Non-Profit Entity Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Original Construction Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Pre-Firm SFHA - Community Reinstatement Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Community Reinstatement Indicator	R	-	-	X
Pre-Firm SFHA - Community Suspension Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	R	-	-	X
Premium Payment 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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Premium Receipt Date	R	-	-	9(8)YYYYMMDD
Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)
Probation Surcharge Amount WYO	R	-	\$	9(3)
Property Beginning Street Number	R	-	-	X(10)
Property City	R	-	-	X(30)
Property Purchase Date	R	-	-	9(8)YYYYMMDD
Property Purchase Indicator	R	-	-	X
Property State	R	-	-	X(2)
Property Street Address	R	-	-	X(50)
Property Value - Appurtenant (ACV)	R	-	\$	9(7)
Property Value - Main (ACV)	R	-	\$	9(10)
Property ZIP Code	R	-	-	9(9)
Rate Table Code	R	-	-	X(3)
Rated Map Date	R	-	-	9(8)YYYYMMDD
Regular/Emergency Program 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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	\$¢	S9(8)V99
Reinstatement HFIAA Surcharge	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
**Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Reserve Fund Assessment	I	S	\$	S9(8)
Reserve Fund Assessment - Refunded	I	S	\$¢	S9(8)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
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)
Small Business Building Indicator	R	-	-	X
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
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Subsidized Rated Indicator	R	-	-	X
Substantial Improvement Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Area Flood Openings	R	-	-	9(6)
Total Area Garage Flood Openings	R	-	-	9(6)
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)

- 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.

**The Repetitive Loss Target Group Indicator has been renamed to SRL Property Indicator, effective October 1, 2013.

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
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)
Valid Policy Indicator	R	-	-	X
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
Waiting Period Type	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

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 (Rating Map Info.)	6	212-217
Map Panel Number (Rating Map Info.)	4	218-221
Map Panel Suffix (Rating Map Info.)	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone (Rating Map Info.)	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/ Building Type	1	228
Basement/Enclosure/Crawlspace 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	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/Transfer 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>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	5	505-509
NFIP Additional Limit Amount of Insurance - Building	8	510-517
NFIP Additional Limit Rate - Building	5	518-522
NFIP Basic Limit Amount of Insurance - Contents	8	523-530
NFIP Basic Limit Rate - Contents	5	531-535
NFIP Additional Limit Amount of Insurance - Contents	8	536-543
NFIP Additional Limit Rate - Contents	5	544-548
NFIP Total Premium Refund*	9	549-557
NFIP CRS Classification Credit Percentage	2	558-559
NFIP Federal Policy Fee	5	560-564
NFIP Federal Policy Fee - Refunded*	7	565-571
NFIP Community Probation Surcharge Amount	3	572-574
NFIP Deductible Discount Percentage	5	575-579

*Data Elements that are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	580-588
NFIP Property ZIP*		9	589-597
NFIP Expense Constant		3	598-600
NFIP Policy Term		1	601
NFIP ICC Premium		7	602-608
NFIP ICC Coverage		5	609-613
NFIP Reserve Fund Assessment - Refunded*		10	614-623
NFIP Reserve Fund Assessment		8	624-631
NFIP HFIAA Surcharge - Refunded*		10	632-641
NFIP HFIAA Surcharge		8	642-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

* Data Elements are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
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
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Description Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge - Refunded*		10	1153-1162
Agricultural Structure Indicator		1	1163
Area Below Elevated Floor - Elevators		1	1164
Area Below Elevated Floor - Encl Finish Area Ind		1	1165
Area Below Elevated Floor - Garage Indicator		1	1166
Area Below Elevated Floor - M/E Indicator		1	1167

*Data Elements that are stored only once per policy record and not by policy term.

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Area Below Elevated Floor - M/E Value Amount	6	1168-1173
Area Below Elevated Floor - M/E Value Indicator	1	1174
Area Below Elevated Floor - Number of Flood Openings	3	1175-1177
Area Below Elevated Floor - W/D Indicator	1	1178
Area Below Elevated Floor - W/D Value Amount	6	1179-1184
Area Below Elevated Floor - W/D Value Indicator	1	1185
Basement M/E Indicator	1	1186
Basement M/E Value Amount	6	1187-1192
Basement M/E Value Indicator	1	1193
Basement W/D Indicator	1	1194
Basement W/D Value Amount	6	1195-1200
Basement W/D Value Indicator	1	1201
Building on Federal Land	1	1202
Building Purpose Type Percent	2	1203-1204
Building Walled/Roofed Indicator	1	1205
Current Map Date	8	1206-1213
Elevating Foundation Type	1	1214
Enclosure Material Type	1	1215
Enclosure Size	6	1216-1221
Enclosure Use Indicator	1	1222
Engineered Flood Openings Indicator	1	1223
Entire Building Coverage Indicator	1	1224
Flood Openings Indicator	1	1225
Floor Below Grade Indicator	1	1226
Garage Flood Openings Indicator	1	1227
Garage Indicator	1	1228
Garage M/E Indicator	1	1229
Garage - Number of Flood Openings	3	1230-1232
Garage Total Net Area	6	1233-1238
Garage Use Indicator	1	1239
House of Worship Indicator	1	1240
Lender Indicator	1	1241
Mandatory Purchase Indicator	1	1242
Newly Mapped Date	8	1243-1250
Non-Profit Entity Indicator	1	1251
Pre-Firm SFHA - Community Reinstatement Date	8	1252-1259
Pre-Firm SFHA - Community Reinstatement Indicator	1	1260
Pre-Firm SFHA - Community Suspension Date	8	1261-1268
Pre-Firm SFHA - Lender Req Under Mandatory Purch Ind	1	1269
Pre-Firm SFHA - Prior Policy Indicator	1	1270
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	1271
Pre-Firm SFHA - Prior Pol Laps Result Comm Susp Ind	1	1272
Rate Table Code	3	1273-1275
Rated Map Date	8	1276-1283
Substantial Improvement Date	8	1284-1291
Small Business Building Indicator	1	1292
Total Area of Flood Openings	6	1293-1298
Total Area Garage Flood Openings	6	1299-1304
Reserved for NFIP Use2	95	1305-1399

* Data Elements that are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

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.

Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Primary-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

*Data Elements that are stored only once per policy record and not by policy term.

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	OP-NFIP-HFIAA-Surcharge-Refund*	PIC S9(8)V99.
05	OP-NFIP-HFIAA-Surcharge	PIC S9(8).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Desc-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Subsidized-Rated-Ind	PIC X(1).
05	OP-Valid-Policy-Ind	PIC X(1).
05	OP-HFIAA-Ind	PIC X(1).
05	OP-HFIAA-Surcharge	PIC S9(8).
05	OP-HFIAA-Surch-Refund	PIC S9(10).
05	OP-Agriculture-Struct-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Elevators	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Encl-Fin-Area	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Garage-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-ME-Val-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Num-Fld-Opn	PIC 9(3).
05	OP-Area-Bel-Elev-Flr-WD-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-WD-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-WD-Val-Ind	PIC X(1).
05	OP-Bsmt-ME-Ind	PIC X(1).
05	OP-Bsmt-ME-Val-Amt	PIC 9(6).
05	OP-Bsmt-ME-Val-Ind	PIC X(1).

*Data Elements that are stored only once per policy record and not by policy term.

Record Layout (Cont'd.)

05	OP-Bsmt-WD-Ind	PIC X(1).
05	OP-Bsmt-WD-Val-Amt	PIC 9(6).
05	OP-Bsmt-WD-Val-Ind	PIC X(1).
05	OP-Bldg-Fed-Land	PIC X(1).
05	OP-Bldg-Purp-Type-Pct	PIC 9(2).
05	OP-Bldg-Walled-Roofed-Ind	PIC X(1).
05	OP-Curr-Map-Date	PIC 9(8).
05	OP-Elev-Found-Type	PIC X(1).
05	OP-Encl-Material-Type	PIC X(1).
05	OP-Encl-Size	PIC 9(6).
05	OP-Encl-Use-Ind	PIC X(1).
05	OP-Engineer-Fld-Opn-Ind	PIC X(1).
05	OP-Entirer-Bldg-Cov-Ind	PIC X(1).
05	OP-Flood-Openings-Ind	PIC X(1).
05	OP-Floor-Below-Grade-Ind	PIC X(1).
05	OP-Garage-Fld-Opn-Ind	PIC X(1).
05	OP-Garage-Ind	PIC X(1).
05	OP-Garage-ME-Ind	PIC X(1).
05	OP-Garage-Num-Fld-Opn	PIC 9(3).
05	OP-Garage-Tot-Net-Area	PIC 9(6).
05	OP-Garage-Use-Ind	PIC X(1).
05	OP-House-Worship-Ind	PIC X(1).
05	OP-Lender-Ind	PIC X(1).
05	OP-Mandatory-Purch-Ind	PIC X(1).
05	OP-Newly-Mapped-Date	PIC 9(8).
05	OP-Non-Profit-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Rein-Date	PIC 9(8).
05	OP-Pref-SFHA-Comm-Rein-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Susp-Date	PIC 9(8).
05	OP-Pref-SFHA-Lender-Req-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Policy-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Pol-Lapse-Ind	PIC X(1).
05	OP-Pref-SFHA-Pr-Pol-Laps-Comm-Susp	PIC X(1).
05	OP-Rate-Table-Code	PIC X(3).
05	OP-Rated-Map-Date	PIC 9(8).
05	OP-Substantial-Improve-Date	PIC 9(8).
05	OP-Small-Business-Bldg-Ind	PIC X(1).
05	OP-Total-Area-Flood-Openings	PIC 9(6).
05	OP-Total-Area-Garage-Flood-Opn	PIC 9(6).
05	OP-Reserved-NFIP-Use2	PIC X(95).

*Data Elements that are stored only once per policy record and not by policy term.

A summary of the November 2015 Edit Specifications updates (Change 18) is as follows:

Cover Sheet	Added 'Change 18' for November 1, 2015
Part 2 - Edits Dictionary	<p>PL383010: Agricultural Structure Indicator (new)</p> <p>PL370010: Area Below Elevated Floor - Elevators (new)</p> <p>PL373010: Area Below Elevated Floor – Enclosed Finished Area Indicator (new)</p> <p>PL370010: Area Below Elevated Floor – Garage Indicator (new)</p> <p>PL361010: Area Below Elevated Floor – M/E Indicator (new)</p> <p>PU363010: Area Below Elevated Floor – M/E Value Amount (new)</p> <p>PL363020: Area Below Elevated Floor – M/E value Amount (new)</p> <p>PL362010: Area Below Elevated Floor – M/E Value Indicator (new)</p> <p>PU375010: Area Below Elevated Floor – Number of Flood Openings (new)</p> <p>PL375020: Area Below Elevated Floor – Number of Flood Openings (new)</p> <p>PL364010: Area Below Elevated Floor – Washer/Dryer Indicator (new)</p> <p>PU366010: Area Below Elevated Floor – Washer/Dryer Value Amount (new)</p> <p>PL366020: Area Below Elevated Floor – Washer/Dryer Value Amount (new)</p> <p>PL365010: Area Below Elevated Floor – Washer/Dryer Value Indicator (new)</p> <p>PL345010: Basement M/E Indicator (new)</p> <p>PU347010: Basement M/E Value Amount (new)</p> <p>PL347020: Basement M/E Value Amount (new)</p>

A summary of the November 2015 Edit Specifications updates (Change 18): (con't).

Part 2 - Edits Dictionary	PL346010: Basement M/E Value Indicator	(new)
	PL348010: Basement Washer/Dryer Indicator	(new)
	PU357010: Basement Washer/Dryer Value Amount	(new)
	PL357020: Basement Washer/Dryer Value Amount	(new)
	PL349010: Basement Washer/Dryer Value Indicator	(new)
	PL202010: Building Description Type	(revised)
	PL334010: Building on Federal land Indicator	(new)
	PU330010: Building Purpose Type Percentage	(new)
	PL330020: Building Purpose Type Percentage	(new)
	PL333010: Building Walled/Roofed Indicator	(new)
	PL303010: Business Property Indicator	(new)
	PU332010: Current Map Date	(new)
	PL332020: Current Map Date	(new)
	PL029040: Deductible – Building	(revised)
	PL030030: Deductible - Contents	(revised)
	PL350010: Elevating Foundation Type	(new)
	PL372010: Enclosure Material Type	(new)
	PU371010: Enclosure Size	(new)
	PL371020: Enclosure Size	(new)
	PL378010: Enclosure Use Indicator	(new)
	PL377010: Engineered Flood Openings Indicator	(new)
	PL331010: Entire Building Coverage Indicator	(new)

Part 2 - Edits Dictionary	PL374010: Flood Openings Indicator	(new)
	PL037030: Flood Proofed Indicator	(new)
	PL335010: Floor Below Grade Indicator	(new)
	PL335020: Floor Below Grade Indicator	(new)
	PL338010: Garage Flood Openings Indicator	(new)
	PL336010: Garage Indicator	(new)
	PL344010: Garage M/E Indicator	(new)
	PU339010: Garage – Number of Flood Openings	(new)
	PL339020: Garage – Number of Flood Openings	(new)
	PU337010: Garage Total Net Area	(new)
	PL337020: Garage Total Net Area	(new)
	PL343010: Garage Use Indicator	(new)
	PL382010: House Worship Indicator	(new)
	PL339010: Lender Indicator	(new)
	PL358010: Mandatory Purchase Indicator	(new)
	PU384010: Newly Mapped Date	(new)
	PL384020: Newly Mapped Date	(new)
	PL384030: Newly Mapped Date	(new)
	PL380010: Non-Profit Entity Indicator	(new)
	PL305030: Number of Elevators	(new)
	PL022030: Occupancy Type	(canceled)
	PL022050: Occupancy Type	(revised)

Part 2 - Edits Dictionary	PL022070: Occupancy Type (new)
	PL034040: Original Construction Date (revised)
	PL004210: Policy Number (new)
	PU355010: Pre-FIRM SFHA – Community Reinstatement Date (new)
	PL355020: Pre-FIRM SFHA – Community Reinstatement Date (new)
	PL355030: Pre-FIRM SFHA – Community Reinstatement Date (new)
	PU356010: Pre-FIRM SFHA – Community Reinstatement Indicator (new)
	PU354010: Pre-FIRM SFHA – Community Suspension Date (new)
	PL354020: Pre-FIRM SFHA – Community Suspension Date (new)
	PL354030: Pre-FIRM SFHA – Community Suspension Date (new)
	PL351010: Pre-FIRM SFHA – Lender Required under Mandatory Purchase Indicator (new)
	PL352010: Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator (new)
	PL353010: Pre-FIRM SFHA – Prior Policy Lapsed Result of Community Suspension Indicator (new)
	PI046010: Primary Residence Indicator (revised)
	PI046020: Primary Residence Indicator (revised)
	PL046030: Primary Residence Indicator (revised)
	PL046040: Primary Residence Indicator (revised)
	PL046050: Primary Residence Indicator (revised)
	PI046060: Primary Residence Indicator (revised)
	PI046070: Primary Residence Indicator (revised)
	PL046080: Primary Residence Indicator (revised)
	PL046090: Primary Residence Indicator (revised)

A summary of the November 2015 Edit Specifications updates (Change 18):

Part 2 - Edits Dictionary	PL046100: Primary Residence Indicator	(revised)
	PL046110: Primary Residence Indicator	(new)
	PL379010: Rate Table Code	(new)
	PU380010: Rated Map date	(new)
	PL380020: Rated Map Date	(new)
	PL041040: Risk Rating Method	(revised)
	PL360010: Sml-Business Indicator	(new)
	PU381010: Substantial Improvement Date	(new)
	PL381020: Substantial Improvement Date	(new)
	PL381030: Substantial Improvement Date	(new)
	PL038040: Total Amount of Insurance - Building	(revised)
	PL038050: Total Amount of Insurance - Building	(revised)
	PL038070: Total Amount of Insurance - Building	(revised)
	PL039040: Total Amount of Insurance - Contents	(revised)
	PL039050: Total Amount of Insurance - Contents	(revised)
	PU342010: Total Area of Garage Flood Openings	(new)
	PL342020: Total Area of Garage Flood Openings	(new)
	PU376010: Total Area of Flood Openings	(new)
	PL376020: Total Area of Flood Openings	(new)

INSTRUCTIONS

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, 6.1..... OCTOBER 1, 2009

CHANGE 7 MAY 1, 2010

CHANGE 8 JANUARY 1, 2011

CHANGE 9 OCTOBER 1, 2011

CHANGE 10 MAY 1, 2012

CHANGE 11 OCTOBER 1, 2012

CHANGE 12 JANUARY 1, 2013

CHANGE 13, 13.1, 13.2, 13.3..... OCTOBER 1, 2013

CHANGE 14, 14.1..... JUNE 1, 2014

CHANGE 15, 15.1 OCTOBER 1, 2014

CHANGE 16 JANUARY 1, 2015

CHANGE 17, 17.1, 17.2, 17.3 APRIL 1, 2015

CHANGE 18 NOVEMBER 1, 2015

EDIT DICTIONARY

DATA ELEMENT: AGRICULTURAL STRUCTURE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: AGRI-STRUCT
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL383010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AGRICULTURAL STRUCTURE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 11/1/15 MUST REPORT 'N', 'Y' OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE POLICY EFFECTIVE DATE.

OTHERWISE,
POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY TYPE '4' OR '6',
MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/1/15 WITH
OCCUPANCY TYPE '1', '2' OR '3', MUST REPORT 'N' OR 'Y'.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - ELEVATORS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-ELEVATOR
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL370010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - ELEVATORS IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'Y',
THE AREA BELOW THE ELEVATED FLOOR - ELEVATORS MUST BE 'Y' OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE AREA BELOW THE ELEVATED FLOOR - ELEVATORS MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-ENCL-FIN
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL373010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT ACCEPTABLE VALUE 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'F' OR 'P',
THE AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR MUST BE 'Y' OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'N',
THE AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - GARAGE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-GAR-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL369010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - GARAGE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'B', 'A', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'Y',
THE AREA BELOW THE ELEVATED FLOOR - GARAGE INDICATOR MUST BE 'B', 'A', OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE AREA BELOW THE ELEVATED FLOOR - GARAGE INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - M/E INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-ME-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL361010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - M/E INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'Y',
THE AREA BELOW THE ELEVATED FLOOR - M/E INDICATOR MUST BE 'Y' OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE AREA BELOW THE ELEVATED FLOOR - M/E INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - M/E VALUE AMOUNT

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-ME-AMT
UPDATE: REPLACEMENT
FORMAT: SIX (6) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU363010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - M/E VALUE AMOUNT IS NOT NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

AREA BELOW ELEVATED FLOOR - M/E VALUE AMOUNT MUST BE NUMERIC.

NOTE: VALUE AMOUNT WILL BE REPORTED IN HUNDREDS.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - M/E VALUE AMOUNT

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL363020 ERROR TYPE: CRITICAL

ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - M/E VALUE AMOUNT DOES NOT CORRESPOND TO THE
AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR IS '3',
THE AREA BELOW ELEVATED FLOOR M/E VALUE AMOUNT MUST BE GREATER THAN 20,000.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

NOTE: M/E VALUE AMOUNT WILL BE REPORTED IN HUNDREDS (E.G. 200 EQUATES TO 20,000)

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-ME-VAL
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL362010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT '1', '2', '3', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR M/E INDICATOR IS 'Y',
THE AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR MUST BE '1', '2' OR '3'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR - M/E INDICATOR IS 'N',
THE AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR MUST BE '1'.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-FLOOD-OP
UPDATE: REPLACEMENT
FORMAT: THREE (3) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PU375010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS MUST BE NUMERIC GREATER THAN ZERO.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL375020 ERROR TYPE: CRITICAL

ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015
MUST REPORT A VALID NUMERIC VALUE OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENINGS INDICATOR IS 'Y',
THE NUMBER OF FLOOD OPENINGS MUST BE A NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENINGS INDICATOR IS 'N',
THE NUMBER OF FLOOD OPENINGS MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - WASHER/DRYER INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-WD-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL364010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - WASHER/DRYER INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'Y',
THE AREA BELOW THE ELEVATED FLOOR - WASHER/DRYER INDICATOR MUST BE 'Y' OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE AREA BELOW THE ELEVATED FLOOR - WASHER/DRYER INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE AMOUNT

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-WS-AMT
UPDATE: REPLACEMENT
FORMAT: SIX (6) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU366010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE AMOUNT IS NOT NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE AMOUNT MUST BE NUMERIC.

NOTE: VALUE AMOUNT MUST BE REPORTED IN HUNDREDS.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE AMOUNT

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL366020 ERROR TYPE: CRITICAL

ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE AMOUNT DOES NOT
CORRESPOND TO THE AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR A NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR IS '3',
THE AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE AMOUNT MUST BE GREATER THAN 10,000.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

NOTE: AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE AMOUNT WILL BE REPORTED IN HUNDREDS
(E.G. 100 EQUATES TO 10,000)

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-WD-VAL
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL365010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT '1', '2', '3', OR BLANK.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR - WASHER/DRYER INDICATOR IS 'Y',
THE AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR MUST BE '1', '2' OR '3'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR - WASHER/DRYER INDICATOR IS 'N',
THE AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR MUST BE '1'.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: BASEMENT M/E INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BSMT-ME-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL345010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BASEMENT MACHINERY/EQUIPMENT (M/E) INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', '2' OR '4',
THE BASEMENT M/E INDICATOR MUST BE 'N' OR 'Y'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
THE BASEMENT M/E INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: BASEMENT M/E VALUE AMOUNT

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BSMT-ME-AMT
UPDATE: REPLACEMENT
FORMAT: SIX (6) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU347010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BASEMENT MACHINERY/EQUIPMENT (M/E) VALUE AMOUNT IS NOT NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

BASEMENT M/E VALUE AMOUNT MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: BASEMENT M/E VALUE AMOUNT

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL347020 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASEMENT M/E VALUE AMOUNT DOES NOT CORRESPOND TO THE BASEMENT
M/E VALUE INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT M/E VALUE INDICATOR IS '3',
THE BASEMENT M/E VALUE AMOUNT MUST BE GREATER THAN 20,000.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

NOTE:

VALUE AMOUNT MUST BE REPORTED IN HUNDREDS (E.G. 200 EQUATES TO 20,000)

EDIT DICTIONARY

DATA ELEMENT: BASEMENT M/E VALUE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BSMT-ME-VAL
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL346010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BASEMENT MACHINERY/EQUIPMENT (M/E) VALUE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT '1', '2', '3', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT M/E INDICATOR IS 'Y',
THE BASEMENT M/E VALUE INDICATOR MUST BE REPORTED WITH '1', '2', OR '3'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT M/E INDICATOR IS 'N',
THE BASEMENT M/E VALUE INDICATOR MUST BE '1'.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: BASEMENT WASHER/DRYER INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BSMT-WD-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL348010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BASEMENT WASHER/DRYER INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', '2' OR '4',
THE BASEMENT WASHER/DRYER INDICATOR MUST BE 'N' OR 'Y'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
THE BASEMENT WASHER/DRYER INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: BASEMENT WASHER/DRYER VALUE AMOUNT

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BSMT-WD-AMT
UPDATE: REPLACEMENT
FORMAT: SIX (6) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU357010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BASEMENT WASHER/DRYER VALUE AMOUNT IS NOT NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:
BASEMENT WASHER/DRYER VALUE AMOUNT MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: BASEMENT WASHER/DRYER VALUE AMOUNT

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL357020 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASEMENT WASHER/DRYER VALUE AMOUNT DOES NOT CORRESPOND TO THE
BASEMENT WASHER/DRYER VALUE INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST BE REPORT BLANK OR NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BASEMENT WASHER/DRYER VALUE INDICATOR IS '3',
THE BASEMENT WASHER/DRYER VALUE AMOUNT MUST BE GREATER THAN 10,000.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

NOTE: THE VALUE AMOUNT MUST BE REPORTED IN HUNDREDS (E.G. 100 EQUATES TO 10,000)

EDIT DICTIONARY

DATA ELEMENT: BASEMENT WASHER/DRYER VALUE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BSMT-WD-VAL
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL349010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BASEMENT WASHER/DRYER VALUE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT '1', '2', '3', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND THE
BASEMENT WASHER/DRYER INDICATOR IS 'Y',
THE BASEMENT WASHER/DRYER VALUE INDICATOR MUST BE REPORTED WITH '1', '2', OR '3'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND THE
BASEMENT WASHER/DRYER INDICATOR IS 'N',
THE BASEMENT WASHER/DRYER VALUE INDICATOR MUST BE '1'.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: BUILDING DESCRIPTION TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BLDG-DESC-TYP
UPDATE: REPLACEMENT
FORMAT: TWO (2) ALPHANUMERIC CHARACTERS

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: 11/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL202010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BUILDING DESCRIPTION TYPE IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', 'P', OR 'Q' (PREFERRED RISK)
AND ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2013,
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, 08 OR BLANK.

IF RISK RATING METHOD IS '7' OR 'Q' (PREFERRED RISK)
AND ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2013 AND
PRIOR TO 04/01/2015,
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, OR 08.

IF RISK RATING METHOD IS '7' OR 'R' (PREFERRED RISK/NEWLY MAPPED)
AND ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 04/01/2015 AND
PRIOR TO 11/01/2015,
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, OR 08.

IF RISK RATING METHOD IS '7' OR 'R' (PREFERRED RISK/NEWLY MAPPED)
AND ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/1/2015,
VALID CODES ARE 01, 02, 03, 05, 06, 07, 08, 09, 10, 11,
12, OR 13.

IF RISK RATING METHOD IS '9', '3', '6', '8', 'F' OR 'G'
-OR- TOTAL AMOUNT OF INSURANCE-BUILDING IS ZERO (CONTENTS
ONLY POLICIES), VALID CODES ARE 01, 02, 03, 04, 05, 06,
07, 08, 09, 10, 11, 12, 13 OR BLANK.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' CAN
BE REPORTED WITH 01, 02, 03, 04, 05, 06, 07, 08, 09, 10, 11, 12,
13, OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: BUILDING DESCRIPTION TYPE

FOR ALL OTHER POLICIES:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009,
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, 08, OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND
PRIOR TO 11/01/2015,
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, OR 08.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/1/2015,
VALID CODES ARE 01, 02, 03, 05, 06, 07, 08, 09, 10,
11, 12, OR 13.

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EDIT DICTIONARY

DATA ELEMENT: BUILDING ON FEDERAL LAND INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BLDG-FED-LAND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL334010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BUILDING ON FEDERAL LAND INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE BUILDING ON FEDERAL LAND INDICATOR MUST BE REPORTED WITH 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: BUILDING PURPOSE TYPE PERCENTAGE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BLDG-PURP-PCT
UPDATE: REPLACEMENT
FORMAT: TWO (2) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU330010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BUILDING PURPOSE TYPE PERCENTAGE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:
BUILDING PURPOSE TYPE PERCENTAGE MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: BUILDING PURPOSE TYPE PERCENTAGE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL330020 ERROR TYPE: CRITICAL

ERROR MESSAGE: BUILDING PURPOSE TYPE PERCENTAGE IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 CAN REPORT BLANK OR ANY NUMERIC VALUE.

OTHERWISE,

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BUILDING PURPOSE TYPE IS 'M',
THEN BUILDING PURPOSE TYPE PERCENTAGE MUST BE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE BUILDING PURPOSE TYPE IS 'N' OR 'R',
THEN BUILDING PURPOSE TYPE PERCENTAGE MUST BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: BUILDING WALLED/ROOFED INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: WALLED-ROOFED
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL333010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BUILDING WALLED/ROOFED INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, MUST REPORT 'N', 'Y', OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE BUILDING WALLED/ROOFED INDICATOR MUST BE REPORTED WITH 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: BUSINESS PROPERTY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BUS-PROP-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2013 REVISED: CANCELLED: 11/01/2015
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL303010 ERROR TYPE: CRITICAL
ERROR MESSAGE: BUSINESS PROPERTY INDICATOR IS NOT A VALID VALUE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
10/01/2013, BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,
BUSINESS PROPERTY INDICATOR MUST BE REPORTED WITH 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 01/01/1989 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL026030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CONDOMINIUM INDICATOR MUST BE 'N', 'U' OR 'A' FOR A
PREFERRED RISK POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE DATE
IS PRIOR TO 6/1/97, MUST BE 'N', 'U' OR BLANK.

IF RISK RATING METHOD IS '7' ON NEW BUSINESS WHERE THE
ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 6/1/97 AND PRIOR
TO 5/1/04, MUST BE 'N' OR 'U' (TOWNHOUSE/ROWHOUSE
CONDOMINIUM UNIT).

IF RISK RATING METHOD IS '7' ON RENEWALS WHERE THE POLICY
EFFECTIVE DATE IS ON OR AFTER 6/1/97 AND PRIOR TO 6/1/98,
MUST BE 'N' OR 'U' OR BLANK (TOWNHOUSE/ROWHOUSE
CONDOMINIUM UNIT).

IF RISK RATING METHOD IS '7' ON RENEWALS WHERE THE POLICY
EFFECTIVE DATE IS ON OR AFTER 6/1/98 AND PRIOR TO 5/1/04,
MUST BE 'N' OR 'U'.

IF RISK RATING METHOD IS '7' ON NEW BUSINESS AND RENEWALS
EFFECTIVE ON OR AFTER 5/1/04 AND PRIOR TO 5/1/08 AND THE
CONDOMINIUM INDICATOR IS 'U', THEN:

1. NUMBER OF FLOORS/BUILDING TYPE MUST BE '6'
(TO DESIGNATE TOWNHOUSE/ROWHOUSE CONDO UNIT
ON POLICIES EFFECTIVE PRIOR TO 5/1/2005)
- OR -
2. OCCUPANCY TYPE MUST BE '1' (SINGLE-FAMILY DWELLING)

IF RISK RATING METHOD IS '7', 'P', OR 'Q' ON NEW BUSINESS
AND RENEWALS EFFECTIVE ON OR AFTER 5/1/2008 AND PRIOR TO
10/01/2013 AND THE CONDOMINIUM INDICATOR IS 'U',
THEN OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

IF RISK RATING METHOD IS '7' OR 'Q' ON NEW BUSINESS
AND RENEWALS EFFECTIVE ON OR AFTER 10/01/2013 AND PRIOR
TO 11/01/2015 AND THE CONDOMINIUM INDICATOR IS 'U',
THEN OCCUPANCY TYPE MUST BE '1', '2', '3', OR '4'.

IF RISK RATING METHOD IS '7' OR 'R' ON NEW BUSINESS
AND RENEWALS EFFECTIVE ON OR AFTER 04/01/2015 AND PRIOR
TO 11/01/2015 AND THE CONDOMINIUM INDICATOR IS 'U',
THEN OCCUPANCY TYPE MUST BE '1', '2', '3', OR '4'.

EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM INDICATOR

IF RISK RATING METHOD IS '7' OR 'R' ON NEW BUSINESS
AND RENEWALS EFFECTIVE ON OR AFTER 11/01/2015 AND
THE CONDOMINIUM INDICATOR IS 'U',
THEN OCCUPANCY TYPE MUST BE '1', '2', '3', '4' OR '6'.

IF RISK RATING METHOD IS '7' ON NEW BUSINESS AND RENEWALS
EFFECTIVE ON OR AFTER 5/1/2005 AND PRIOR TO 05/01/2008,
CONDOMINIUM INDICATOR 'T' WILL BE USED TO DESIGNATE
TOWNHOUSE/ROWHOUSE CONDO UNIT INSTEAD OF NUMBER OF FLOORS/
BUILDING TYPE '6'.

IF RISK RATING METHOD IS '7', 'P' OR 'Q' ON NEW BUSINESS AND
RENEWALS EFFECTIVE ON OR AFTER 05/01/2008, CONDOMINIUM
INDICATOR 'U' WILL BE USED TO DESIGNATE CONDOMINIUM UNIT
OR TOWNHOUSE/ROWHOUSE CONDO UNIT - NUMBER OF FLOORS/
BUILDING TYPE '6' SHOULD NOT BE REPORTED WITH CONDOMINIUM
INDICATOR 'U'.
(CONDOMINIUM INDICATOR 'U' WILL BE USED IN THE VALIDATION
OF ICC PREMIUM FOR PREFERRED RISK POLICIES DESCRIBED AS A
CONDOMINIUM UNIT).

CONDOMINIUM INDICATOR 'T' WILL NOT BE ALLOWED FOR PRP
POLICIES EFFECTIVE ON OR AFTER 05/01/2008.

CONDOMINIUM INDICATOR 'A' WILL BE ALLOWED FOR PRP
POLICIES (RISK RATING METHOD '7', 'P', 'Q') EFFECTIVE
ON OR AFTER 05/01/2008, ONLY IF THE CONDOMINIUM ASSOCIATION
IS INELIGIBLE FOR ROBAP.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: CURR-MAP-DT
UPDATE: REPLACEMENT
FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU332010 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
MUST BE NUMERIC

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP DATE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL332020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP DATE IS NOT A VALID DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 11/01/2015,
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'Z',
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH RISK RATING METHODS '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP),
'F' (LEASED FEDERAL) OR 'G' (GFIP),
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION
(THE POST FIRM CONSTRUCTION INDICATOR IS 'Y' THE
FLOOD RISK ZONE IS 'V ', 'VE', 'V01', 'V30', AND THE
ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER
1, 1981), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO, MUST BE '0'.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR
THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,
CANNOT BE '9'.

IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE
IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

1. FOR OTHER NON RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE = '4', DEDUCTIBLE-BUILDING
MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A,
OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES

WILL NOT BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS

DEDUCTIBLE OPTIONS

A = \$ 10,000
B = \$ 15,000
C = \$ 20,000
D = \$ 25,000
E = \$ 50,000

5. FOR NON RESIDENTIAL BUSINESS BUILDING POLICIES:
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/01/2015 AND THE
OCCUPANCY TYPE = '6', DEDUCTIBLE-BUILDING
MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.

6. FOR ALL POLICIES:
IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND
PRIOR TO 10/1/2009, DEDUCTIBLE-BUILDING CAN BE
REPORTED AS (CODE 0).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
DEDUCTIBLE-BUILDING CANNOT BE REPORTED AS (CODE 0).

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030030 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION
(THE POST FIRM CONSTRUCTION INDICATOR IS 'Y' THE
FLOOD RISK ZONE IS 'V ', 'VE', 'V01', 'V30', AND THE
ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER
1, 1981), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

IF TOTAL AMOUNT OF INSURANCE - CONTENTS IS
GREATER THAN ZERO, MUST BE '0'.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR
THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,
CANNOT BE '9'.

IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE
IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

1. FOR OTHER NON RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE IS '4', DEDUCTIBLE-CONTENTS MUST
BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A,
OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES

WILL NOT BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS

DEDUCTIBLE OPTIONS

A = \$ 10,000
B = \$ 15,000
C = \$ 20,000
D = \$ 25,000
E = \$ 50,000

5. FOR NON RESIDENTIAL BUSINESS BUILDING POLICIES:
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/01/2015 AND THE
OCCUPANCY TYPE IS '6', DEDUCTIBLE-CONTENTS MUST
BE 1, 2, 3, 4, 5, A, B, C, D, OR E.

6. FOR ALL POLICIES:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND
PRIOR TO 10/1/2009, DEDUCTIBLE-CONTENTS CAN BE
REPORTED AS (CODE 0).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
DEDUCTIBLE-CONTENTS CANNOT BE REPORTED AS (CODE 0).

EDIT DICTIONARY

DATA ELEMENT: ELEVATING FOUNDATION TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: ELEV-FOUND-TYPE
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL350010 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATING FOUNDATION TYPE IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT '1', '2', '3', '4', '5' OR BLANK.

POLICIES WITH ELEVATED BUILDING INDICATOR 'Y' AND ORIGINAL NEW BUSINESS DATE IS ON
OR AFTER 11/01/2015, MUST REPORT '1', '2', '3', '4', OR '5'.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE MATERIAL TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: ENCL-MATERIAL
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL372010 ERROR TYPE: CRITICAL
ERROR MESSAGE: ENCLOSURE MATERIAL TYPE IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR ACCEPTABLE VALUE '1' THRU '7'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'F' OR 'P',
THE ENCLOSURE MATERIAL TYPE MUST BE AN ACCEPTABLE VALUE OF '1' THRU '7'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'N',
THE ENCLOSURE MATERIAL TYPE MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE SIZE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: ENCLOSE-SZ
UPDATE: REPLACEMENT
FORMAT: SIX (6) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU371010 ERROR TYPE: CRITICAL
ERROR MESSAGE: ENCLOSURE SIZE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:
ENCLOSURE SIZE MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE SIZE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL371020 ERROR TYPE: CRITICAL

ERROR MESSAGE: ENCLOSURE SIZE DOES NOT CORRESPOND WITH THE AREA BELOW ELEVATED FLOOR -
ENCLOSED FINISHED AREA INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT A NUMERIC VALUE GREATER THAN ZERO, OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR IS 'Y',

THEN THE ENCLOSURE SIZE MUST BE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR IS 'N',

THEN THE ENCLOSURE SIZE CAN BE REPORTED WITH BLANKS.

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE USE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: ENCLOSE-USE-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL378010 ERROR TYPE: CRITICAL
ERROR MESSAGE: ENCLOSURE USE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT AN ACCEPTABLE VALUE OF 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'F' OR 'P',
THE ENCLOSURE USE INDICATOR MUST BE 'Y' OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'N',
THE ENCLOSURE USE INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: ENGINEERED FLOOD OPENINGS INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: ENG-FLD-OPEN-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL377010 ERROR TYPE: CRITICAL
ERROR MESSAGE: ENGINEERED FLOOD OPENINGS INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT AN ACCEPTABLE VALUE OF 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENING INDICATOR IS 'Y',
THE ENGINEERED FLOOD OPENINGS INDICATOR MUST BE 'Y' OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENING INDICATOR IS 'Y',
THE ENGINEERED FLOOD OPENINGS INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: ENTIRE BUILDING COVERAGE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BLDG-COV-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL331010 ERROR TYPE: CRITICAL
ERROR MESSAGE: ENTIRE BUILDING COVERAGE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
ENTIRE BUILDING COVERAGE INDICATOR MUST BE REPORTED WITH 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: FLOOD OPENINGS INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: FLD-OPEN-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL374010 ERROR TYPE: CRITICAL
ERROR MESSAGE: FLOOD OPENINGS INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR ACCEPTABLE VALUE OF 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'F' OR 'P',
THE FLOOD OPENINGS INDICATOR MUST BE 'Y' OR 'N'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE ENCLOSURE TYPE IS 'N',
THE FLOOD OPENINGS INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: FLOOD PROOFED INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL037030 ERROR TYPE: CRITICAL

ERROR MESSAGE: RESIDENTIAL FLOOD PROOFING 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' OR '6'.

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
SECTIONS - PAGES CERT 5 AND CERT 6).

EDIT DICTIONARY

DATA ELEMENT: FLOOR BELOW GRADE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: FLR-BELOW-GRADE
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL335010 ERROR TYPE: CRITICAL
ERROR MESSAGE: FLOOR BELOW GRADE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE FLOOR BELOW GRADE INDICATOR MUST BE REPORTED WITH 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: FLOOR BELOW GRADE INDICATOR

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL335020 ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOOR BELOW GRADE INDICATOR DOES NOT CORRESPOND WITH ELEVATED BUILDING INDICATOR AND BASEMENT/ENCLOSURE/CRAWLSPACE TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/2015,
ONE OF THE FOLLOWING CONDITIONS MUST EXIST OTHERWISE ERROR WILL OCCUR:

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' AND
ELEVATED BUILDING INDICATOR IS 'Y',
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' AND
ELEVATED BUILDING INDICATOR IS 'N',
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'Y'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2' AND
ELEVATED BUILDING INDICATOR IS 'Y',
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2' AND
ELEVATED BUILDING INDICATOR IS 'N',
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'Y'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3' AND
ELEVATED BUILDING INDICATOR IS 'Y',
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '4' AND
ELEVATED BUILDING INDICATOR IS 'N',
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: GARAGE FLOOD OPENINGS INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: GARAGE-FLOOD
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL338010 ERROR TYPE: CRITICAL
ERROR MESSAGE: GARAGE FLOOD OPENINGS INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'Y',
THE GARAGE FLOOD OPENINGS INDICATOR MUST BE 'N' OR 'Y'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'N',
THE GARAGE FLOOD OPENINGS INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: GARAGE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: GARAGE-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL336010 ERROR TYPE: CRITICAL
ERROR MESSAGE: GARAGE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE GARAGE INDICATOR MUST BE REPORTED WITH 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: GARAGE M/E INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: GARAGE-ME-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL344010 ERROR TYPE: CRITICAL
ERROR MESSAGE: GARAGE M/E INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'Y',
THE GARAGE M/E INDICATOR MUST BE 'N' OR 'Y'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'N',
THE GARAGE M/E INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: GARAGE - NUMBER OF FLOOD OPENINGS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: NUM-GARAGE-OPEN
UPDATE: REPLACEMENT
FORMAT: THREE (3) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU339010 ERROR TYPE: CRITICAL
ERROR MESSAGE: GARAGE - NUMBER OF FLOOD OPENINGS IS NOT NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

GARAGE - NUMBER OF FLOOD OPENINGS MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: GARAGE - NUMBER OF FLOOD OPENINGS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL339020 ERROR TYPE: CRITICAL

ERROR MESSAGE: GARAGE - NUMBER OF FLOOD OPENINGS DOES NOT CORRESPOND TO THE GARAGE
FLOOD OPENINGS INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR A NUMERIC VALUE GREATER THAN ZERO.

OTHERWISE,
IF THE GARAGE FLOOD OPENINGS INDICATOR IS 'Y', VALUE MUST BE GREATER THAN ZERO.

EDIT DICTIONARY

DATA ELEMENT: GARAGE TOTAL NET AREA

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: GARAGE-TNA
UPDATE: REPLACEMENT
FORMAT: SIX (6) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU337010 ERROR TYPE: CRITICAL
ERROR MESSAGE: GARAGE TOTAL NET AREA MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

GARAGE TOTAL NET AREA MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: GARAGE TOTAL NET AREA

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL337020 ERROR TYPE: CRITICAL

ERROR MESSAGE: GARAGE TOTAL NET AREA DOES NOT CORRESPOND TO THE GARAGE INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR A NUMERIC VALUE GREATER THAN ZERO.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'Y', THE GARAGE TOTAL NET AREA MUST BE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'N', THE GARAGE TOTAL NET AREA MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: GARAGE USE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: GARAGE-USE
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL343010 ERROR TYPE: CRITICAL
ERROR MESSAGE: GARAGE USE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'Y',
THE GARAGE USE INDICATOR MUST BE 'N' OR 'Y'.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE GARAGE INDICATOR IS 'N',
THE GARAGE USE INDICATOR MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: HOUSE WORSHIP INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: HSE-WSHP-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL382010 ERROR TYPE: CRITICAL
ERROR MESSAGE: HOUSE WORSHIP INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 11/1/15 MUST REPORT 'N', 'Y' OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE POLICY EFFECTIVE DATE.

OTHERWISE,
POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY TYPE '4' OR '6',
MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/1/15 WITH
OCCUPANCY TYPE '1', '2' OR '3', MUST REPORT 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: LENDER INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: LEND-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL359010 ERROR TYPE: CRITICAL
ERROR MESSAGE: LENDER INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH EFFECTIVE DATE PRIOR TO
11/01/2015, BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE POLICY EFFECTIVE DATE.

OTHERWISE,
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/01/2015,
THE LENDER INDICATOR MUST BE REPORTED WITH 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: MANDATORY PURCHASE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: MAN-PURC-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL358010 ERROR TYPE: CRITICAL
ERROR MESSAGE: MANDATORY PURCHASE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE MANDATORY PURCHASE INDICATOR MUST BE 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PRP-NEW-MAP-DATE
UPDATE: REPLACEMENT
FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU384010 ERROR TYPE: CRITICAL
ERROR MESSAGE: NEWLY MAPPED DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PRP-NEW-MAP-DATE
UPDATE: REPLACEMENT
FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PL384020 ERROR TYPE: CRITICAL
ERROR MESSAGE: NEWLY MAPPED DATE IS NOT A VALID DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

NEWLY MAPPED DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED DATE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL384030 ERROR TYPE: CRITICAL

ERROR MESSAGE: NEWLY MAPPED DATE MUST BE REPORTED FOR RISK RATING METHOD 'R'

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE RISK RATING METHOD IS 'R',

THEN THE NEWLY MAPPED DATE MUST BE REPORTED - CANNOT BE BLANKS.

EDIT DICTIONARY

DATA ELEMENT: NON-PROFIT ENTITY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: NON-PROF-ENT
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL380010 ERROR TYPE: CRITICAL
ERROR MESSAGE: NON-PROFIT ENTITY INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 11/1/15 MUST REPORT 'N', 'Y' OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE POLICY EFFECTIVE DATE.

OTHERWISE,
POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY TYPE
'4' OR '6', MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL BUSINESS DATE ON OR AFTER 11/01/2015 WITH OCCUPANCY TYPE
'1', '2' OR '3', MUST REPORT 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: NUMBER OF ELEVATORS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL305030 ERROR TYPE: CRITICAL

ERROR MESSAGE: NUMBER OF ELEVATORS DOES NOT CORRESPOND TO AREA BELOW THE ELEVATED FLOOR -
ELEVATORS INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015 MUST REPORT BLANK
OR A NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW THE ELEVATED FLOOR - ELEVATORS INDICATOR IS 'Y',
THE NUMBER OF ELEVATORS AMOUNT MUST BE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE AREA BELOW THE ELEVATED FLOOR - ELEVATORS INDICATOR IS 'N',
THE NUMBER OF ELEVATORS AMOUNT MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: OCCUPANCY TYPE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: CANCELLED: 11/01/2015

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL022030 ERROR TYPE: CRITICAL

ERROR MESSAGE: OCCUPANCY TYPE IS NOT VALID FOR A SMALL BUSINESS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF SMALL BUSINESS INDICATOR IS 'Y', OCCUPANCY TYPE MUST
BE '4'.

EDIT DICTIONARY

DATA ELEMENT: OCCUPANCY TYPE

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 01/01/1989 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL022050 ERROR TYPE: CRITICAL

ERROR MESSAGE: OCCUPANCY TYPE IS INVALID FOR PREFERRED RISK POLICIES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
DATE IS BEFORE 05/01/2004, OCCUPANCY TYPE MUST BE '1'
OR '2'.

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
DATE IS ON OR AFTER 05/01/2004 AND PRIOR TO 11/01/2015,
OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
DATE IS ON OR AFTER 11/01/2015,
OCCUPANCY TYPE MUST BE '1', '2', '3', '4' OR '6'.

IF RISK RATING METHOD IS 'P' OR 'Q' AND THE POLICY EFFECTIVE
DATE IS PRIOR TO 10/01/2013,
OCCUPANCY TYPE MUST BE '1', '2', '3', OR '4'.

IF RISK RATING METHOD IS 'Q' AND THE POLICY EFFECTIVE
DATE IS PRIOR TO 04/01/2015,
OCCUPANCY TYPE MUST BE '1', '2', '3', OR '4'.

IF RISK RATING METHOD IS 'R' AND THE POLICY EFFECTIVE
DATE IS ON OR AFTER 11/01/2015,
OCCUPANCY TYPE MUST BE '1', '2', '3', '4' OR '6'.

EDIT DICTIONARY

DATA ELEMENT: OCCUPANCY TYPE

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL022070 ERROR TYPE: CRITICAL

ERROR MESSAGE: OCCUPANCY TYPE IS NOT VALID FOR A SMALL BUSINESS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF SML-BUSINESS INDICATOR IS 'Y', OCCUPANCY TYPE MUST BE
'1', '2', '3', OR '6'.

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2012 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL034040 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE CANNOT BE PRIOR TO THE DATE OF
LOSS FOR THE ICC CLAIM.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ALL OF THE FOLLOWING ARE TRUE, ERROR PL034040 WILL OCCUR
ON THOSE POLICIES WITH A CLOSED AND PAID ICC CLAIM:

- THE ORIGINAL CONSTRUCTION DATE IS ON OR AFTER JANUARY 1, 1975 OR THE INITIAL FIRM DATE
- POST-FIRM INDICATOR IS 'Y'
- CLAIMS STATUS IS 'C'
- (ICC MITIGATION INDICATOR IS 'R' OR 'E')

- OR -

(ICC MITIGATION INDICATOR IS 'F') AND
(OCCUPANCY TYPE IS '4' OR '6')

- OR -

(ICC MITIGATION INDICATOR IS 'F') AND
(OCCUPANCY TYPE IS '1', '2' OR '3') AND
(THE BUILDING IS LOCATED IN A COMMUNITY APPROVED FOR
FLOODPROOFING)

- FINAL PAYMENT INDICATOR - ICC IS 'Y'
- NET ICC PAYMENTS ARE GREATER THAN ZERO
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE POLICY TERM
WHERE THE LOSS OCCURRED AND/OR RENEWALS AFTER THE POLICY
TERM WHERE THE LOSS OCCURRED) IS LESS THAN THE
DATE OF LOSS
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE CURRENT POLICY
TERM) IS LESS THAN THE DATE OF LOSS

NOTE: NET ICC PAYMENTS = TOTAL ICC PAYMENTS MINUS TOTAL ICC
RECOVERIES.

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

ORDER: 210

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004210 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: POLICY CANNOT BE RATED DUE TO ERRORS PRESENT ON POLICY TERMS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

ONE OR MORE OF THESE DATA ELEMENTS MUST BE CORRECTED IF ANY ERRORS EXIST ON A
POLICY TERM (CURRENT OR PRIOR):

1. POLICY EFFECTIVE DATE
2. REGULAR/EMERGENCY PROGRAM INDICATOR
3. POST-FIRM CONSTRUCTION INDICATOR
4. OCCUPANCY TYPE
5. FLOOD RISK ZONE
6. ELEVATION DIFFERENCE
7. CONDOMINIUM INDICATOR
8. BASEMENT/ENCLOSURE/CRAWLSPACE TYPE
9. NUMBER OF FLOORS/BUILDING TYPE
10. LOCATION OF CONTENTS INDICATOR
11. ELEVATION CERTIFICATE INDICATOR
12. OBSTRUCTION TYPE
13. INSURANCE TO VALUE RATIO INDICATOR
14. 1981 POST FIRM V-ZONE CERTIFICATION INDICATOR
15. COMMUNITY IDENTIFICATION NUMBER
16. DEDUCTIBLE - BUILDING
17. DEDUCTIBLE - CONTENTS
18. MAP PANEL SUFFIX
19. POLICY EXPIRATION DATE
20. TOTAL AMOUNT OF INSURANCE - BUILDING
21. TOTAL AMOUNT OF INSURANCE - CONTENTS
22. RISK RATING METHOD
23. CRS CLASSIFICATION CREDIT PERCENTAGE
24. NEW/ROLLOVER/TRANSFER INDICATOR
25. ORIGINAL CONSTRUCTION DATE
26. ELEVATED BUILDING INDICATOR

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: COMM-REIN-DT
UPDATE: REPLACEMENT
FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PU355010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
MUST BE NUMERIC

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL355020 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE IS NOT A VALID DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD).
ENTER BLANKS IF THE COMMUNITY HAS NEVER BEEN UNDER SUSPENSION.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL355030 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE DOES NOT RELATE TO
THE PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY SUSPENSION
INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE PRE-FIRM SFHA - LAPSED RESULT FROM COMMUNITY SUSPENSION INDICATOR
IS 'Y',

THEN THE PRE-FIRM SFHA - COMMUNITY REINSTATEMENT DATE MUST NOT BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: COMM-REIN-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PU356010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH PRE-FIRM SFHA - LAPSED RESULT OF COMMUNITY SUSPENSION INDICATOR IS 'Y',
MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015, BLANKS CAN BE
REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
PRE-FIRM SFHA - LAPSED RESULT OF COMMUNITY SUSPENSION INDICATOR IS 'Y',
THEN THE PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR MUST BE
REPORTED WITH 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PF-COMM-SUSP-DT
UPDATE: REPLACEMENT
FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PU354010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL354020 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE IS NOT A VALID DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD).
ENTER BLANKS IF THE COMMUNITY HAS NEVER BEEN UNDER SUSPENSION.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL354030 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE DOES NOT RELATE TO
THE PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF
COMMUNITY SUSPENSION INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY SUSPENSION
INDICATOR IS 'Y',

THEN THE PRE-FIRM SFHA - COMMUNITY SUSPENSION DATE MUST NOT BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PF-LENDER-REQ-MP-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL351010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR
IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, MUST REPORT 'N', 'Y', OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
AND POLICY HAS POST-FIRM INDICATOR 'N' AND THE RATED ZONE IS 'A', AE,
A01 - A30, AH, AO, V, VE, V01-V30 OR 'D',

PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR MUST
BE REPORTED WITH 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PF-LAPSED-POL-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL352010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER
11/01/2015 MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, MUST REPORT 'N', 'Y', OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
AND PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR
IS 'Y',

THE PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR MUST BE REPORTED
WITH 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY SUSPENSION INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PF-LAPSED-RESULT
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL353010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY SUSPENSION
INDICATOR IS NOT VALID

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, MUST REPORT 'N', 'Y', OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR IS 'Y',
THE PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY SUSPENSION
INDICATOR MUST BE REPORTED WITH 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: OPTIONAL ALIAS:
FIELD NAME: PRIMARY-RES-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PI046010 ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: PRIMARY RESIDENCE INDICATOR MUST BE ALPHABETIC AND A VALID
CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF PROVIDED, MUST BE ALPHABETIC
(IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/2000).

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI046020 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: PRIMARY RESIDENCE INDICATOR NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WHO TRRP PLAN
(IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/2000)

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL046030 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: THE BUILDING MAY NOT BE THE PRIMARY RESIDENCE WHEN POLICY
IS FOR BUILDING IN COURSE OF CONSTRUCTION.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/2000 AND
THE BUILDING IN COURSE OF CONSTRUCTION IS 'Y',
THIS MUST BE 'N'.

EDIT DICTIONARY

| DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 40

| EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL046040 ERROR TYPE: NON-CRITICAL

| ERROR MESSAGE: PRIMARY RESIDENCE INDICATOR DOES NOT CORRESPOND WITH THE
OCCUPANCY TYPE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/2000 AND
THE OCCUPANCY TYPE IS '4', MUST BE 'N'

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL046050 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: CONDOMINIUM ASSOCIATION MAY NOT BE THE PRIMARY RESIDENCE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/2000 AND
THE CONDOMINIUM INDICATOR IS 'A', MUST BE 'N'.

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 05/01/2000 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI046060 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRIMARY RESIDENCE INDICATOR MUST BE ALPHABETIC AND A VALID
CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000:

MUST BE ALPHABETIC.

EDIT DICTIONARY

| DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 70

| EFFECTIVE: 05/01/2000 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI046070 ERROR TYPE: CRITICAL

| ERROR MESSAGE: PRIMARY RESIDENCE INDICATOR NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000:

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

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 80

EFFECTIVE: 05/01/2000 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL046080 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE BUILDING MAY NOT BE THE PRIMARY RESIDENCE WHEN POLICY
IS FOR BUILDING IN COURSE OF CONSTRUCTION.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000:

IF BUILDING IN COURSE OF CONSTRUCTION IS 'Y', THIS MUST BE
'N'.

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 90

EFFECTIVE: 05/01/2000 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL046090 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRIMARY RESIDENCE INDICATOR DOES NOT CORRESPOND
WITH THE OCCUPANCY TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000 AND PRIOR TO 11/01/2015:

IF OCCUPANCY TYPE IS '4', THE PRIMARY RESIDENCE INDICATOR MUST BE 'N'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/01/2015:

IF OCCUPANCY TYPE IS '4' OR '6', THE PRIMARY RESIDENCE INDICATOR MUST BE 'N'.

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 100

EFFECTIVE: 05/01/2000 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL046100 ERROR TYPE: CRITICAL

ERROR MESSAGE: CONDOMINIUM ASSOCIATION MAY NOT BE THE PRIMARY RESIDENCE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000:

IF CONDOMINIUM INDICATOR IS 'A', MUST BE 'N'.

EDIT DICTIONARY

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 110

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL046110 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRIMARY RESIDENCE INDICATOR IS REQUIRED FOR MPPP POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/01/2015:

IF RISK RATING METHOD IS '9' (MPPP), THE PRIMARY RESIDENCE INDICATOR MUST BE 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: RATE TABLE CODE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: RATE-TAB-CD
UPDATE: REPLACEMENT
FORMAT: THREE (3) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL379010 ERROR TYPE: CRITICAL
ERROR MESSAGE: RATE TABLE CODE IS NOT VALID OR REPORTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, THE RATE TABLE CODE MUST BE A VALID VALUE OR BLANKS.

POLICIES EFFECTIVE ON OR AFTER 11/01/2015 MUST REPORT A VALID RATE TABLE CODE.

EDIT DICTIONARY

DATA ELEMENT: RATED MAP DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: RATED-MAP-DT
UPDATE: REPLACEMENT
FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU380010 ERROR TYPE: CRITICAL
ERROR MESSAGE: RATED MAP DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
MUST BE NUMERIC

EDIT DICTIONARY

DATA ELEMENT: RATED MAP DATE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL380020 ERROR TYPE: CRITICAL

ERROR MESSAGE: RATED MAP DATE IS NOT A VALID DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 11/01/2015,
THE RATED MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE RATED MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'Z',
THE RATED MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH RISK RATING METHODS '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP),
'F' (LEASED FEDERAL) OR 'G' (GFIP),
THE RATED MAP DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041040 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE RISK RATING METHOD IS NOT VALID FOR THE DEDUCTIBLE COMBINATION SELECTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/94 AND PRIOR TO 5/1/97:

1. THE POLICY IS NOT FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V','VE','V01' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, RISK RATING METHOD MUST BE '2' OR 'S'.

A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3') THEN:

DEDUCTIBLE - BUILDING

DEDUCTIBLE - CONTENTS

0	0
9	9
1	0
1	1
1	9
2	0
2	1
2	2
2	9
3	0
3	1
3	2
3	3
3	9
4	0
4	1
4	2
4	3
4	4
4	9
5	0
5	1
5	2
5	3

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

5	4
5	5
5	9

B. OCCUPANCY TYPE IS '3' OR '4' THEN:

DEDUCTIBLE - BUILDING -----	DEDUCTIBLE - CONTENTS -----
0	0
9	9
1	1
2	2
3	3
4	4
5	5

2. IF THE POLICY IS FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V ', 'VE ', OR 'V01' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, THE RISK RATING METHOD MUST BE '2' OR 'S'.

DEDUCTIBLE - BUILDING -----	DEDUCTIBLE - CONTENTS -----
0	0
9	9
3	3

3. THE POLICY IS FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V ', 'VE ', 'V01' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND ONLY BUILDING OR ONLY CONTENTS COVERAGE IS GREATER THAN ZERO AND THE RESPECTIVE DEDUCTIBLE IS NOT '0', '3' OR '9', THE RISK RATING METHOD MUST BE '2' OR 'S'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/1/97:

1. IF BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, RISK RATING METHOD MUST BE '2' OR 'S'.

A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3') THEN:

DEDUCTIBLE - BUILDING -----	DEDUCTIBLE - CONTENTS -----
0	0
9	9
1	0
1	1
1	9
2	0
2	1
2	2
2	9
3	0
3	1

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

3	2
3	3
3	9
4	0
4	1
4	2
4	3
4	4
4	9
5	0
5	1
5	2
5	3
5	4
5	5
5	9
A	A
D	D

B. OCCUPANCY TYPE IS '3' OR '4' OR '6' THEN:

DEDUCTIBLE - BUILDING

DEDUCTIBLE - CONTENTS

0	0
9	9
1	1
2	2
3	3
4	4
5	5
A	A
B	B
C	C
D	D
E	E

NOTE:

FOR POLICIES EFFECTIVE ON OR AFTER 05/01/03:

DEDUCTIBLE CODES 'A', 'B', 'C', 'D' AND 'E' ARE ALLOWED FOR NON-RESIDENTIAL POLICIES ONLY (OCCUPANCY = 4 OR 6).

DEDUCTIBLES CODES 'A' AND 'D' ARE ALLOWED FOR HIGH-RISE AND LOW-RISE CONDOMINIUM POLICIES ONLY (CONDO = H OR L).

OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE CODES A, B, C, D, AND E.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE ALLOWED TO USE DEDUCTIBLE CODES A, B, C, D, AND E.

EFFECTIVE OCTOBER 1, 2009, DEDUCTIBLE-BUILDING CODE '0' AND DEDUCTIBLE-CONTENTS CODE '0' WILL NO LONGER BE AVAILABLE.

EDIT DICTIONARY

DATA ELEMENT: SML-BUSINESS INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: SML-BUS-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL360010 ERROR TYPE: CRITICAL
ERROR MESSAGE: SMALL BUSINESS BUILDING INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 11/01/15 MUST REPORT 'N', 'Y' OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE POLICY EFFECTIVE DATE.

OTHERWISE,
POLICIES EFFECTIVE ON OR AFTER 11/01/15 WITH OCCUPANCY TYPE '4' OR '6',
MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/15 WITH
OCCUPANCY TYPE '1', '2', OR '3', MUST REPORT 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: SUBSTANTIAL IMPROVEMENT DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: SUB-IMPROV-DT
UPDATE: REPLACEMENT
FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU381010 ERROR TYPE: CRITICAL
ERROR MESSAGE: SUBSTANTIAL IMPROVEMENT DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
MUST BE NUMERIC

EDIT DICTIONARY

DATA ELEMENT: SUBSTANTIAL IMPROVEMENT DATE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL381020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SUBSTANTIAL IMPROVEMENT DATE IS NOT A VALID DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 11/01/2015,
THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'Z',
THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH RISK RATING METHODS '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP),
'F' (LEASED FEDERAL) OR 'G' (GFIP),
THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

EDIT DICTIONARY

DATA ELEMENT: SUBSTANTIAL IMPROVEMENT DATE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL381030 ERROR TYPE: CRITICAL

ERROR MESSAGE: SUBSTANTIAL IMPROVEMENT DATE IS LATER THAN SYSTEM RUN DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

THE SUBSTANTIAL IMPROVEMENT DATE MUST NOT BE GREATER THAN THE NFIP/WYO
SYSTEM DATE.

ARCHIVED APRIL 2018

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038040 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING DOES NOT CORRESPOND
WITH THE OCCUPANCY TYPE AND THE CONDOMINIUM INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS PRIOR TO MAY 1, 2004:

IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '4',
TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2004 AND
PRIOR TO 10/01/2013:

IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '4'
AND RISK RATING METHOD IS NOT '7', 'P', OR 'Q'
(PREFERRED RISK), TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
PRIOR TO 04/01/2015:

IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '4'
AND RISK RATING METHOD IS NOT '7' OR 'Q'
(PREFERRED RISK), TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
PRIOR TO 11/01/2015:

IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '4'
AND RISK RATING METHOD IS NOT '7' (PREFERRED RISK) OR
'R' (NEWLY MAPPED), TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER NOVEMBER 1, 2015:

IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '4'
OR '6' AND RISK RATING METHOD IS NOT '7' (PREFERRED RISK)
OR 'R' (NEWLY MAPPED), TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE ZERO.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038050 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING EXCEEDS PROGRAM LIMITS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR REGULAR/EMERGENCY INDICATOR EQUAL 'E' (EMERGENCY):

- A. IF ((OCCUPANCY TYPE IS '1') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 500.
- B. IF ((OCCUPANCY TYPE IS '1') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 350.
- C. IF OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 500.
- D. IF OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 350.
- E. IF OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1500.
- F. IF OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1000.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

G. IF THE OCCUPANCY TYPE IS '4' OR '6' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII) OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1000.

H. IF THE OCCUPANCY TYPE IS '4' OR '6' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII) OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1500.

FOR THE REGULAR/EMERGENCY INDICATOR EQUAL 'R' (REGULAR):

A. IF ((OCCUPANCY TYPE IS '1' AND CONDOMINIUM INDICATOR IS NOT 'L') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) THEN THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 2500.

B. IF THE OCCUPANCY TYPE IS '2' OR '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U', 'M', 'H', OR 'L' THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 2500.

C. IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 11/01/2015 AND THE OCCUPANCY TYPE IS '4' AND CONDOMINIUM INDICATOR IS NOT 'U', THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 5000.

D. IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND THE OCCUPANCY TYPE IS '4' OR '6' AND CONDOMINIUM INDICATOR IS NOT 'U', THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 5000.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 10/01/1992 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038070 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION:

DESCRIPTION:

IF RISK RATING METHOD IS '7' THEN:

IF POLICY EFFECTIVE DATE IS BEFORE 10/1/92 THEN TOTAL AMOUNT
OF INSURANCE - BUILDING MUST BE 200, 300 OR 500.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/92 AND BEFORE
10/1/95, THEN TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE
200, 300, 500, 750 OR 1000.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/95 AND BEFORE
05/01/04, THEN TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE
200, 300, 500, 750, 1000, 1250, 1500, 2000 OR 2500.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/04 AND PRIOR
TO 05/01/08:

1. IF OCCUPANCY IS '1' OR '2', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 200, 300, 500, 750, 1000, 1250,
1500, 2000 OR 2500.

2. IF OCCUPANCY IS '3', TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE ZERO.

3. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE 0, 500, 1000, 1500, 2000, 2500, 3000, 3500, 4000,
OR 5000.

4. IF CONDOMINIUM INDICATOR IS 'U', TOTAL AMOUNT OF
INSURANCE - BUILDING MUST BE GREATER THAN ZERO,
EXCEPT FOR THE FOLLOWING:

A. IF CONDOMINIUM INDICATOR IS 'U' AND NUMBER OF FLOORS/
BUILDING TYPE IS '6' (TOWNHOUSE/ROWHOUSE)
AND THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/05,
TOTAL AMOUNT OF INSURANCE - BUILDING CAN BE ZERO.

B. IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY IS '1',
'2', '3' OR '4', TOTAL AMOUNT OF INSURANCE -
BUILDING CAN BE ZERO.

5. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/05 AND
PRIOR TO 05/01/08 AND THE CONDOMINIUM INDICATOR IS 'T'
(TOWNHOUSE/ROWHOUSE CONDOMINIUM UNIT), TOTAL AMOUNT OF

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

INSURANCE - BUILDING CAN BE ZERO OR GREATER.
EFFECTIVE MAY 1, 2008, CONDOMINIUM INDICATOR 'T' WILL NO
LONGER BE VALID.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/08:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
1000, 1250, 1500, 2000 OR 2500.
2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
3000, 3500, 4000, 4500, OR 5000.
3. IF OCCUPANCY IS '6', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
3000, 3500, 4000, 4500, OR 5000.

IF THE RISK RATING METHOD IS 'P' OR 'Q' AND THE
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND PRIOR TO 04/01/2015:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
1000, 1250, 1500, 2000, OR 2500.
2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
3000, 3500, 4000, 4500, OR 5000.

IF THE RISK RATING METHOD IS 'R' AND THE
POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
1000, 1250, 1500, 2000, OR 2500.
2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
3000, 3500, 4000, 4500, OR 5000.
3. IF OCCUPANCY IS '6', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
3000, 3500, 4000, 4500, OR 5000.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL039040 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - CONTENTS EXCEEDS PROGRAM LIMITS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR REGULAR/EMERGENCY INDICATOR = 'E':

A. IF OCCUPANCY TYPE IS '1', '2' OR '3', THE TOTAL
AMOUNT OF INSURANCE - CONTENTS MAY NOT EXCEED 100.

B. IF OCCUPANCY TYPE IS '4' OR '6', THE TOTAL AMOUNT OF INSURANCE
- CONTENTS MAY NOT EXCEED 1000.

FOR REGULAR/EMERGENCY INDICATOR EQUAL 'R':

A. IF OCCUPANCY TYPE IS '1', '2', OR '3', THE TOTAL AMOUNT
OF INSURANCE - CONTENTS MAY NOT EXCEED 1000.

B. IF THE POLICY EFFECTIVE DATE IS PRIOR TO 11/01/2015 AND
OCCUPANCY TYPE IS '4', THE TOTAL AMOUNT OF INSURANCE -
CONTENTS MAY NOT EXCEED 5000.

C. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/01/2015 AND
OCCUPANCY TYPE IS '4' OR '6',
THE TOTAL AMOUNT OF INSURANCE - CONTENTS MAY NOT EXCEED 5000.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1992 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL039050 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', THEN:

IF POLICY EFFECTIVE DATE IS BEFORE 10/1/92 THEN:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS INVALID THEN:

TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE 50, 80 OR
120.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/92 AND BEFORE
10/1/95 THEN:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.
4. TOTAL AMT. OF INSURANCE - BLDG IS 750, MUST BE 180.
5. TOTAL AMT. OF INSURANCE - BLDG IS 1000, MUST BE 250.

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS INVALID THEN:

TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE 50, 80, 120,
180, OR 250.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/95 AND BEFORE
05/01/04 THEN:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.
4. TOTAL AMT. OF INSURANCE - BLDG IS 750, MUST BE 180.
5. TOTAL AMT. OF INSURANCE - BLDG IS 1000, MUST BE 250.
6. TOTAL AMT. OF INSURANCE - BLDG IS 1250, MUST BE 300.
7. TOTAL AMT. OF INSURANCE - BLDG IS 1500, MUST BE 380.
8. TOTAL AMT. OF INSURANCE - BLDG IS 2000, MUST BE 500.
9. TOTAL AMT. OF INSURANCE - BLDG IS 2500, MUST BE 600.

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 OTHER 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.

IF OCCUPANCY IS '6' AND THE POLICY EFFECTIVE DATE IS
ON OR AFTER 11/01/15, 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, 4, OR 6

IF RISK RATING METHOD IS 'P' OR 'Q' AND THE POLICY
EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND PRIOR TO 04/01/2015:

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 OTHER NON RESIDENTIAL BUILDINGS:
IF OCCUPANCY IS '4', THEN THE TOTAL AMOUNT OF
INSURANCE - CONTENTS MUST BE 500, 1000, 1500, 2000,
2500, 3000, 3500, 4000, 4500, OR 5000.

IF RISK RATING METHOD IS 'R' AND THE POLICY
EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

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 OTHER NON RESIDENTIAL AND NON RESIDENTIAL BUSINESS BUILDINGS:
IF OCCUPANCY IS '4' OR '6', THEN THE TOTAL AMOUNT OF
INSURANCE - 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, 4 OR 6

EDIT DICTIONARY

DATA ELEMENT: TOTAL AREA OF FLOOD OPENINGS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: TOT-PERM-FLD-OPEN
UPDATE: REPLACEMENT
FORMAT: SIX (6) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PU376010 ERROR TYPE: CRITICAL
ERROR MESSAGE: TOTAL AREA OF FLOOD OPENINGS MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:
TOTAL AREA OF FLOOD OPENINGS MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AREA OF FLOOD OPENINGS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL376020 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AREA OF FLOOD OPENINGS IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015
MUST REPORT A VALID NUMERIC VALUE OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENINGS INDICATOR IS 'Y',
THE TOTAL AREA OF FLOOD OPENINGS MUST BE A NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENINGS INDICATOR IS 'N',
THE TOTAL AREA OF FLOOD OPENINGS MUST BE BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AREA OF GARAGE FLOOD OPENINGS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: TOT-AREA-GARAGE
UPDATE: REPLACEMENT
FORMAT: SIX (6) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU342010 ERROR TYPE: CRITICAL
ERROR MESSAGE: TOTAL AREA OF GARAGE FLOOD OPENINGS IS NOT NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

TOTAL AREA OF GARAGE FLOOD OPENINGS MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AREA OF GARAGE FLOOD OPENINGS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL342020 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AREA OF GARAGE FLOOD OPENINGS DOES NOT CORRESPOND TO THE GARAGE
OPENINGS INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT BLANK OR A NUMERIC VALUE GREATER THAN ZERO.

OTHERWISE,
IF THE GARAGE OPENINGS INDICATOR IS 'Y', VALUE MUST BE GREATER THAN ZERO.