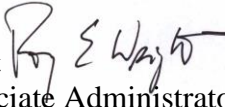




FEMA

October 1, 2015

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

FROM: Roy E. Wright   
Deputy Associate Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: April 1, 2016, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective April 1, 2016. Many of these changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) and the Biggert-Waters Flood Insurance Reform Act of 2012. The changes will require modifications to the *NFIP Flood Insurance Manual*, Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the Program Changes effective April 1, 2016, include the following:

- Updated premium rates conforming to HFIAA premium rate caps;
- Implementation of 25-percent rate increases for policies covering non-residential business properties;
- Increased Federal Policy Fee for all policies and increased Reserved Fund Assessment for Preferred Risk Policies (PRPs);
- New premium increases and rating procedures for PRPs, and policies rated under the Newly Mapped procedure;
- New base premium tables, replacing the previous premium tables, for PRPs and policies rated under the Newly Mapped procedure;
- Revised PRP/Newly Mapped Application form showing the premium calculations;
- Elimination of subsidies for certain pre-Flood Insurance Rate Map properties with policies that lapse and are reinstated;
- Clarifications concerning reformation of coverage; and
- Updated declarations page requirements.

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

- Attachment A – Summary of the NFIP April 2016 Program Changes
- Attachment B – Updated Rate Tables for the Rating and Condominium Sections of the NFIP Flood Insurance Manual Effective April 1, 2016
- Attachment C – New Rating Methodology and Revised Application Form for Preferred Risk Policies and Newly Mapped Policies Effective April 1, 2016
- Attachment D – Pre-FIRM Subsidy Eligibility Matrix Effective April 1, 2016

- Attachment E – Declarations Page Requirements Effective April 1, 2016
- Attachment F – TRRP Plan and Edit Specifications Changes Effective April 1, 2016

Procedures and materials for the implementation of HFIAA Section 28, Clear Communications, will be provided under separate cover. The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2016. The NFIP will provide the revised CRS list under separate cover by February 1, 2016.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

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**ATTACHMENT A**

**SUMMARY OF THE NFIP PROGRAM CHANGES  
EFFECTIVE APRIL 1, 2016**

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## National Flood Insurance Program

April 1, 2016, Program Changes: A Summary

The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2016.

### **1. Premium Increases and Surcharges (Biggert-Waters Section 100205 and HFIAA Section 5)**

Premium increases effective April 1, 2016, will comply with all the limitations on premium increases introduced by the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Those limitations are as follows:

- Premium rates for four categories of Pre-FIRM subsidized policies – non-primary residential properties, business properties, Severe Repetitive Loss (SRL) properties (which includes cumulatively damaged properties), and substantially damaged/substantially improved properties – must be increased 25% annually until they reach full-risk rates;
- The *average* annual premium rate increases for all other risk classes are limited to 15% while the *individual* premium rate increase for any individual policy is simultaneously limited to 18%; and
- The average annual premium rate increase for Pre-FIRM subsidized policies must be at least 5%.

There are some limited exceptions to the 18% cap on premium rate increases for individual policyholders. These include policies on the properties listed above that are subject to 25% annual premium rate increases. These also include premium rate increases resulting from changes in the Community Rating System (CRS) class, misratings, and increases in the amount of insurance purchased. The specific scenarios that constitute a misrating are listed in the Flood Insurance Manual.

When premium rate increases are evaluated for compliance with these caps, the building and contents premium, the Increased Cost of Compliance (ICC) premium, and the Reserve Fund Assessment (RFA) are all included. The probation surcharge, Federal Policy Fee (FPF), and Congressionally-mandated HFIAA surcharge are not considered premium and, therefore, are not subject to the premium rate cap limitations. As a result, the increase in the total amount charged a policyholder may exceed 18 percent in some cases.

For policies issued on or after April 1, 2016, the RFA will remain zero for Group Flood Insurance Policies, increase from 10 percent to 15 percent for Preferred Risk Policies (PRPs), and remain at 15 percent for all other policies. The FPF is being increased from \$22 to \$25 for PRPs and from \$45 to \$50 for standard-rated policies. The condominium FPF schedule is revised as follows:

1 unit	\$50 per policy
2-4 units	\$150 per policy

5-10 units	\$400 per policy
11-20 units	\$800 per policy
21 or more units	\$2,000 per policy

Premiums, including the RFA but excluding the FPF and the HFIAA surcharge, will increase an average of 9 percent for policies written or renewed on or after April 1, 2016 (see Attachments B and C for updated rate and premium tables). When the FPF and the HFIAA surcharge are included, the total amount charged to the policyholder will increase an average of 9 percent. The average premium change by zone varies as described below, showing both the average premium increase—including the RFA—and the total increase—including the FPF, the HFIAA surcharge, and any applicable probation surcharge—charged to the policyholder.

There will be no change to the deductible factors for April 1, 2016.

- **Pre-FIRM Subsidized Policies** (AE Zones and VE Zones)
  - Primary Residences: The combined premium increase for all primary residence policies in these zones is 5 percent, with a total increase of 5 percent.
  - Non-Primary Residences: The combined premium increase for non-primary residence policies in these zones is 24 percent, with a total increase of 21 percent.
- **V Zones** (coastal high-velocity zones)
 

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

  - Post-FIRM V Zones: Premiums will increase 10 percent, with a total increase of 9 percent.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
  - Post-FIRM A1-A30 and AE Zones: Premiums will increase 9 percent, with a total increase of 8 percent.
  - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 4 percent, with a total increase of 4 percent.
  - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 13 percent, with a total increase of 12 percent.
  - A99 Zones (i.e., flood protection systems still in the process of being constructed) and AR Zones: Premiums will increase 4 percent, with a total increase of 4 percent.
- **X Zones** (zones outside the Special Flood Hazard Area)
  - Standard-Rated Policies: Premiums will increase 3 percent, with a total increase of 3 percent.
  - Preferred Risk Policies (PRPs) (policies on buildings that are currently mapped outside the SFHA): Premiums will decrease an average of 5 percent, but overall the average amount charged these policyholders will increase 4 percent. The PRP tables are reformatted to clarify the distinction between the base premium, the ICC premium, the RFA, the HFIAA surcharge, and the FPF.

- Policies for Properties Newly Mapped into the SFHA (includes the former PRP Eligibility Extension (PRP EE) policies): Premiums will decrease an average of 5 percent, but overall the average amount charged these policyholders will increase 4 percent. The Newly Mapped tables are reformatted to clarify the distinction between the base premium and the ICC premium. FEMA is introducing a multiplier to be used to correctly apply annual increases to the base premium before adding the ICC premium. The RFA will be added after the ICC premium, and this subtotal will be subject to the annual premium rate increase cap. The HFIAA surcharge, probation surcharge (if applicable), and the FPF will be added to the premium; they are not subject to the cap on annual premium rate increases.

## **2. Implementation of 25-Percent Rate Increases for Policies Covering Non-Residential Business Properties (BW-12 Section 100205)**

Beginning April 1, 2016, FEMA is implementing 25-percent annual premium increases for Pre-FIRM subsidized non-residential business properties, as required by Section 100205 of BW-12.

The requirement to identify business properties within the larger non-residential occupancy category began with all new and renewal policies with a non-residential building occupancy effective on or after November 1, 2015. Companies must continue to 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, the insurer must rate the policy using the non-residential business building occupancy when making a renewal offer. The policy may be corrected by endorsement at the policy effective date if the information is submitted later.

The building use and building purpose fields on the Application forms have been modified to assist with the correct identification of the building occupancy. All buildings in the non-residential business occupancy subset should be reported as a '6' in the Transaction Record Reporting and Processing (TRRP) Plan for policies effective on or after November 1, 2015. The 25-percent annual premium increase applies only to non-residential businesses, and does not apply to other non-residential property (reported with an occupancy of '4'). Additional information regarding small businesses, houses of worship, and non-profit entities will be used to generate the report to Congress required by HFIAA Section 29. NFIP Application Forms were modified on November 1, 2015, in order for insurers to gather this data during the reunderwriting of the non-residential occupancy category.

## **3. New Rating Methodology for Both Preferred Risk Policies (PRPs) and Property Newly Mapped Into the SFHA (HFIAA Section 6)**

Section 6 of HFIAA provides that the premium rate for flood insurance for certain properties newly mapped into areas with special flood hazards shall for the first policy year be a "preferred risk premium" for the property, and shall be increased at no more than 15 percent by class, or 18 percent per policy, until a full-risk premium is achieved.

On April 1, 2015, FEMA established premium tables for Newly Mapped properties that were identical to the PRP premium tables, and included the ICC premium, RFA, and FPF. These tables are updated for use for both eligible new and renewal business effective on or after April 1, 2016. These tables are also reformatted to clarify the distinction between the base premium, the ICC premium, the RFA, the HFIAA surcharge, and the FPF.

The rating methodology for all PRPs and Newly Mapped policies is being revised effective April 1, 2016. The new tables for these two classes of policies will now display a base premium, which will be the combined building and contents premium exclusive of the ICC premium and before the application of the RFA or any other surcharges or fees. The revised rating methodology will also include a new step that includes a multiplier, which is explained below.

The new methodology will consist of the following steps:

- Identify Base Premium (from base premium tables)
- Apply Multiplier (from new multiplier tables)
- Add in ICC Premium
- Calculate and add in RFA
- Add in HFIAA Surcharge
- Add in Probation Surcharge when applicable
- Add in FPF.

This new methodology is being introduced in order to comply with Section 6 of HFIAA regarding properties newly mapped into the SFHA. In addition, the PRP and Newly Mapped Policy Application form is being revised to provide lines for all premium components (see Attachment C).

#### *Newly Mapped Policies Effective on or after April 1, 2016*

Beginning with eligible new and renewal policies effective on or after April 1, 2016, a multiplier will be applied to the policy base premium. FEMA will provide a table of multipliers in the Newly Mapped section of the Flood Insurance Manual. Initially, the multiplier will be 1.000 for all Newly Mapped policies. Beginning, January 1, 2017, the multiplier will vary based on the calendar year in which the map became effective that mapped the structure into the SFHA. It is expected that the table will be updated effective January 1 of each following year. The multiplier used for each policy rated under the Newly Mapped rating procedure must be reported on the TRRP Plan.

#### *Preferred Risk Policies*

As described above, the PRP premium tables are being revised so that they will now only contain the base premium. The rating steps for PRPs will be identical to the rating steps for Newly Mapped policies. The PRP will also use a multiplier of 1.000; for a PRP, the factor will always be 1.000.

### *Former PRP EE Policies*

All PRP EE policies that renewed under the Newly Mapped procedure between April 1, 2015, and April 1, 2016, will also use the revised Newly Mapped tables and the new rating methodology. These policies will also use the same multiplier tables.

### *Rollovers and Transfers under the Newly Mapped Procedure*

When renewing coverage under the Newly Mapped procedure with another carrier, the insurer processing the renewal must obtain a copy of the expiring declarations page and establish that payment has been received within 90 days of the prior policy expiration. If payment is received more than 90 days after prior policy expiration, whether with the same or a different NFIP insurer, the property is no longer eligible for the Newly Mapped procedure. In order to facilitate rollovers and transfers, insurers must display the date that a property was newly mapped into the SFHA on the Newly Mapped policy declarations page. This data was collected on the Application form beginning November 1, 2015, and it must be reported to the NFIP.

### *Newly Mapped Properties Ineligible for the Newly Mapped Procedure*

Properties not covered under the NFIP as of March 31, 2016, and that were newly mapped into the SFHA by a FIRM revision that occurred between October 1, 2008, and April 1, 2015, are no longer eligible to be rated using the Newly Mapped rating procedure.

- Post-FIRM properties newly mapped into the SFHA between October 1, 2008, and April 1, 2015, and not covered under the NFIP as of March 31, 2016, may qualify for “built-in-compliance” grandfathering.
- Pre-FIRM properties newly mapped into the SFHA between October 1, 2008, and April 1, 2015, and not covered under the NFIP as of March 31, 2016, may qualify for Pre-FIRM subsidized rates.

Existing policies issued using the Newly Mapped procedure between April 1, 2015, and March 31, 2016, that cover properties that were newly mapped into the SFHA by a FIRM revision that occurred between October 1, 2008, and April 1, 2015, may continue to renew under the Newly Mapped procedure, so long continuous coverage is maintained. Such policies may also renew under the Newly Mapped procedure the first instance where coverage renews by means of a payment received within 90 days of expiration; any subsequent instances will render the policy ineligible for renewal under this procedure. The same rule applies to the renewal of Newly Mapped policies issued on the basis of a map change after April 1, 2015.

On or after April 1, 2016, a property is ineligible for the Newly Mapped procedure when the first policy effective date is more than 12 months after the FIRM revision newly mapping the property from a non-SFHA into an SFHA. The Newly Mapped procedure is also not available for policies on properties in the Emergency Program or properties mapped into the SFHA for the first time by the initial FIRM upon entry into the Regular Program.



As of October 1, 2016, the newly mapped procedure will also not apply to policies insuring properties located in Zone A99.<sup>1</sup> This change is made to comply with the language of the statute, which excludes subsidized policies from eligibility for the newly mapped rating procedure. Additional guidance will be provided at a later date.

**4. Elimination of Subsidy for Certain Pre-FIRM Policies That Lapse and Are Reinstated (BW-12 Section 100205 and HFIAA Section 3)**

Section 3 of HFIAA prohibits the use of Pre-FIRM subsidized rates for “any policy under the flood insurance program that has lapsed in coverage, unless the decision of the policyholder to permit a lapse in flood insurance coverage was the result of the property covered by the policy no longer being required to retain such coverage.”

Effective April 1, 2016, FEMA will prohibit the use of Pre-FIRM subsidized rates for policies reinstating coverage for Pre-FIRM buildings that were previously insured by the NFIP where the NFIP coverage is reinstated by means of a payment received more than 90 days after expiration or cancellation of the policy.

A policy will not be eligible for Pre-FIRM subsidized rates or the Newly Mapped procedure, as required by Section 3 of HFIAA, under the following conditions:

- (1) The policy reinstates coverage on a building that was previously covered by a Standard Flood Insurance Policy (SFIP) that expired or was cancelled;
- (2) One or more of the named insureds on the new policy was either a named insured on the expired or cancelled policy or had an ownership interest in the building at the time the policy expired or was cancelled;
- (3) The policy was reinstated with premium received:
  - (a) more than 90 days after prior policy expiration or cancellation where the named insured has maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; or
  - (b) more than 30 days after the prior policy expiration or cancellation date, where the named insured has not maintained continuous coverage on the property from April 1, 2016 to the prior policy expiration or cancellation date; and
- (4) The policy expiration or cancellation was for a reason other than that:
  - (a) the insured was no longer legally required to obtain and maintain flood insurance; or

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<sup>1</sup> Once Section 100230 of the Biggert Waters Flood Insurance Reform Act of 2012 is implemented, this procedure will also not be available to policies on properties with premium rates established pursuant to this statutory provision.

- (b) the insured property was in a community that was suspended from the NFIP and the policy was reinstated within 180 days of reinstatement of the community as a participant in the NFIP.

According to procedures effective prior to the enactment of BW-12 and HFIAA, the NFIP allows coverage to be reinstated by means of a renewal if payment is received by the NFIP within 90 days of the policy expiration or cancellation date. During the first 30 days following expiration, the policy may be reinstated with no change to the effective date (commonly referred to as “the grace period”). During the remaining 60 days, coverage is reinstated with a 30-day waiting period (up to 120 days after expiration), such that there is no coverage for a loss during this period. However, if premium is received within 90 days, a new Application is not required, and insurers report the policy transaction as a renewal to the NFIP system of record. Thus, a reinstatement of coverage by means of a payment received by the insurer within 90 days of policy expiration or cancellation is not considered subject to Section 3 of HFIAA.

When transferring a policy from one NFIP insurer to another, a copy of the previous declarations must be obtained by the new insurer to demonstrate that coverage was reinstated by means of a payment received by an NFIP insurer within 90 days of expiration. This same rule may be used to establish eligibility for “continuous coverage” grandfathering, or processing a renewal of coverage for a Newly Mapped property. However, this renewal process may only be utilized one time per policy after April 1, 2016.

A reinstatement by means of a payment received 90 days after expiration is subject to the 30-day wait, such that the reinstatement effective date is 120 days after expiration or cancellation. Therefore, a property covered by a non-NFIP policy purchased on the private market for the period longer than 120 days after NFIP coverage has expired is considered to have lapsed from the NFIP, even if there is no period of time that the property was not insured for flood damage.

To facilitate the process to identify affected policies that have expired more than 90 days, and are therefore lapsed, the following questions were added to the Application form on November 1, 2015, and are to be used to implement Section 3 for new business transactions effective on or after April 1, 2016:

- (1) Has the applicant had a prior NFIP policy for this property?
- (2) Was the policy required by the lender under mandatory purchase?
- (3) Has the prior NFIP policy ever lapsed while coverage was required under mandatory purchase by the lender?
- (4) Was the lapse the result of a community suspension? 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?

A new data element will be introduced to the TRRP Plan. This data field will be the “Eligible for Pre-FIRM subsidized rates” indicator, with valid values of ‘Y’ or ‘N’. A ‘Y’ may be used if a Declarations page from an NFIP carrier indicates the Application and premium have been

received within 90 days of the prior expiration date, and there is no prior lapse in coverage. Where an Application and premium are submitted more than 90 days after prior policy expiration, or the policy has renewed with a lapse one time already since April 1, 2016, a table is provided in Attachment D that indicates how the 'yes' or 'no' responses to these questions on the Application can combine for a Pre-FIRM building to be eligible for Pre-FIRM subsidized rates.

For all new business covering a Pre-FIRM building rated in zones Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, and D, the insurer must determine if the property is eligible for Pre-FIRM rates using the table provided in Attachment D. If the property is ineligible for the Pre-FIRM subsidized rates, the insurers must use full-risk rating procedures or AR and A99 Zone rates if applicable. The use of full-risk rates excludes Pre-FIRM subsidized rates and the Newly Mapped procedure.

If the property is eligible for Pre-FIRM subsidized rates, the Pre-FIRM rate hierarchy indicated on Table 10 in the Rating Section of the NFIP Flood Insurance Manual should be used to determine the correct Pre-FIRM subsidized rate. After determining the correct Pre-FIRM subsidized rate, the insurer must compare the amount calculated to the full-risk rate if the EC or other underwriting information required for full-risk rating is available. When presented with an EC for Pre-FIRM property eligible for subsidized rates, insurers must retain the elevation information for comparison purposes for every renewal or endorsement transaction.

For all policies receiving Pre-FIRM subsidized rates only, insurers must include a statement on the renewal offer(s) and expiration/reissue notices indicating that payment received more than 90 days after expiration may result in a loss of eligibility for Pre-FIRM subsidized rates.

## **5. Initial Implementation of HFIAA Section 28 – Clear Communications**

HFIAA Section 28 requires that FEMA clearly communicate full flood risk determinations to individual property owners, regardless of whether their premium rates are full-risk rates. FEMA will be implementing ongoing changes to improve an understanding of the risk of flood damage and how flood insurance premiums do or do not correlate with that risk.

As an initial step to improve the communication of full flood risk determination, FEMA is requiring NFIP insurers to report current flood zone and current FIRM information including BFE, if applicable, for all new business policies effective on or after April 1, 2016, and for all renewals effective on or after October 1, 2016. This requirement does not apply to MPPPs, provisionally rated policies, tentatively rated policies, and Group Flood Insurance Policies.

For policies that are issued with the grandfathering indicator of '1' (no grandfathering), the current map information must be updated for all new business effective on or after April 1, 2016, and all renewals effective on or after October 1, 2016. Where the grandfather indicator is '1', the rated flood zone and rated map information must be based on the current FIRM, and the current map information will match the rated map information. When grandfathering for "built-in-compliance" (grandfathering indicator '2') or "continuous coverage" (grandfathering indicator '3'), the rated zone may be reported with a prior map panel.

When a policy is issued under the Newly Mapped procedure (Risk Rating Method 'R'), the current map information will not be identical to the rated map information. Insurers should update the grandfathering indicator with a '2' or a '3' for policies issued with Risk Rating Method 'R'. Where multiple map changes have occurred since a property first became eligible for the Newly Mapped procedure, the date of the first map indicating the property in the SFHA will be captured in a separate Newly Mapped date field, while the current map fields will continue to be updated with the current map information. The rated map information for the policy using the Newly Mapped procedure will be the last map that indicated the property is outside of the SFHA.

The current map information must reflect the current panel number and suffix. The underwriting file must be kept current at all times with current map information documentation. Acceptable documentation for the current map information, including the current zone and Base Flood Elevation (BFE), is any one of the following:

- A Letter of Map Amendment (LOMA) or Letter of Map Revision referencing the property;
- A copy of the current FIRM or DFIRM with the property location clearly indicated;
- A letter from a local community official indicating the property address and zone for the property;
- An Elevation Certificate for Flood Insurance referencing the current map; or
- A guaranteed Standard Flood Hazard Determination Form.

Except for a LOMA, if there are conflicting documents referencing the same map, the more hazardous zone must be used. If there is no zone conflict, but conflicting BFEs, the higher BFE must be used.

#### *Reunderwriting Requirement*

Beginning no less than 180 days prior to renewal, NFIP insurers are required to review their existing policies renewing on or after October 1, 2016, to determine if they are being rated based on information from the current FIRM, or from a prior FIRM (using the grandfathering or Newly Mapped rating procedures). This reunderwriting requirement includes validating the current FIRM information for PRPs. If the policy is rated based on information from a prior FIRM, the NFIP insurer is required to update the grandfather indicator, the Risk Rating Method, if applicable, and the current map information fields on the policy records at the first renewal that is effective on or after October 1, 2016. All elevation data should be reported with the same datum as the current BFE. After the reunderwriting of renewal policies effective on or after October 1, 2016, has been completed, insurers will only be required to validate the current map information for subsequent renewals of policies covering property located on a map panel that changed at least 90 days prior to the most recent renewal date on or after October 1, 2017.

New relational edits will validate the reporting of current flood zone and FIRM information by comparing the rated and current map information fields to the Community Master File as of 90 days prior to renewal. For policies not using the grandfathering rating procedure, additional edits will validate that the "rated" flood zone and community information is based on a current FIRM.

If a policy is using the grandfathering procedure, edits will validate that the “current” flood zone and community information is based on a current FIRM.

The data reported to the NFIP system of record through the TRRP Plan will be used in mailings sent by the NFIP Bureau and Statistical Agent. The mailing will provide a narrative description of the rating, as well as generic sample full-risk premiums if the policy is grandfathered, Newly Mapped, or subsidized. If an insurer does not update the current map information fields prior to the renewal, the insurer will receive a critical error with no tolerance on the Invalid Policy report. The mailing to the insured will be held until the insurer completes the reunderwriting.

If an insurer discovers that the original Application was rated with the incorrect zone, and the policyholder was charged a higher amount than would be determined using the correct zone, the policy may be reformed for up to 5 policy years. However, if the Application was written correctly, and the zone or BFE has changed since, the policy may be reformed for the current term only. When the insurer discovers a misrating resulting in a higher amount due, the effective date of the correction will be the date of discovery, unless the discovery of misrating occurs within 60 days prior to a prospective renewal (after the first renewal offer has already been made). In this case, the correction will apply to the prospective renewal policy using the renewal effective date. The policy may not be canceled for a full premium refund due solely to a misrating.

FEMA will provide under separate cover a sample letter that FEMA will send to policyholders to communicate their risk.

## **6. Reformation of Coverage**

Policy Issuance 2005 issued May 23, 2005, is revoked effective April 1, 2016. The prospective reformation of coverage upon discovery of a misrating pursuant to Section 209 of FIRA 2004 applies only when a misrating is the result of the incorrect determination of the flood zone or BFE.

Otherwise, insurers must follow the reformation procedures outlined in the SFIP at Section VII.G of the Dwelling and General Property forms, and Section VIII.G of the Residential Condominium Building Association Policy form. However, when a misrating is discovered after a loss, the prior policy term does not require reformation as indicated in G.(3)(b). Only the current policy term requires reformation, effective to the beginning of the policy term. When there is no loss in the current policy term, and the discovery of a misrating occurs within 60 days prior to a prospective renewal (after the first renewal offer has already been made), the correction will be made effective the date of the prospective renewal.

## **7. Declarations Page Requirements**

In order to ensure that the 18-percent/25-percent cap on annual premium rate increases applies to all policies, including transfers and rollovers, FEMA is requiring additional information to be presented on policy declarations to assist the receiving insurer in validating the correct rates. Specifically, the company's National Association of Insurance Commissioners (NAIC)

identification number must be provided on the policy declarations page. Additionally, the TRRP Plan reported policy number, clearly labeled and limited to 10 characters, must be included. See Attachment E for the full declarations page requirements.

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**ATTACHMENT B**

**UPDATED RATING AND CONDOMINIUM TABLES  
EFFECTIVE APRIL 1, 2016**

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## 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 AVAILABLE<sup>1</sup>

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 <sup>2</sup>	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 <sup>2</sup>	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000 <sup>4</sup>	\$175,000	\$325,000	\$500,000
Non-Residential Business, Other Non-Residential <sup>3</sup>	\$100,000 <sup>4</sup>	\$175,000	\$325,000	\$500,000
<b>CONTENTS COVERAGE</b>				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential <sup>3</sup>	\$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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 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	.98	1.23
Non-Residential Business, Other Non-Residential	1.07	2.10

**TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**

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

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>2</sup>**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>3</sup>		OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.94 / .85	1.18 / 1.55	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	With Basement	1.00 / 1.26	1.18 / 1.30	1.00 / 1.26		.94 / 1.51		1.27 / 2.21		1.07 / 1.86	
	With Enclosure <sup>4</sup>	1.00 / 1.52	1.18 / 1.55	1.00 / 1.52		1.00 / 1.88		1.27 / 2.79		1.07 / 2.34	
	Elevated on Crawlspace	.94 / .85	1.18 / 1.55	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	Non-Elevated with Subgrade Crawlspace	.94 / .85	1.18 / 1.30	.94 / .85		.94 / 1.81		1.21 / 2.26		1.02 / 1.90	
	Manufactured (Mobile) Home <sup>5</sup>	.94 / .85	1.18 / 1.55					1.21 / 2.26		1.02 / 1.90	
CONTENTS LOCATION	Basement & Above <sup>6</sup>				1.18 / 1.30		1.18 / 1.30		2.39 / 3.79		2.01 / 3.18
	Enclosure & Above <sup>7</sup>				1.18 / 1.55		1.18 / 1.55		2.39 / 4.54		2.01 / 3.81
	Lowest Floor Only – Above Ground Level				1.18 / 1.55		1.18 / 1.55		2.39 / 1.99		2.01 / 1.67
	Lowest Floor Above Ground Level and Higher Floors				1.18 / 1.07		1.18 / 1.07		2.39 / 1.70		2.01 / 1.43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>5</sup>							2.39 / 1.99		2.01 / 1.67	

**FIRM ZONES V, VE, V1-V30**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>3</sup>		OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.22 / 2.16	1.52 / 3.69	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	With Basement	1.31 / 3.20	1.52 / 3.13	1.31 / 3.20		1.31 / 5.92		1.70 / 8.15		1.43 / 6.83	
	With Enclosure <sup>4</sup>	1.31 / 3.78	1.52 / 3.68	1.31 / 3.78		1.31 / 6.62		1.70 / 9.08		1.43 / 7.62	
	Elevated on Crawlspace	1.22 / 2.16	1.52 / 3.69	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	Non-Elevated with Subgrade Crawlspace	1.22 / 2.16	1.52 / 3.13	1.22 / 2.16		1.22 / 3.98		1.61 / 5.48		1.36 / 4.60	
	Manufactured (Mobile) Home <sup>5</sup>	1.22 / 6.75	1.52 / 3.68					1.61 / 15.47		1.36 / 12.97	
CONTENTS LOCATION	Basement & Above <sup>6</sup>				1.52 / 3.13		1.52 / 3.13		3.15 / 9.61		2.65 / 8.06
	Enclosure & Above <sup>7</sup>				1.52 / 3.68		1.52 / 3.68		3.15 / 10.39		2.65 / 8.71
	Lowest Floor Only – Above Ground Level				1.52 / 3.68		1.52 / 3.68		3.15 / 8.71		2.65 / 7.31
	Lowest Floor Above Ground Level and Higher Floors				1.52 / 3.24		1.52 / 3.24		3.15 / 7.52		2.65 / 6.31
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home <sup>5</sup>							3.15 / 14.47		2.77 / 12.69	

**FIRM ZONES A99, B, C, X**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>3</sup>		OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41		1.26 / .41	
	With Enclosure <sup>4</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>5</sup>	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above <sup>6</sup>				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above <sup>7</sup>				2.04 / .87		2.04 / .87		2.09 / .97		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>5</sup>							1.13 / .71		1.13 / .71	

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 further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 For an elevated building on a crawlspace 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 crawlspace.

7 Includes crawlspace.

**TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**  
**NON-PRIMARY RESIDENCE<sup>2</sup>**

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

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>3</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.62 / 1.40	2.05 / 2.53	1.62 / 1.40		1.62 / 1.40	
	With Basement	1.74 / 2.06	2.05 / 2.10	1.74 / 2.06		1.74 / 2.06	
	With Enclosure <sup>5</sup>	1.74 / 2.49	2.05 / 2.53	1.74 / 2.49		1.74 / 2.49	
	Elevated on Crawlspace	1.62 / 1.40	2.05 / 2.53	1.62 / 1.40		1.62 / 1.40	
	Non-Elevated with Subgrade Crawlspace	1.62 / 1.40	2.05 / 2.10	1.62 / 1.40		1.62 / 1.40	
	Manufactured (Mobile) Home <sup>6</sup>	1.12 / .97	1.42 / 1.75				
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.05 / 2.10		2.05 / 2.10
	Enclosure & Above <sup>8</sup>				2.05 / 2.53		2.05 / 2.53
	Lowest Floor Only – Above Ground Level				2.05 / 2.53		2.05 / 2.53
	Lowest Floor Above Ground Level and Higher Floors				2.05 / 1.75		2.05 / 1.75
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>6</sup>						

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.10 / 3.61	2.63 / 6.19	2.10 / 3.61		2.10 / 3.61	
	With Basement	2.25 / 5.38	2.63 / 5.23	2.25 / 5.38		2.25 / 5.38	
	With Enclosure <sup>5</sup>	2.25 / 6.35	2.63 / 6.17	2.25 / 6.35		2.25 / 6.35	
	Elevated on Crawlspace	2.10 / 3.61	2.63 / 6.19	2.10 / 3.61		2.10 / 3.61	
	Non-Elevated with Subgrade Crawlspace	2.10 / 3.61	2.63 / 5.23	2.10 / 3.61		2.10 / 3.61	
	Manufactured (Mobile) Home <sup>6</sup>	2.10 / 13.00	2.63 / 6.17				
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.63 / 5.23		2.63 / 5.23
	Enclosure & Above <sup>8</sup>				2.63 / 6.17		2.63 / 6.17
	Lowest Floor Only – Above Ground Level				2.63 / 6.17		2.63 / 6.17
	Lowest Floor Above Ground Level and Higher Floors				2.63 / 5.42		2.63 / 5.42
	Above Ground Level – More Than 1 Full Floor				.79 / .65		.79 / .65
	Manufactured (Mobile) Home <sup>6</sup>						

**FIRM ZONES A99, B, C, X**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41	
	With Enclosure <sup>5</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45	
	Elevated on Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>6</sup>	1.05 / .52	1.61 / .51				
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.04 / .76		2.04 / .76
	Enclosure & Above <sup>8</sup>				2.04 / .87		2.04 / .87
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>6</sup>						

- 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 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.
- 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 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**  
**SEVERE REPETITIVE LOSS PROPERTIES<sup>2</sup>**

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

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>3</sup>**

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL	
				Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure			1.29 / 1.31	1.64 / 2.35	1.29 / 1.31		1.29 / 2.74	
	With Basement			1.37 / 1.94	1.64 / 1.96	1.37 / 1.94		1.29 / 2.27	
	With Enclosure <sup>4</sup>			1.37 / 2.32	1.64 / 2.35	1.37 / 2.32		1.37 / 2.85	
	Elevated on Crawlspc			1.29 / 1.31	1.64 / 2.35	1.29 / 1.31		1.29 / 2.74	
	Non-Elevated with Subgrade Crawlspc			1.29 / 1.31	1.64 / 1.96	1.29 / 1.31		1.29 / 2.74	
<b>CONTENTS LOCATION</b>	Manufactured (Mobile) Home <sup>5</sup>			1.29 / 1.31	1.64 / 2.35				
	Basement & Above <sup>6</sup>						1.64 / 1.96		1.64 / 1.96
	Enclosure & Above <sup>7</sup>						1.64 / 2.35		1.64 / 2.35
	Lowest Floor Only – Above Ground Level						1.64 / 2.35		1.64 / 2.35
	Lowest Floor Above Ground Level and Higher Floors						1.64 / 1.64		1.64 / 1.64
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>5</sup>								

**FIRM ZONES V, VE, V1-V30**

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL	
				Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure			1.67 / 3.29	2.09 / 5.63	1.67 / 3.29		1.67 / 6.08	
	With Basement			1.79 / 4.90	2.09 / 4.78	1.79 / 4.90		1.79 / 9.10	
	With Enclosure <sup>4</sup>			1.79 / 5.79	2.09 / 5.62	1.79 / 5.79		1.79 / 10.17	
	Elevated on Crawlspc			1.67 / 3.29	2.09 / 5.63	1.67 / 3.29		1.67 / 6.08	
	Non-Elevated with Subgrade Crawlspc			1.67 / 3.29	2.09 / 4.78	1.67 / 3.29		1.67 / 6.08	
<b>CONTENTS LOCATION</b>	Manufactured (Mobile) Home <sup>5</sup>			1.67 / 10.39	2.09 / 5.62				
	Basement & Above <sup>6</sup>						2.09 / 4.78		2.09 / 4.78
	Enclosure & Above <sup>7</sup>						2.09 / 5.62		2.09 / 5.62
	Lowest Floor Only – Above Ground Level						2.09 / 5.62		2.09 / 5.62
	Lowest Floor Above Ground Level and Higher Floors						2.09 / 4.95		2.09 / 4.95
	Above Ground Level – More Than 1 Full Floor						.63 / .60		.63 / .60
	Manufactured (Mobile) Home <sup>5</sup>								

**FIRM ZONES A99, B, C, X**

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL	
				Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure			1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	With Basement			1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41	
	With Enclosure <sup>4</sup>			1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45	
	Elevated on Crawlspc			1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspc			1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29	
<b>CONTENTS LOCATION</b>	Manufactured (Mobile) Home <sup>5</sup>			1.05 / .52	1.61 / .51				
	Basement & Above <sup>6</sup>						2.04 / .76		2.04 / .76
	Enclosure & Above <sup>7</sup>						2.04 / .87		2.04 / .87
	Lowest Floor Only – Above Ground Level						1.61 / .80		1.61 / .80
	Lowest Floor Above Ground Level and Higher Floors						1.61 / .51		1.61 / .51
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>5</sup>								

- 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 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.
- 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 crawlspace 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 crawlspace.
- 7 Includes crawlspace.

**TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**  
**SUBSTANTIAL IMPROVEMENT<sup>2</sup>**

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

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>2</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>3</sup>		OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.21 / 1.11	1.52 / 1.99	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	With Basement	1.29 / 1.64	1.52 / 1.67	1.29 / 1.64		1.21 / 1.95		1.39 / 2.40		1.39 / 2.40	
	With Enclosure <sup>4</sup>	1.29 / 1.96	1.52 / 1.99	1.29 / 1.96		1.29 / 2.44		1.39 / 3.04		1.39 / 3.04	
	Elevated on Crawlspce	1.21 / 1.11	1.52 / 1.99	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	Non-Elevated with Subgrade Crawlspce	1.21 / 1.11	1.52 / 1.67	1.21 / 1.11		1.21 / 2.34		1.32 / 2.46		1.32 / 2.46	
	Manufactured (Mobile) Home <sup>5</sup>	1.21 / 1.11	1.52 / 1.99					1.32 / 2.46		1.32 / 2.46	
CONTENTS LOCATION	Basement & Above <sup>6</sup>				1.52 / 1.67		1.52 / 1.67		2.59 / 4.12		2.59 / 4.12
	Enclosure & Above <sup>7</sup>				1.52 / 1.99		1.52 / 1.99		2.59 / 4.93		2.59 / 4.93
	Lowest Floor Only – Above Ground Level				1.52 / 1.99		1.52 / 1.99		2.59 / 2.16		2.59 / 2.16
	Lowest Floor Above Ground Level and Higher Floors				1.52 / 1.39		1.52 / 1.39		2.59 / 1.85		2.59 / 1.85
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>5</sup>							2.59 / 2.16		2.59 / 2.16	

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>3</sup>		OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.57 / 2.79	1.96 / 4.78	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	With Basement	1.69 / 4.15	1.96 / 4.05	1.69 / 4.15		1.69 / 4.69		1.85 / 8.85		1.85 / 8.85	
	With Enclosure <sup>4</sup>	1.69 / 4.89	1.96 / 4.77	1.69 / 4.89		1.69 / 8.57		1.85 / 9.88		1.85 / 9.88	
	Elevated on Crawlspce	1.57 / 2.79	1.96 / 4.78	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	Non-Elevated with Subgrade Crawlspce	1.57 / 2.79	1.96 / 4.05	1.57 / 2.79		1.57 / 5.16		1.75 / 5.97		1.75 / 5.97	
	Manufactured (Mobile) Home <sup>5</sup>	1.57 / 8.75	1.96 / 4.77					1.75 / 16.83		1.75 / 16.83	
CONTENTS LOCATION	Basement & Above <sup>6</sup>				1.96 / 4.05		1.96 / 4.05		3.41 / 10.45		3.41 / 10.45
	Enclosure & Above <sup>7</sup>				1.96 / 4.77		1.96 / 4.77		3.41 / 11.29		3.41 / 11.29
	Lowest Floor Only – Above Ground Level				1.96 / 4.77		1.96 / 4.77		3.41 / 9.46		3.41 / 9.46
	Lowest Floor Above Ground Level and Higher Floors				1.96 / 4.19		1.96 / 4.19		3.41 / 8.17		3.41 / 8.17
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home <sup>5</sup>							3.41 / 15.73		3.41 / 15.73	

**FIRM ZONES A99, B, C, X**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>3</sup>		OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41		1.26 / .41	
	With Enclosure <sup>4</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspce	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspce	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>5</sup>	1.05 / .52	1.61 / .51					1.26 / .54		1.26 / .54	
CONTENTS LOCATION	Basement & Above <sup>6</sup>				2.04 / .76		2.04 / .76		2.09 / .83		2.09 / .83
	Enclosure & Above <sup>7</sup>				2.04 / .87		2.04 / .87		2.09 / .97		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>5</sup>							1.13 / .71		1.13 / .71	

- 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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 4 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.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.



**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 <sup>1</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement	1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure <sup>2</sup>	1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspc	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspc	1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>3</sup>	1.05 / .52	1.61 / .51					1.26 / .54	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>4</sup>				2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above <sup>5</sup>				2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only – Above Ground Level				1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors				1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								1.13 / .71

**FIRM ZONE D**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>1</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	With Basement	***	***	***		***		***	
	With Enclosure <sup>2</sup>	***	***	***		***		***	
	Elevated on Crawlspc	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	Non-Elevated with Subgrade Crawlspc	2.10 / .28	1.08 / .40	2.10 / .25		1.75 / .41		1.75 / .41	
	Manufactured (Mobile) Home <sup>3</sup>	2.72 / .83	1.59 / .52					2.80 / 1.08	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>4</sup>				***		***		***
	Enclosure & Above <sup>5</sup>				***		***		***
	Lowest Floor Only – Above Ground Level				1.22 / .39		1.22 / .39		1.29 / .31
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .24		1.00 / .24		1.10 / .30
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								1.61 / .49

**FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspc/Subgrade Crawlspc Buildings Only)<sup>6</sup>**

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>1</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>1</sup>
With Certification of Compliance or Elevation Certificate <sup>7</sup>	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate <sup>8,9</sup>	1.71 / .20	1.56 / .26	.84 / .15	1.20 / .16

1 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

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

4 Includes subgrade crawlspace.

5 Includes crawlspace.

6 Zones AO, AH Buildings with Basement/Enclosure/Crawlspc/Subgrade Crawlspc: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspc/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.

7 "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.

8 "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 even without an Elevation Certificate or Letter of Compliance.

9 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.

\*\*\* Use the Specific Rating Guidelines (SRG) manual.

**TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1</sup>**

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

**FIRM ZONES AE, A1-A30 – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MANUFACTURED (MOBILE) HOME <sup>6,7</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	Single Family	Non-Residential Business, Other Non- Residential <sup>8</sup>
+4	.29 / .08	.23 / .10	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .16	.31 / .18
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.35 / .19
+2	.47 / .09	.44 / .14	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .21	.50 / .25
+1	.88 / .12	.77 / .20	.70 / .08	.55 / .11	.46 / .08	.36 / .12	.97 / .29	.94 / .38
0	2.03 / .20	1.81 / .39	1.55 / .10	1.31 / .11	.68 / .08	.58 / .14	2.25 / .57	2.10 / .95
-1	5.28 / .25	4.69 / .68	3.30 / .28	3.29 / .15	1.05 / .10	.86 / .17	4.77 / 1.11	5.43 / 2.09
-2 <sup>7</sup>	6.37 / .89	6.93 / .97	4.30 / .38	5.24 / .17	***	***	5.26 / 1.93	6.20 / 2.56
-3 <sup>7</sup>	7.84 / 1.37	8.29 / 1.90	6.58 / .58	6.57 / .29	***	***	6.93 / 2.58	8.38 / 3.39
-4 <sup>7</sup>	8.68 / 1.98	10.71 / 2.56	8.68 / .67	8.07 / .49	***	***	9.18 / 3.91	11.46 / 5.02
-5 <sup>7</sup>	11.76 / 2.18	12.27 / 3.51	10.77 / .74	9.36 / .78	***	***	12.92 / 5.53	13.86 / 7.83
-6 <sup>7</sup>	13.56 / 2.26	12.86 / 4.47	11.41 / .94	10.03 / 1.23	***	***	14.50 / 6.44	14.31 / 10.72
-7 <sup>7</sup>	14.00 / 2.70	13.38 / 5.33	11.97 / 1.05	10.62 / 1.69	***	***	14.87 / 7.08	14.73 / 13.62
-8 <sup>7</sup>	14.31 / 3.12	13.75 / 6.14	12.38 / 1.10	11.09 / 2.20	***	***	15.08 / 7.57	14.99 / 14.52
-9 <sup>7</sup>	14.39 / 3.47	13.88 / 6.80	12.56 / 1.37	11.33 / 2.72	***	***	15.12 / 7.83	15.05 / 15.01
-10 <sup>7</sup>	14.47 / 3.82	14.00 / 7.46	12.74 / 1.63	11.57 / 3.23	***	***	15.16 / 8.09	15.11 / 15.50
-11 <sup>7</sup>	14.55 / 4.17	14.13 / 8.12	12.91 / 1.90	11.81 / 3.75	***	***	15.20 / 8.35	15.18 / 15.99
-12 <sup>7</sup>	14.63 / 4.52	14.26 / 8.78	13.09 / 2.17	12.05 / 4.27	***	***	15.24 / 8.61	15.24 / 16.48
-13 <sup>7</sup>	14.71 / 4.86	14.39 / 9.43	13.27 / 2.44	12.29 / 4.78	***	***	15.28 / 8.87	15.30 / 16.98
-14 <sup>7</sup>	14.79 / 5.21	14.51 / 10.09	13.45 / 2.71	12.53 / 5.30	***	***	15.32 / 9.13	15.36 / 17.47
-15 <sup>7</sup>	14.87 / 5.56	14.64 / 10.75	13.62 / 2.98	12.77 / 5.82	***	***	15.36 / 9.39	15.43 / 17.95
-16 <sup>7</sup>	***	***	***	***	***	***	***	***

- 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.
- 7 For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
- 8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

**\*\*\* Use the SRG manual.**

**TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1</sup>**

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

**FIRM ZONES AE, A1-A30 – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace <sup>4</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace <sup>4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace <sup>4</sup>		MANUFACTURED (MOBILE) HOME <sup>6,7</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>8</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.37 / .17
+1	.49 / .12	.43 / .12	.38 / .12	.32 / .12	.38 / .12	.22 / .12	.65 / .25	.63 / .25
0	.98 / .12	.57 / .17	.71 / .12	.61 / .12	.38 / .12	.22 / .12	1.26 / .40	1.20 / .38
-1	1.39 / .45	1.27 / .43	1.06 / .29	.83 / .33	.44 / .12	.22 / .12	3.17 / .68	2.94 / .62
-2 <sup>7</sup>	2.85 / .57	1.89 / .50	2.26 / .31	1.78 / .36	***	***	5.35 / 1.03	5.25 / .86
-3 <sup>7</sup>	4.24 / .59	3.68 / .55	3.44 / .37	3.17 / .37	***	***	7.30 / 1.71	7.01 / 1.56
-4 <sup>7</sup>	5.88 / .58	5.52 / .59	4.64 / .40	3.91 / .38	***	***	9.15 / 2.63	8.89 / 2.47
-5 <sup>7</sup>	7.54 / .54	6.41 / .63	5.97 / .36	4.94 / .39	***	***	10.69 / 3.53	10.46 / 3.46
-6 <sup>7</sup>	8.84 / .55	7.41 / .67	7.10 / .36	5.74 / .40	***	***	11.41 / 4.44	11.29 / 4.43
-7 <sup>7</sup>	9.44 / .77	8.38 / .71	7.78 / .49	6.50 / .41	***	***	12.00 / 5.13	11.95 / 5.23
-8 <sup>7</sup>	9.91 / 1.01	9.00 / .75	8.30 / .68	7.31 / .36	***	***	12.40 / 5.70	12.41 / 5.91
-9 <sup>7</sup>	10.17 / 1.20	9.31 / .79	8.62 / .85	7.57 / .51	***	***	12.56 / 6.07	12.61 / 6.36
-10 <sup>7</sup>	10.43 / 1.40	9.63 / .82	8.93 / 1.02	7.77 / .68	***	***	12.72 / 6.43	12.82 / 6.80
-11 <sup>7</sup>	10.69 / 1.59	9.94 / .97	9.25 / 1.19	7.97 / .85	***	***	12.89 / 6.79	13.02 / 7.25
-12 <sup>7</sup>	10.95 / 1.79	10.26 / 1.10	9.57 / 1.36	8.15 / 1.04	***	***	13.05 / 7.16	13.22 / 7.70
-13 <sup>7</sup>	11.21 / 1.99	10.57 / 1.25	9.89 / 1.53	8.35 / 1.21	***	***	13.21 / 7.52	13.43 / 8.15
-14 <sup>7</sup>	11.47 / 2.18	10.89 / 1.39	10.21 / 1.70	8.56 / 1.38	***	***	13.37 / 7.89	13.63 / 8.60
-15 <sup>7</sup>	11.73 / 2.38	11.20 / 1.53	10.53 / 1.87	8.81 / 1.53	***	***	13.53 / 8.25	13.84 / 9.05
-16 <sup>7</sup>	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2</sup>	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2-4 Family	Other Residential	Non-Residential Business <sup>8</sup>	Other Non-Residential <sup>8</sup>
+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 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.

7 For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.

8 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

\*\*\* Use the SRG manual.



**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<sup>1, 2</sup>**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>3</sup>	Residential <sup>4</sup>	Non-Residential Business, Other Non-Residential <sup>3, 4</sup>	
+5 or more	.53 / .09	.49 / .14	.34 / .11	.34 / .11	No Base Flood Elevation <sup>5</sup>
+2 to +4	1.53 / .12	1.35 / .23	.74 / .11	.65 / .11	
+1	3.03 / .23	2.66 / .30	1.42 / .13	1.41 / .20	
0 or below	***	***	***	***	
+2 or more	.53 / .09	.48 / .11	.34 / .11	.31 / .12	With Base Flood Elevation <sup>6</sup>
0 to +1	2.07 / .16	1.77 / .23	1.18 / .12	1.03 / .13	
-1	6.01 / .48	5.34 / .42	2.76 / .16	2.41 / .33	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>7</sup>	6.90 / 1.30	6.67 / .90	3.52 / .80	3.01 / .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 further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 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.

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

6 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.

7 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.

\*\*\* Use the SRG manual.

**TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES<sup>1</sup>**

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

**FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES<sup>2</sup>**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>6</sup>
0 <sup>7</sup>	4.43 / .78	5.34 / 2.04	3.59 / .78	3.89 / 1.91	3.10 / .78	3.48 / 1.54	6.60 / .66	8.76 / .58
-1 <sup>8</sup>	8.71 / 4.43	11.15 / 7.11	7.95 / 4.43	9.80 / 5.41	6.11 / 4.32	6.39 / 5.90	***	***
-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 <sup>3</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>3</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>6</sup>
0 <sup>7</sup>	4.47 / 1.51	3.95 / 4.26	3.04 / 1.41	3.04 / 3.04	2.04 / 1.25	2.04 / 1.31	4.63 / 1.71	4.82 / 5.77
-1 <sup>8</sup>	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	2.40 / 1.29	5.88 / 1.90	***	***
-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 <sup>6</sup>
0 <sup>7</sup>		.56 / .25	.56 / .25	.42 / .25
-1 <sup>8</sup>		.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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

8 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.

\*\*\* Use the SRG manual.

**FIRM ZONES '75-'81, UNNUMBERED V ZONE**

<b>SUBMIT FOR RATING</b>
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**TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>2</sup>	ELEVATED BUILDINGS FREE OF OBSTRUCTION <sup>3</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+4 or more	.64	.64	1.06	1.41	2.01
+3	.67	.67	1.21	1.63	2.28
+2	1.00	1.08	1.64	2.07	2.98
+1	1.41	1.46	2.23	2.84	3.58
0	1.83	1.94	2.81	3.35	4.13
-1	2.48	2.54	3.39	3.97	4.90
-2	3.41	3.58	4.11	4.75	5.73
-3	4.34	4.56	5.02	5.75	6.81
-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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NEIP 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).

\*\*\* Use the SRG manual.

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

SUBMIT FOR RATING
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**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING
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**TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>3</sup>	ELEVATED BUILDINGS WITH OBSTRUCTION <sup>4</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential <sup>5</sup>	Replacement Cost Ratio .75 or More <sup>6</sup>	Replacement Cost Ratio .50 to .74 <sup>6</sup>	Replacement Cost Ratio Under .50 <sup>6</sup>
+4 or more	.83	.83	2.04	2.59	3.52
+3	.88	.88	2.26	2.87	4.02
+2	1.19	1.19	2.46	3.11	4.31
+1	1.50	1.55	2.81	3.54	4.91
0	1.95	2.02	3.36	4.26	5.84
-1 <sup>7</sup>	2.54	2.67	4.18	5.10	6.53
-2 <sup>7</sup>	3.49	3.72	4.93	5.82	7.28
-3 <sup>7</sup>	4.47	4.72	5.79	6.74	8.23
-4 or below <sup>7</sup>	***	***	***	***	***

- 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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- 6 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.
- 7 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.

\*\*\* Use the SRG manual.

**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 RATES<sup>1</sup>**

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>2</sup>	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement		1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure		1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>3</sup>		1.05 / .52	1.61 / .51					1.26 / .54	
CONTENTS LOCATION	Basement & Above					2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above					2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only – Above Ground Level					1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors					1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>									1.13 / .71

**POST-FIRM RATES**

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>2</sup>	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	With Basement		1.18 / .41	1.81 / .59	1.18 / .41		1.26 / .41		1.26 / .41	
	With Enclosure		1.18 / .45	1.81 / .66	1.18 / .45		1.26 / .45		1.26 / .45	
	Elevated on Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Non-Elevated with Subgrade Crawlspace		1.05 / .29	1.61 / .51	1.05 / .29		.99 / .29		.99 / .29	
	Manufactured (Mobile) Home <sup>3</sup>		1.05 / .52	1.61 / .51					1.26 / .54	
CONTENTS LOCATION	Basement & Above					2.04 / .76		2.04 / .76		2.09 / .83
	Enclosure & Above					2.04 / .87		2.04 / .87		2.09 / .97
	Lowest Floor Only – Above Ground Level					1.61 / .80		1.61 / .80		1.29 / .59
	Lowest Floor Above Ground Level and Higher Floors					1.61 / .51		1.61 / .51		1.29 / .42
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>									1.13 / .71

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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

3 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 <sup>1</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>1</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>1</sup>		MANUFACTURED (MOBILE) HOME <sup>2</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>3</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>3</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>3</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>3</sup>
+4	.29 / .08	.23 / .10	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .16	.31 / .18
+3	.32 / .08	.31 / .12	.27 / .08	.23 / .08	.27 / .08	.23 / .09	.35 / .18	.35 / .19
+2	.47 / .09	.44 / .14	.38 / .08	.33 / .08	.32 / .08	.28 / .10	.51 / .21	.50 / .25
+1	.88 / .12	.77 / .20	.70 / .08	.55 / .11	.46 / .08	.36 / .12	.97 / .29	.94 / .38
0	1.05 / .29	.99 / .29	1.05 / .29	.99 / .29	.68 / .08	.58 / .14	1.05 / .52	1.26 / .54
-1 <sup>4</sup>	SEE FOOTNOTE 4							

**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 <sup>1</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>1</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>1</sup>		MANUFACTURED (MOBILE) HOME <sup>2</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>3</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>3</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>3</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>3</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.37 / .17
+1	.49 / .12	.43 / .12	.38 / .12	.32 / .12	.38 / .12	.22 / .12	.65 / .25	.63 / .25
0	.98 / .12	.57 / .17	.71 / .12	.61 / .12	.38 / .12	.22 / .12	1.26 / .40	1.13 / .55
-1 <sup>4</sup>	SEE FOOTNOTE 4							

**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 <sup>3</sup>
+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 <sup>5</sup>		.35 / .12	.35 / .12	.22 / .12
-2 <sup>5</sup>		.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 For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

4 Use Table 4.

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

# TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

## REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>

For Pre-FIRM 1-4 Family SRL property renewals, use Table 4B.

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.85 / .84	1.18 / 1.58	1.15 / 2.13	1.52 / 3.91	.78 / .22	1.26 / .39
	WITH BASEMENT	.93 / 1.03	1.18 / 1.58	1.23 / 3.68	1.52 / 3.68	.85 / .32	1.43 / .48
	WITH ENCLOSURE	.93 / 1.23	1.18 / 1.58	1.23 / 4.01	1.52 / 4.01	.85 / .36	1.43 / .57
	ELEVATED ON CRAWLSPACE	.85 / .84	1.18 / 1.58	1.15 / 2.13	1.52 / 3.91	.78 / .22	1.26 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.85 / .84	1.18 / 1.58	1.15 / 2.13	1.52 / 3.91	.78 / .22	1.26 / .39

## REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.78 / .22	1.26 / .39	1.71 / .31	1.22 / .39
	WITH BASEMENT	.85 / .32	1.43 / .48	***	***
	WITH ENCLOSURE	.85 / .36	1.43 / .57	***	***
	ELEVATED ON CRAWLSPACE	.78 / .22	1.26 / .39	1.71 / .31	1.22 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.78 / .22	1.26 / .39	1.71 / .31	1.22 / .39
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY <sup>2</sup> )			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>3</sup>		.29 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>4,5</sup>		1.58 / .17		.84 / .15	

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. Refer to the rating guidance hierarchy and chart in Table 2B to determine which Pre-FIRM rate table to use.

2 Zones AO, AH Buildings with basement/enclosure/crawl space/subgrade crawl space: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawl space/subgrade crawl space 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.

3 "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. This rule applies to all building types, including buildings with basement/enclosure/crawl space/subgrade crawl space.

4 "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.

5 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. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

\*\*\*Use the SRG manual.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES**  
**1-4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES <sup>1</sup>**  
**(Including Townhouse/Rowhouse)**  
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>2</sup>**

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	1.18 / 1.28	1.63 / 2.38	1.57 / 3.25	2.08 / 5.96	.78 / .22	1.26 / .39
	WITH BASEMENT	1.27 / 1.57	1.63 / 2.00	1.68 / 5.61	2.08 / 5.60	.85 / .32	1.43 / .48
	WITH ENCLOSURE	1.27 / 1.87	1.63 / 2.05	1.68 / 6.12	2.08 / 6.11	.85 / .36	1.43 / .57
	ELEVATED ON CRAWLSPACE	1.18 / 1.28	1.63 / 2.38	1.57 / 3.25	2.08 / 5.96	.78 / .22	1.26 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.18 / 1.28	1.63 / 2.38	1.57 / 3.25	2.08 / 5.96	.78 / .22	1.26 / .39

1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

2 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. Refer to the rating guidance hierarchy and chart in Table 2B to determine which Pre-FIRM rate table to use.

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**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES  
PRE-FIRM SUBSTANTIAL IMPROVEMENT<sup>1</sup>**

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

**REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES**

FIRM ZONES:		A, A1-A30, AE, A0, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	1.11 / 1.08	1.52 / 2.03	1.47 / 2.75	1.96 / 5.05	.78 / .22	1.26 / .39
	WITH BASEMENT	1.18 / 1.33	1.52 / 1.70	1.58 / 4.75	1.96 / 4.75	.85 / .32	1.43 / .48
	WITH ENCLOSURE	1.18 / 1.58	1.52 / 1.75	1.58 / 5.17	1.96 / 5.17	.85 / .36	1.43 / .57
	ELEVATED ON CRAWLSPACE	1.11 / 1.08	1.52 / 2.03	1.47 / 2.75	1.96 / 5.05	.78 / .22	1.26 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.11 / 1.08	1.52 / 2.03	1.47 / 2.75	1.96 / 5.05	.78 / .22	1.26 / .39

- 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 Pre-FIRM rating guidance hierarchy and chart in Table 2B to determine which Pre-FIRM rate table to use.

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**(Including Townhouse/Rowhouse)**

## REGULAR PROGRAM – POST-FIRM CONSTRUCTION FIRM ZONES A1–A30, AE — BUILDING RATES

**ELEVATION OF LOWEST  
FLOOR ABOVE OR  
BELOW THE BFE<sup>2</sup>**

**ELEVATION OF  
LOWEST FLOOR  
ABOVE OR  
BELOW THE BFE<sup>2</sup>**

**LOWEST FLOOR ONLY -  
ABOVE GROUND LEVEL  
(NO BASEMENT/ENCLOSURE  
CRAWLSPACE<sup>3</sup>)**

- \*\*\*Use the SRG manual.**

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES****(Including Townhouse/Rowhouse)**

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

**REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES  
UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE<sup>1,2</sup>**

ELEVATION DIFFERENCE	BUILDING	CONTENTS <sup>3</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.53 / .09	.44 / .12	NO BASE FLOOD ELEVATION <sup>4</sup>
+2 TO +4	1.53 / .12	.74 / .12	
+1	3.03 / .23	1.53 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.53 / .09	.44 / .12	WITH BASE FLOOD ELEVATION <sup>5</sup>
0 TO +1	1.32 / .16	1.17 / .13	
-1	5.05 / .50	2.75 / .17	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>6</sup>	6.38 / 1.30	3.94 / .90	NO ELEVATION CERTIFICATE

1 Zone A buildings with basement/enclosure without proper openings/crawlspace without proper openings/subgrade crawlspace: follow Submit-for-Rate procedures in the Rating section of this manual.

2 Pre-FIRM buildings with basement, enclosure, or crawlspace may use this table if the rates are more favorable to the insured. For buildings with subgrade crawlspace, follow the optional Submit-for-Rate procedures.

3 For elevation-rated policies, when contents are located 1 floor or more above lowest floor used for rating, use .35/.12.

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

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

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers.

\*\*\*Use the SRG manual.

**TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES**

(Including Townhouse/Rowhouse)

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

**AR AND AR DUAL ZONES****REGULAR PROGRAM – PRE-FIRM<sup>1</sup> AND POST-FIRM NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.78 / .22	1.26 / .39
WITH BASEMENT	.85 / .32	1.43 / .48
WITH ENCLOSURE	.85 / .36	1.43 / .57
ELEVATED ON CRAWLSPACE	.78 / .22	1.26 / .39
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.78 / .22	1.26 / .39

**REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES  
BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup>
+4	.20 / .08	.19 / .08	.19 / .08
+3	.25 / .08	.20 / .08	.22 / .08
+2	.34 / .08	.26 / .08	.25 / .08
+1	.61 / .10	.42 / .09	.32 / .09
0	.78 / .22	.78 / .22	.55 / .10
-1 <sup>3</sup>	SEE FOOTNOTE 3		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.49 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.00 / .12	.69 / .12	.41 / .12	.35 / .12
-1 <sup>3</sup>	SEE FOOTNOTE 3			

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

2 Includes subgrade crawlspace.

3 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

**TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES<sup>1</sup>****(Including Townhouse/Rowhouse)**

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

**REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION<sup>2, 3</sup>****FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup>
0 <sup>5</sup>	4.31 / .80	3.45 / .80	2.98 / .80
–1 <sup>6</sup>	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
–2	***	***	***

**REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION<sup>2, 3</sup>****FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>4</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 <sup>5</sup>	4.47 / 1.51	3.42 / 1.43	2.07 / 1.27	.56 / .25
–1 <sup>6</sup>	9.79 / 7.34	6.80 / 6.49	2.44 / 1.32	.56 / .25
–2	***	***	***	.56 / .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 the Rating section for V-Zone Optional Rating.

3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.

4 Includes subgrade crawlspace.

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

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

\*\*\*Use the SRG manual.

**REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION**  
**UNNUMBERED V ZONE — ELEVATED BUILDINGS**

**SUBMIT FOR RATING**

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES****(Including Townhouse/Rowhouse)**

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES<sup>1</sup>  
ELEVATED BUILDINGS FREE OF OBSTRUCTION<sup>2</sup> BELOW THE  
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>3</sup>	BUILDING RATE	CONTENTS RATE
+4 or more	1.06	.64
+3	1.21	.67
+2	1.64	1.00
+1	2.23	1.41
0	2.81	1.83
- 1	3.39	2.48
- 2	4.11	3.41
- 3	5.02	4.34
- 4 or lower	***	***

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

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 the Rating section for V-Zone Optional Rating.

2 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:

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

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

**NOTE:** For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

\*\*\***Use the SRG manual.**

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES****(Including Townhouse/Rowhouse)**

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES<sup>1,2</sup>  
ELEVATED BUILDINGS WITH OBSTRUCTION<sup>3</sup> BELOW THE  
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>4</sup>	BUILDING RATE	CONTENTS RATE
+4 or more	1.94	.83
+3	2.08	.88
+2	2.46	1.19
+1	2.81	1.50
0	3.36	1.95
-1 <sup>5</sup>	4.18	2.54
-2 <sup>5</sup>	4.93	3.49
-3 <sup>5</sup>	5.79	4.47
-4 or lower <sup>5</sup>	***	***

- 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 the Rating section for V-Zone Optional Rating.
- 2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.
- 3 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.
- 4 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
- 5 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:** For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.**\*\*\*Use the SRG manual.****TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES****(Including Townhouse/Rowhouse)**

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V-ZONE RATES****SUBMIT FOR RATING**

**ATTACHMENT C**

**NEW RATING METHODOLOGY AND REVISED APPLICATION FORM FOR  
PREFERRED RISK POLICIES AND NEWLY MAPPED POLICIES  
EFFECTIVE APRIL 1, 2016**

ARCHIVED APRIL 2018



## New Rating Methodology for Preferred Risk Policies and Newly Mapped Policies

Effective April 1, 2016, obtaining a correct premium for Preferred Risk Policies (PRPs) and Newly Mapped policies will require the use of a new data element named “Newly Mapped Multiplier”. For PRPs, the “Newly Mapped Multiplier” will always be ‘1.000’. The first table below provides the multipliers for use through December 2016; the second table provides the applicable multipliers for January-December 2017.

<b>PRPs and Newly Mapped Policies Effective April 1, 2016 through December 31, 2016</b>		
<b>Map Effective Date</b>	<b>Eligible Transaction</b>	<b>Multiplier</b>
Oct 2008-Dec 2014	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy	1.000
Jan 2015-Dec 2015	1. New business if policy effective date is within 12 months of map effective date, 2. Renewal of a policy rated, in its prior term, as a Newly Mapped policy, and 3. Renewal of a policy written, in its prior term, as a PRP.	1.000
Jan 2016-Dec 2016	1. New business, and 2. Renewal of a policy written, in its previous term, as a PRP	1.000

<b>PRPs and Newly Mapped Policies Effective January 1, 2017 through December 31, 2017</b>		
<b>Map Effective Date</b>	<b>Eligible Transaction</b>	<b>Multiplier</b>
Oct 2008-Dec 2014	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy	1.150
Jan 2015-Dec 2015	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy	1.150
Jan 2016-Dec 2016	1. New business if policy effective date is within 12 months of map effective date, 2. Renewal of a policy written, in its prior term, as a PRP, and 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.000
Jan 2017-Dec 2017	1. New business if policy effective date is within 12 months of map effective date, and 2. Renewal of a policy rated, in its prior term, as a PRP.	1.000

The revised PRP/Newly Mapped Application Form at the end of this attachment provides lines for obtaining the correct premium calculations, as detailed below.

**Premium calculation for PRPs and Newly Mapped Policies Effective on or after April 1, 2016**

1. Obtain base premium amount from PRP or Newly Mapped Premium Table
2. Apply Newly Mapped Multiplier to the base premium (base premium X newly mapped multiplier). For the PRP, the multiplier will always be 1.00.
3. Add ICC Premium (based on ICC Premium Table in FIM)
4. Calculate Reserve Fund Assessment, currently 15% (premium subtotal X 1.15)
5. Add Reserve Fund Assessment amount to Premium Subtotal.
6. Add HFIAA Surcharge (\$25 for primary residences, \$250 for all others).
7. Add Probation Surcharge.
8. Add Federal Policy Fee.

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**TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE			WITHOUT BASEMENT OR ENCLOSURE		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	<span style="color: red;">\$127</span>	\$ 20,000	\$ 8,000	<span style="color: red;">\$100</span>
\$ 30,000	\$ 12,000	<span style="color: red;">\$160</span>	\$ 30,000	\$ 12,000	<span style="color: red;">\$133</span>
\$ 50,000	\$ 20,000	<span style="color: red;">\$214</span>	\$ 50,000	\$ 20,000	<span style="color: red;">\$187</span>
\$ 75,000	\$ 30,000	<span style="color: red;">\$258</span>	\$ 75,000	\$ 30,000	<span style="color: red;">\$226</span>
\$100,000	\$ 40,000	<span style="color: red;">\$286</span>	\$100,000	\$ 40,000	<span style="color: red;">\$255</span>
\$125,000	\$ 50,000	<span style="color: red;">\$302</span>	\$125,000	\$ 50,000	<span style="color: red;">\$270</span>
\$150,000	\$ 60,000	<span style="color: red;">\$321</span>	\$150,000	\$ 60,000	<span style="color: red;">\$290</span>
\$200,000	\$ 80,000	<span style="color: red;">\$358</span>	\$200,000	\$ 80,000	<span style="color: red;">\$321</span>
\$250,000	\$100,000	<span style="color: red;">\$386</span>	\$250,000	\$100,000	<span style="color: red;">\$344</span>

**RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	<span style="color: red;">\$20</span>	\$ 8,000	<span style="color: red;">\$40</span>
\$ 12,000	<span style="color: red;">\$37</span>	\$ 12,000	<span style="color: red;">\$66</span>
\$ 20,000	<span style="color: red;">\$70</span>	\$ 20,000	<span style="color: red;">\$104</span>
\$ 30,000	<span style="color: red;">\$85</span>	\$ 30,000	<span style="color: red;">\$125</span>
\$ 40,000	<span style="color: red;">\$98</span>	\$ 40,000	<span style="color: red;">\$143</span>
\$ 50,000	<span style="color: red;">\$111</span>	\$ 50,000	<span style="color: red;">\$161</span>
\$ 60,000	<span style="color: red;">\$124</span>	\$ 60,000	<span style="color: red;">\$179</span>
\$ 80,000	<span style="color: red;">\$149</span>	\$ 80,000	<span style="color: red;">\$200</span>
\$100,000	<span style="color: red;">\$175</span>	\$100,000	<span style="color: red;">\$222</span>

**NOTE:** Base Premium does not include ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

**TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

With Basement or Enclosure

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$142	\$157	\$170	\$184	\$197	\$209	\$220	\$231	\$242
	\$ 30,000	\$157	\$171	\$185	\$199	\$212	\$224	\$235	\$246	\$257
	\$ 50,000	\$193	\$208	\$222	\$235	\$248	\$260	\$272	\$282	\$293
	\$ 75,000	\$210	\$225	\$239	\$252	\$265	\$277	\$289	\$299	\$310
	\$100,000	\$233	\$248	\$262	\$276	\$289	\$300	\$312	\$323	\$333
	\$125,000	\$239	\$253	\$266	\$280	\$293	\$305	\$317	\$327	\$338
	\$150,000	\$244	\$258	\$272	\$286	\$298	\$310	\$322	\$332	\$343
	\$200,000	\$276	\$291	\$305	\$319	\$331	\$343	\$354	\$364	\$375
	\$250,000	\$294	\$309	\$323	\$337	\$349	\$360	\$372	\$383	\$393
	\$300,000	\$309	\$323	\$336	\$348	\$360	\$371	\$383	\$393	\$403
	\$350,000	\$323	\$337	\$349	\$362	\$373	\$384	\$396	\$405	\$415
	\$400,000	\$336	\$348	\$361	\$374	\$385	\$395	\$407	\$416	\$426
	\$450,000	\$347	\$360	\$372	\$385	\$395	\$406	\$418	\$427	\$436
	\$500,000	\$358	\$370	\$383	\$395	\$405	\$415	\$427	\$436	\$445

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

Without Basement or Enclosure

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$112	\$125	\$136	\$148	\$159	\$169	\$179	\$189	\$197
	\$ 30,000	\$131	\$143	\$154	\$166	\$177	\$187	\$197	\$207	\$215
	\$ 50,000	\$168	\$180	\$192	\$203	\$214	\$225	\$234	\$244	\$252
	\$ 75,000	\$190	\$201	\$213	\$224	\$234	\$245	\$255	\$264	\$273
	\$100,000	\$209	\$220	\$232	\$243	\$253	\$264	\$274	\$283	\$292
	\$125,000	\$216	\$228	\$240	\$249	\$260	\$270	\$279	\$289	\$297
	\$150,000	\$224	\$235	\$247	\$257	\$268	\$277	\$287	\$296	\$305
	\$200,000	\$253	\$264	\$276	\$287	\$297	\$307	\$317	\$325	\$334
	\$250,000	\$269	\$280	\$292	\$303	\$313	\$323	\$332	\$341	\$349
	\$300,000	\$293	\$302	\$313	\$322	\$331	\$341	\$348	\$356	\$365
	\$350,000	\$309	\$317	\$328	\$337	\$345	\$353	\$362	\$369	\$378
	\$400,000	\$324	\$331	\$342	\$349	\$357	\$366	\$374	\$381	\$390
	\$450,000	\$338	\$344	\$353	\$361	\$369	\$377	\$385	\$392	\$401
	\$500,000	\$349	\$355	\$365	\$372	\$379	\$388	\$395	\$402	\$411

**NOTE:** Base Premium does not include ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

**TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**  
With Basement or Enclosure

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$918	\$1,194	\$1,458	\$1,709	\$1,949	\$2,177	\$2,393	\$2,596	\$2,788	\$2,968
	\$100,000	\$1,316	\$1,592	\$1,855	\$2,107	\$2,346	\$2,574	\$2,790	\$2,994	\$3,185	\$3,365
	\$150,000	\$1,593	\$1,866	\$2,127	\$2,375	\$2,613	\$2,838	\$3,052	\$3,254	\$3,443	\$3,621
	\$200,000	\$1,750	\$2,024	\$2,284	\$2,532	\$2,770	\$2,996	\$3,210	\$3,411	\$3,601	\$3,779
	\$250,000	\$1,861	\$2,134	\$2,395	\$2,643	\$2,881	\$3,106	\$3,320	\$3,521	\$3,712	\$3,890
	\$300,000	\$1,983	\$2,256	\$2,517	\$2,765	\$3,003	\$3,228	\$3,442	\$3,644	\$3,833	\$4,011
	\$350,000	\$2,119	\$2,391	\$2,651	\$2,901	\$3,137	\$3,363	\$3,576	\$3,778	\$3,968	\$4,146
	\$400,000	\$2,207	\$2,480	\$2,740	\$2,989	\$3,226	\$3,452	\$3,665	\$3,866	\$4,056	\$4,234
	\$450,000	\$2,308	\$2,581	\$2,841	\$3,091	\$3,327	\$3,553	\$3,766	\$3,968	\$4,157	\$4,335
	\$500,000	\$2,419	\$2,692	\$2,952	\$3,201	\$3,438	\$3,664	\$3,877	\$4,078	\$4,268	\$4,446

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**  
Without Basement or Enclosure

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$564	\$711	\$852	\$986	\$1,114	\$1,235	\$1,350	\$1,459	\$1,561	\$1,657
	\$100,000	\$769	\$916	\$1,056	\$1,191	\$1,318	\$1,440	\$1,555	\$1,664	\$1,766	\$1,862
	\$150,000	\$912	\$1,057	\$1,197	\$1,330	\$1,456	\$1,576	\$1,690	\$1,798	\$1,899	\$1,994
	\$200,000	\$1,069	\$1,215	\$1,353	\$1,487	\$1,613	\$1,733	\$1,847	\$1,955	\$2,056	\$2,151
	\$250,000	\$1,174	\$1,320	\$1,459	\$1,592	\$1,719	\$1,838	\$1,952	\$2,060	\$2,161	\$2,256
	\$300,000	\$1,286	\$1,432	\$1,571	\$1,704	\$1,831	\$1,950	\$2,064	\$2,172	\$2,273	\$2,368
	\$350,000	\$1,346	\$1,492	\$1,632	\$1,764	\$1,891	\$2,011	\$2,125	\$2,232	\$2,333	\$2,428
	\$400,000	\$1,413	\$1,558	\$1,698	\$1,831	\$1,957	\$2,077	\$2,191	\$2,299	\$2,400	\$2,495
	\$450,000	\$1,486	\$1,632	\$1,770	\$1,903	\$2,030	\$2,150	\$2,264	\$2,371	\$2,472	\$2,567
	\$500,000	\$1,564	\$1,710	\$1,849	\$1,982	\$2,109	\$2,228	\$2,342	\$2,450	\$2,551	\$2,646

**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	\$138	\$ 50,000	\$335
\$100,000	\$218	\$100,000	\$517
\$150,000	\$294	\$150,000	\$688
\$200,000	\$372	\$200,000	\$866
\$250,000	\$451	\$250,000	\$1,044
\$300,000	\$530	\$300,000	\$1,222
\$350,000	\$609	\$350,000	\$1,401
\$400,000	\$688	\$400,000	\$1,579
\$450,000	\$765	\$450,000	\$1,757
\$500,000	\$844	\$500,000	\$1,936

**NOTE:** Base Premium does not include ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

**TABLE 3. COVERAGE LIMITS AND **BASE** PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE			WITHOUT BASEMENT OR ENCLOSURE		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$127	\$ 20,000	\$ 8,000	\$100
\$ 30,000	\$ 12,000	\$160	\$ 30,000	\$ 12,000	\$133
\$ 50,000	\$ 20,000	\$214	\$ 50,000	\$ 20,000	\$187
\$ 75,000	\$ 30,000	\$258	\$ 75,000	\$ 30,000	\$226
\$100,000	\$ 40,000	\$286	\$100,000	\$ 40,000	\$255
\$125,000	\$ 50,000	\$302	\$125,000	\$ 50,000	\$270
\$150,000	\$ 60,000	\$321	\$150,000	\$ 60,000	\$290
\$200,000	\$ 80,000	\$358	\$200,000	\$ 80,000	\$321
\$250,000	\$100,000	\$386	\$250,000	\$100,000	\$344

**RESIDENTIAL CONTENTS-ONLY COVERAGE**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$20	\$ 8,000	\$40
\$ 12,000	\$37	\$ 12,000	\$66
\$ 20,000	\$70	\$ 20,000	\$104
\$ 30,000	\$85	\$ 30,000	\$125
\$ 40,000	\$98	\$ 40,000	\$143
\$ 50,000	\$111	\$ 50,000	\$161
\$ 60,000	\$124	\$ 60,000	\$179
\$ 80,000	\$149	\$ 80,000	\$200
\$100,000	\$175	\$100,000	\$222

**NOTE:** Base Premium does not include ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

**TABLE 4. COVERAGE LIMITS AND **BASE** PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

With Basement or Enclosure

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$142	\$157	\$170	\$184	\$197	\$209	\$220	\$231	\$242
	\$ 30,000	\$157	\$171	\$185	\$199	\$212	\$224	\$235	\$246	\$257
	\$ 50,000	\$193	\$208	\$222	\$235	\$248	\$260	\$272	\$282	\$293
	\$ 75,000	\$210	\$225	\$239	\$252	\$265	\$277	\$289	\$299	\$310
	\$100,000	\$233	\$248	\$262	\$276	\$289	\$300	\$312	\$323	\$333
	\$125,000	\$239	\$253	\$266	\$280	\$293	\$305	\$317	\$327	\$338
	\$150,000	\$244	\$258	\$272	\$286	\$298	\$310	\$322	\$332	\$343
	\$200,000	\$276	\$291	\$305	\$319	\$331	\$343	\$354	\$364	\$375
	\$250,000	\$294	\$309	\$323	\$337	\$349	\$360	\$372	\$383	\$393
	\$300,000	\$309	\$323	\$336	\$348	\$360	\$371	\$383	\$393	\$403
	\$350,000	\$323	\$337	\$349	\$362	\$373	\$384	\$396	\$405	\$415
	\$400,000	\$336	\$348	\$361	\$374	\$385	\$395	\$407	\$416	\$426
	\$450,000	\$347	\$360	\$372	\$385	\$395	\$406	\$418	\$427	\$436
	\$500,000	\$358	\$370	\$383	\$395	\$405	\$415	\$427	\$436	\$445

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

Without Basement or Enclosure

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$112	\$125	\$136	\$148	\$159	\$169	\$179	\$189	\$197
	\$ 30,000	\$131	\$143	\$154	\$166	\$177	\$187	\$197	\$207	\$215
	\$ 50,000	\$168	\$180	\$192	\$203	\$214	\$225	\$234	\$244	\$252
	\$ 75,000	\$190	\$201	\$213	\$224	\$234	\$245	\$255	\$264	\$273
	\$100,000	\$209	\$220	\$232	\$243	\$253	\$264	\$274	\$283	\$292
	\$125,000	\$216	\$228	\$240	\$249	\$260	\$270	\$279	\$289	\$297
	\$150,000	\$224	\$235	\$247	\$257	\$268	\$277	\$287	\$296	\$305
	\$200,000	\$253	\$264	\$276	\$287	\$297	\$307	\$317	\$325	\$334
	\$250,000	\$269	\$280	\$292	\$303	\$313	\$323	\$332	\$341	\$349
	\$300,000	\$293	\$302	\$313	\$322	\$331	\$341	\$348	\$356	\$365
	\$350,000	\$309	\$317	\$328	\$337	\$345	\$353	\$362	\$369	\$378
	\$400,000	\$324	\$331	\$342	\$349	\$357	\$366	\$374	\$381	\$390
	\$450,000	\$338	\$344	\$353	\$361	\$369	\$377	\$385	\$392	\$401
	\$500,000	\$349	\$355	\$365	\$372	\$379	\$388	\$395	\$402	\$411

**NOTE:** Base Premium does not include ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.

**TABLE 5. COVERAGE LIMITS AND **BASE** PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**  
With Basement or Enclosure

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$918	\$1,194	\$1,458	\$1,709	\$1,949	\$2,177	\$2,393	\$2,596	\$2,788	\$2,968
	\$100,000	\$1,316	\$1,592	\$1,855	\$2,107	\$2,346	\$2,574	\$2,790	\$2,994	\$3,185	\$3,365
	\$150,000	\$1,593	\$1,866	\$2,127	\$2,375	\$2,613	\$2,838	\$3,052	\$3,254	\$3,443	\$3,621
	\$200,000	\$1,750	\$2,024	\$2,284	\$2,532	\$2,770	\$2,996	\$3,210	\$3,411	\$3,601	\$3,779
	\$250,000	\$1,861	\$2,134	\$2,395	\$2,643	\$2,881	\$3,106	\$3,320	\$3,521	\$3,712	\$3,890
	\$300,000	\$1,983	\$2,256	\$2,517	\$2,765	\$3,003	\$3,228	\$3,442	\$3,644	\$3,833	\$4,011
	\$350,000	\$2,119	\$2,391	\$2,651	\$2,901	\$3,137	\$3,363	\$3,576	\$3,778	\$3,968	\$4,146
	\$400,000	\$2,207	\$2,480	\$2,740	\$2,989	\$3,226	\$3,452	\$3,665	\$3,866	\$4,056	\$4,234
	\$450,000	\$2,308	\$2,581	\$2,841	\$3,091	\$3,327	\$3,553	\$3,766	\$3,968	\$4,157	\$4,335
	\$500,000	\$2,419	\$2,692	\$2,952	\$3,201	\$3,438	\$3,664	\$3,877	\$4,078	\$4,268	\$4,446

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**  
Without Basement or Enclosure

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$564	\$711	\$852	\$986	\$1,114	\$1,235	\$1,350	\$1,459	\$1,561	\$1,657
	\$100,000	\$769	\$916	\$1,056	\$1,191	\$1,318	\$1,440	\$1,555	\$1,664	\$1,766	\$1,862
	\$150,000	\$912	\$1,057	\$1,197	\$1,330	\$1,456	\$1,576	\$1,690	\$1,798	\$1,899	\$1,994
	\$200,000	\$1,069	\$1,215	\$1,353	\$1,487	\$1,613	\$1,733	\$1,847	\$1,955	\$2,056	\$2,151
	\$250,000	\$1,174	\$1,320	\$1,459	\$1,592	\$1,719	\$1,838	\$1,952	\$2,060	\$2,161	\$2,256
	\$300,000	\$1,286	\$1,432	\$1,571	\$1,704	\$1,831	\$1,950	\$2,064	\$2,172	\$2,273	\$2,368
	\$350,000	\$1,346	\$1,492	\$1,632	\$1,764	\$1,891	\$2,011	\$2,125	\$2,232	\$2,333	\$2,428
	\$400,000	\$1,413	\$1,558	\$1,698	\$1,831	\$1,957	\$2,077	\$2,191	\$2,299	\$2,400	\$2,495
	\$450,000	\$1,486	\$1,632	\$1,770	\$1,903	\$2,030	\$2,150	\$2,264	\$2,371	\$2,472	\$2,567
	\$500,000	\$1,564	\$1,710	\$1,849	\$1,982	\$2,109	\$2,228	\$2,342	\$2,450	\$2,551	\$2,646

**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	\$138	\$ 50,000	\$335
\$100,000	\$218	\$100,000	\$517
\$150,000	\$294	\$150,000	\$688
\$200,000	\$372	\$200,000	\$866
\$250,000	\$451	\$250,000	\$1,044
\$300,000	\$530	\$300,000	\$1,222
\$350,000	\$609	\$350,000	\$1,401
\$400,000	\$688	\$400,000	\$1,579
\$450,000	\$765	\$450,000	\$1,757
\$500,000	\$844	\$500,000	\$1,936

**NOTE:** Base Premium does not include ICC Premium, Multiplier, Reserve Fund Assessment, Probation Surcharge, HFIAA Surcharge, or Federal Policy Fee.



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



**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.**

**ATTACHMENT D**

**PRE-FIRM SUBSIDY ELIGIBILITY MATRIX  
EFFECTIVE APRIL 1, 2016**

ARCHIVED APRIL 2018

### Determining Eligibility for Pre-FIRM Subsidized Rates

Was There a Prior NFIP Policy for This Property in Applicant's Name?	Was the Prior NFIP Policy Required by a Lender?	Did the Prior NFIP Policy Lapse While Required by a Lender?	Was the Lapse the Result of a Community Suspension?	Was the Community Reinstated Within the Last 180 Days?	Eligible for Pre-FIRM Subsidized Rates
Y	Y	Y	Y	Y	Y
Y	Y	Y	Y	N	N
Y	Y	Y	N	Y	N
Y	Y	Y	N	N	N
Y	Y	N	Y	Y	Y
Y	Y	N	Y	N	Y
Y	Y	N	N	Y	Y
Y	Y	N	N	N	Y
Y	N	N	Y	Y	Y
Y	N	N	Y	N	Y
Y	N	N	N	Y	Y
Y	N	N	N	N	Y
N	N	N	Y	Y	Y
N	N	N	Y	N	Y
N	N	N	N	Y	Y
N	N	N	N	N	Y

**ATTACHMENT E**

**DECLARATIONS PAGE REQUIREMENTS  
EFFECTIVE APRIL 1, 2016**

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**Effective April 1 2016, WYO Companies and the NFIP Servicing Agent are required to print the following information on each flood policy declarations page (including new business, renewal, and endorsement).**

<b>Data Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
National Association of Insurance Commissioners (NAIC) identification number	Indicate the insurer's NAIC number.
Policy Type	Indicate whether the policy is a Dwelling Policy (DP), Group Flood Insurance Policy (GFIP), General Property (GP), Mortgage Portfolio Protection Policy (MPPP), Preferred Risk Policy (PRP), or Residential Condominium Building Association Policy (RCBAP). This may be spelled out, or abbreviated as indicated.
Policy Number	Indicate the 10-character string reported to the NFIP system of record.
Policy Period	Indicate the Policy Effective Date and Policy Expiration Date (including the time to the minute).
Endorsement Effective Date	Indicate the effective date of the Declarations modifying a policy after the Effective date and before the Expiration Date.
Insured's Name	Indicate the named insured/policyholder, including second insured and/or any "ATIMA".
Agent/Producer Name and Address	Indicate the name and address of the agent of record, or producer or broker.
Property Location (Indicate field name)	Indicate the address or description of the building insured by the Policy.
Community Name	Indicate the name of the NFIP participating community in which the insured property is located, as the community name appears in the NFIP system of record's Community Master File. The property must be located within the boundary of the Flood Insurance Rate Map (FIRM) for the named community.

<b>Data Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
Community Number (including panel number and panel suffix)	Provide the six numeric-digit Community Identification Number, as well as the four numeric panel number, and the single alpha-character panel suffix associated with the NFIP participating community in which the insured property is located, as the Community Number appears in the NFIP system of record's Community Master File. The panel number and panel suffix should be the FIRM information associated with the Flood Risk/rated Zone.
Flood Risk/Rated Zone (Indicate field name)	Provide the 1-to-3 character NFIP flood zone used to determine the premium rate.
Current Flood Zone	If the premium rate uses a Flood Risk/Rated Zone that is other than the NFIP flood zone determined on the current FIRM due to the application of the Grandfather rules, or the Preferred Risk Policy (PRP) Eligibility Extension, indicate the Current Flood Zone (the zone not used for rating). If Grandfather rules and/or the PRP Eligibility Extension do not apply, the premium rate must be determined with the current flood zone.
NFIP Grandfathering (Indicate field name as "Grandfathering" or "NFIP Grandfathering")	A 'Y' must be displayed if the Grandfather rules are being applied. Otherwise, indicate 'N'. In no case can the field and a 'Y' or 'N' be omitted.
Pre-FIRM Subsidized	Indicate whether the building is rated using Pre-FIRM subsidized rates.
Building Occupancy	Indicate whether the building is a "Single family", "2-4 Family", "Other Residential" or "Non-Residential" building occupancy. Do not modify the name of any occupancy.
Condominium High Rise or Low Rise (for RCBAP only)	Indicate whether the condominium building is a "High Rise" or "Low Rise" according to the rules of the NFIP.
Basement/Enclosure/Crawlspace (Subgrade Crawlspace)	Indicate if there is "No Basement, Enclosure, Crawlspace, or Subgrade Crawlspace"; otherwise describe if the basement/enclosure is finished or unfinished. For crawlspace foundation, indicate "Crawlspace or Subgrade Crawlspace."



<b>Data Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
Number of Floors or Building Type	Indicate the number of floors OR the building type based on the response to the Application for the “Number of Floors in Entire Building (Include Basement/enclosed Area, if any) or Building Type” and as used for premium rating. When displaying number of floors, use the word “floor” (e.g., “1 floor” or “one floor”).
Number of Units (Indicate for RCBAP only – must indicate field name)	Indicate the number of condominium units insured by the Policy.
Replacement Cost Value (RCBAP and policies using Post’81 V Zones rates– must indicate field name)	Display the replacement cost value, including the foundation cost, for the insured building.
Primary Residence (indicate field name)	A ‘Y’ must be displayed if the policy covers the insured’s primary residence. Otherwise, display ‘N’.
Elevated Building	Indicate either “Elevated Building” or “Non-Elevated Building” as determined for premium. Alternately, the Declarations may display the field name with either a ‘Y’ for an elevated building, or an ‘N’ for a non-elevated building.
Additions and Extensions Coverage	Indicate one of the following on the Declarations: “Includes Addition and Extension,” “Excludes Addition and Extension,” “Addition and Extension Only,” or “No Additions and Extensions.” If unknown, use “Includes Addition and Extension.”
First Mortgagee (Indicate field name)	Indicate the name and address of the first mortgagee, and loan number if required by the lender.
Second Mortgagee (Indicate field name)	Indicate the name and address of the second mortgagee, and loan number if required by the lender.
Additional Loss Payee (Only if applicable - Indicate field name)	Indicate the name and address of any additional loss payee if applicable.
Building Coverage	Indicate the coverage limit available under Coverage A of the SFIP.
Contents Coverage	Indicate the coverage limit available under Coverage B of the SFIP.
Building Deductible	Indicate the building deductible amount.
Contents Deductible	Indicate the contents deductible amount.
Deductible Discount	Indicate the deductible discount amount.
ICC Premium	Indicate the ICC premium amount.
CRS Premium Discount	Indicate the CRS Premium discount amount.

<b>Data Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
Reserve Fund Premium	Indicate the reserve premium amount. If zero, indicate zero.
Probation Surcharge	Indicate the probation surcharge amount if applicable.
Federal Policy Fee	Indicate the Federal Policy Fee amount.
Total Premium Paid	Indicate the total premium paid (submitted premium).
Annual Premium/Endorsement Premium	Indicate the calculated annual premium and/or endorsement premium.
Coverage Limitations (for buildings with basement or enclosure or crawlspace or subgrade crawlspace)	Print the following: "Coverage Limitations May Apply. See Your Policy Form for Detail"

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**ATTACHMENT F**

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND  
EDIT SPECIFICATIONS  
EFFECTIVE APRIL 1, 2016**

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A summary of the April 2016 TRRP Plan updates (Change 25) is as follows:

Part 3 – Reporting Requirements	<ul style="list-style-type: none"> <li>Added data elements from Change 24, 24.1, and 25</li> <li>Added section VI – Multiplier factors for Newly Mapped and PRP policies.</li> </ul>
Part 4 – Data Dictionary	<ul style="list-style-type: none"> <li>Data Dictionary Table of Contents – added new data elements Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main, Newly Mapped Multiplier, Newly Mapped/PRP Base Premium, and Pre-FIRM Subsidy Eligibility Indicator.</li> <li>Current Map Info – Base Flood Elevation: revised notation regarding reporting requirement.</li> <li>Current Map Info – Community Identification Number: revised notation regarding reporting requirement.</li> <li>Current Map Info – Flood Risk Zone: revised notation regarding reporting requirement.</li> <li>Current Map Info – Map Panel Number: revised notation regarding reporting requirement.</li> <li>Current Map Info – Map Panel Suffix: revised notation regarding reporting requirement.</li> <li>Grandfathering Type Code: revised notation regarding reporting requirement.</li> <li>Newly Mapped Multiplier: <b>New data element</b></li> <li>Newly Mapped/PRP Base Premium: <b>New data element</b></li> <li>Pre-FIRM Subsidy Eligibility Indicator: <b>New data element</b></li> </ul>
Part 5 - Codes	<ul style="list-style-type: none"> <li>Added Pre-FIRM Subsidy Eligibility Indicator codes.</li> </ul>
Part 6 – Record Layouts	<ul style="list-style-type: none"> <li>Revised Policy TRRP transaction record layouts to include new data elements.</li> </ul>
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	<ul style="list-style-type: none"> <li>Added new data elements.</li> </ul>

A summary of the April 2016 TRRP Plan updates (Change 25) - continued:

Appendix C - Error Reporting	<ul style="list-style-type: none"><li>• Added new data elements.</li></ul>
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NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN  
for the  
WRITE YOUR OWN (WYO) PROGRAM

Revision 1 .....	January 1, 1992
Revision 2 .....	March 1, 1995
Revision 3 .....	October 1, 1997
Revision 4 .....	October 1, 2001
Changes 1 & 2 .....	May 1, 2002
Change 3 .....	October 1, 2002
Change 4 .....	May 1, 2003
Change 5 .....	October 1, 2003
Change 6 .....	May 1, 2004
Change 6.1 .....	February 1, 2005
Changes 7 & 7 (Revised) .....	May 1, 2005
Changes 8 & 8.1 .....	October 1, 2005
Change 9 .....	May 1, 2006
Changes 10, 11 & 12 .....	May 1, 2008
Changes 13, 13.1 & 13.2 .....	October 1, 2009
Change 14 .....	January 1, 2011
Change 15 .....	October 1, 2011
Change 16 .....	May 1, 2012
Change 17 .....	October 1, 2012
Change 18 .....	January 1, 2013
Change 19, 19.1, 19.2 & 19.3 ..	October 1, 2013
Change 20 .....	June 1, 2014
Change 21 .....	October 1, 2014
Change 22 .....	January 1, 2015
Change 23, 23.1, 23.2, 23.3 .....	April 1, 2015
Change 24, 24.1 .....	November 1, 2015
Change 25 .....	April 1, 2016

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## DISSEMINATION CHANGES TO THE TRRP PLAN

Complete printings are called "Revisions" and replacement pages are called "Changes." All pages of the present revision are marked to show both the edition of the manual ("Revision 4") and also the effective dates of the policies and procedures described.

For example, pages that include material effective 5/1/98 in the present revision are identified as:

Revision 4 (10/1/01)  
Effective 5/1/98

As replacement pages are issued in the future, they will be labeled Change 1, Change 2, Change 3, etc. The next time a complete document is published, it will be Revision 5.

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# TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

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APPENDIX B COMMUNITY INFORMATION

APPENDIX C ERROR REPORTING

APPENDIX D NFIP/WYO SYSTEM DATA DICTIONARY

APPENDIX E QUICK CLAIM REPORTING

APPENDIX F REPETITIVE LOSS TARGET GROUP POLICIES

APPENDIX G.INSPECTION PROCEDURE

APPENDIX H.CONDOMINIUM INSPECTION PROGRAM

NOTE: In addition to the TRRP Plan, the following resource documents are available to assist in understanding the WYO Program requirements:

- WYO Edit Specifications
- Financial Control Plan Requirements and Procedures
- Accounting Procedures Manual
- Accounting Training Manual
- NFIP Flood Insurance Manual
- Operational Overview
- Financial Assistance/Subsidy Arrangement

**To obtain copies of these documents and/or obtain additional information/clarification of Program requirements, contact your WYO Program Coordinator.**

PART 1 - INSTRUCTIONS

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## PART 1 - INSTRUCTIONS

### **INTRODUCTION**

This section presents an overview of the TRRP Plan and the requirements for reporting financial and statistical information by WYO Companies. For assistance on utilizing this document and understanding/complying with the specifications, contact your NFIP Legacy Systems Services (LSS) Business Analyst.

#### **I. SCOPE OF THE PLAN**

##### **A. Background Information**

The TRRP Plan defines the reporting requirements applicable to the writing and servicing of policies issued by the property and casualty companies participating in the Write Your Own (WYO) Program. The WYO companies have a Financial Assistance/Subsidy Arrangement with the Federal Insurance and Mitigation Administration (FIMA). The "Arrangement" enables the companies to receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. The WYO Program operates within the auspices of the National Flood Insurance Program (NFIP). As a result, the WYO Program is subject to the same rules and regulations established for the "Direct side" of the business. The federally promulgated operational standards govern the processing of the coverages included in the three forms of the NFIP's Standard Flood Insurance Policy (Dwelling Form, General Property Form, and Residential Condominium Building Association Policy).

This Plan contains detailed specifications for the recording and compiling of insurance application data; Elevation Certificate data; recertification data; reinspection data; endorsements; cancellations; claims data; allocated loss adjustment expenses; and community flood insurance study data.

##### **B. Purposes of the Plan**

This Plan is primarily designed as a tool for maintaining financial and program control in the WYO Program. Transaction detail provided under the Plan is reconciled each month with monthly financial statements submitted by the companies. The information is used to create Policy and Claims Master Files in the NFIP/WYO System, which allows the System to relationally edit policy and claims information for conformance with NFIP rules and regulations and to verify that premium calculations are correct. The NFIP/WYO System data files provide Federal and WYO company managers and the WYO Standards Committee with information necessary to

maintain control of the WYO Program and to monitor company performance under the Financial Control Plan. These data are used to direct Federal resources to problem areas and respond to data requests from Congress, GAO, state, and local government officials, and other Federal agencies.

Information submitted under this Plan and processed to the NFIP/WYO System is also fed into the NFIP's Actuarial Information System. This system is used for compiling and analyzing the insurance experience for actuarial and other risk assessment and loss reduction research purposes.

C. Recording of Data

The WYO company must adopt the requirements outlined in this Plan to ensure accuracy in the recording and compilation of data. Every reporting unit shall record its data, in the detail required, on forms or other media approved for such reporting.

D. Data Record Keys - WYO Prefix Code, Policy Numbers, and Claim Numbers

All insurance policy information reported under this Plan will be recorded in and retrievable from the NFIP/WYO System by: (1) the company's WYO Prefix Code (NAIC number) and (2) the company policy identification number or the claim number in the case of a loss transaction. The claim number used in the NFIP/WYO System is the policy number suffixed by the date of loss.

E. Special Data Requirements

1. Insured Property Address

This information is required on each issued policy so that the NFIP can maintain loss histories by property location for underwriting and risk assessment purposes. These data also make it possible to develop risk directories pertinent to rating information, thus reducing the necessity of referring to the Flood Insurance Rate Maps when rating a policy.

2. Insured Mailing Address

This information is required on any new business, renewal, or reinstatement submitted after September 30, 2005. The data will be added to an NFIP mailing address database to be used in the mailing of the acknowledgement letter/property loss history information and the claims handbook to NFIP policyholders.

3. Identification of Policyholder

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

4. Special Loss Information

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

F. Reporting Transactions

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

G. Data Quality and Financial Reconciliation

Part 2 of the WYO Financial Control Plan Requirements and Procedures contains critical information about the reconciliation of policy and claim data submitted under this Plan with the monthly financial reports and about how this Plan's data will be edited. The WYO Edit Specifications document is also necessary in order to have a complete understanding of reporting requirements. Because of the need for timely financial reconciliation, transactions submitted under this Plan are rejected from the NFIP/WYO System only when money fields cannot be read or when it is unclear how the System can process the transaction. Otherwise, the information is posted to the data base and erred data elements are flagged for later correction.

## II. GENERAL INFORMATION

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

### A. Coverages

The experience is recorded on the basis of:

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

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

### B. Premiums

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

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

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

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

### C. Minimum Premium

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



D. Expense Constant

The Expense Constant in effect as of the effective date of the policy term is to be included in the written premium on a per policy basis. **Effective May 1, 2003, the Expense Constant will be zero dollars.**

E. Amounts of Insurance

Total amounts of insurance must be reported for each of the three coverages separately (building, contents, and ICC). The basic limits and additional limits for building and contents, and the ICC coverage limit, will be determined and recorded separately by the NFIP/WYO System.

F. Policy Term

WYO companies may offer a 1-year policy term. The policy term is to be recorded on a per-policy basis according to the policy effective date. No mid-term endorsement of the policy can change the policy term.

G. Catastrophe Losses

Under the NFIP, there are at present two catastrophe designations. These are:

1. FICO designation
2. FEMA Disaster Declaration

Each loss shall be identified by the proper catastrophe designation, when applicable, in addition to other recording requirements. WYO companies will report only the FICO designation that is provided to them.

H. Deductible Amount

Each policy must be identified by the appropriate deductible amount applicable to the insurance policy.

I. Geographical Division: Community Number, Flood Risk Zone

The appropriate coding shall be recorded on all policy transactions. Information regarding a community's status in the NFIP and valid flood risk zones is provided to WYO companies.

J. Classification

The appropriate classification data shall be recorded on all policy transactions. The classification data are to be reported unless the data element is

designated as optional (N) or is not listed in Part 3, Section A, of this Plan. The classification criteria under the NFIP are:

1. Building Occupancy

- a. Single family
- b. 2-4 family
- c. Other residential
- d. Other Nonresidential
- e. Nonresidential Business

2. Building Type

- a. One floor
- b. Two floors
- c. Three or more floors
- d. Split level
- e. Manufactured (mobile) home or travel trailer on foundation
- f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)

3. Basement/Enclosure/Crawlspace Type

- a. Finished basement/enclosure
- b. Unfinished basement/enclosure
- c. None
- d. Crawlspace
- e. Subgrade Crawlspace

4. Special Ownership Type

- a. Condominiums - unit or association
- b. State government

5. Special Building Status Type

- a. Building in course of construction
- b. Primary residence

6. Obstruction Type (combinations are possible)

- a. Free of obstruction underneath elevated lowest floor
- b. With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure underneath the lowest elevated floor
- c. With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure underneath the lowest elevated floor
- d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

- e. Nonbreakaway walls/crawlspace or finished enclosure
  - f. With obstruction underneath lowest elevated floor
  - g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)
  - h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, AOB, AHB)
  - i. Without certification subgrade crawlspace (applicable to all zones)
  - j. With Enclosure: With elevator below the BFE in A zones
  - k. With Obstruction: With elevator below the BFE in V zones
  - l. Free of Obstruction: With lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones
7. Lowest Floor Elevation Relative to the Base Flood Elevation or Base Flood Depth
- This information is recorded as:
- a. Lowest Floor Elevation (LFE)
  - b. Base Flood Elevation (BFE)
  - c. Lowest Adjacent Grade (LAG)
  - d. LFE Elevation Difference to BFE or BFD
8. Special Certifications
- a. Floodproofing certification
  - b. Elevation certification - FEMA form or equivalent documentation
  - c. Other elevation certificates
  - d. V-Zone Risk Factor Rating Form - FEMA 81-25
  - e. Unnumbered V Zone Certification to standards of CFR 44, Sec. 60.3(e) (4)
  - f. Coastal Barrier Resources Act (CBRA)
9. Program Status
- a. Emergency Program - Post-September 30, 1982, Construction
  - b. Emergency Program - All other
  - c. Pre-FIRM Regular Program
  - d. V-Zone 1975-81 Post-FIRM Regular Program
  - e. V-Zone 1981 Post-FIRM Regular Program
  - f. Other Post-FIRM Regular Program

K. Effective Dates and Expiration Dates

On premium entries for new business and renewals, the policy effective and expiration dates are recorded.

On endorsements changing premiums, amounts of insurance, previously recorded policy classification, and/or geographical division information, the policy effective date, policy expiration date, and effective date of change must be reported.

L. Changes in Policies by Endorsement

Changes to the policy records can be made by endorsement. Each endorsement must bear the effective date of the policy and the effective date of the change, as well as the transaction date to facilitate the assignment of exposure, amount of insurance, premium and loss to the proper classification, risk zone, community, and program type in the NFIP Actuarial Information System. This level of detail allows for reconciliation with WYO company financial reports for financial control purposes.

M. Adjustments

Adjustment of errors in the original entries reported are to be made by the use of the appropriate correction transaction or in some cases by the use of a different transaction type.

The NFIP/WYO System requires that all adjustments to the policy and claims record be reconciled. Special care must be given to ensure changes to classification, geographical division, premiums, amount of insurance, and all claims-related data elements are processed correctly as they have a direct bearing on the information used to maintain financial control of the WYO Program.

N. Accounting Date (WYO Transaction Date)

The date on which a policy, loss, or loss adjustment related transaction was recorded on the books of the insurer shall be recorded to facilitate the updating of experience compilations.

**III. SPECIAL DEFINITIONS**

A. Number of Claims

In the NFIP, cases, claims, and closed without payments are counted by coverage. The number of losses is counted by policy. Thus, up to three cases, claims, or closed without payments (one for each of the building, contents, and ICC coverages) may be associated with one policyholder loss. Each loss under a policy is identified in this Plan by a date of loss.

A case is established by the recording of a loss notice for loss reserve purposes. Reserves are established by coverage. One loss notice can establish up to two cases.

A case involving a loss payment or the establishment of a reserve is counted as a claim. No case shall be counted as a claim if it involves only loss adjustment expenses.

A closed without payment is counted as a case, but is not counted as a claim.

A claim on which more than one payment is made shall be counted only once.

#### B. Losses

The term "number of losses" refers to the number of loss occurrences. These are identified by a date of loss associated with a policy. The term "losses" refers to claims payments and/or reserves less amounts recovered.

The status of a loss is either "paid" or "pending" under the NFIP System.

Losses on claims on which final payments have been made are in a paid status.

Losses on claims on which a case reserve has been established and no payment has been made are in a pending status.

Losses on claims part paid and part on reserve are in a pending status.

#### C. Allocated Loss Adjustment Expenses

Allocated loss adjustment expenses under the NFIP are:

1. Fees paid pursuant to the Arrangement for adjusting the loss on a specific case. (No transaction report is required.)
2. Special engineering expenses incurred by the claims department to adjust a specific case. (Special allocated loss adjustment transaction is required.)
3. Other special costs incurred to establish coverage or property value on a specific case or to facilitate the adjustment including litigation expense on cases coordinated with FIMA. (Special allocated loss adjustment transaction is required.)

4. Legal expenses. (Special allocated loss adjustment transaction is required.)
5. Costs of appraisals under the Standard Flood Insurance Policy. (Special allocated loss adjustment transaction is required.)

The following shall not be included as allocated loss adjustment expenses:

1. Salaries and other operating expenses of the claims department, FICO offices, or catastrophe office.
2. Overhead.
3. Subrogation expense other than types of expenses listed under 2, 3, 4, and 5 above.
4. Cost of loss adjuster training or workshops.

D. Unallocated Loss Adjustment Expenses

Unallocated loss adjustment expenses are those expenses, other than allocated loss adjustment expenses, incurred in providing claims service to policyholders. Under the Arrangement, these expenses are a specific percentage of incurred losses.

E. Deductible Amounts

Under the NFIP, standard and optional deductible amounts are applied separately to building and contents coverages. For specific information about deductible amounts, refer to either the Flood Insurance Manual or the deductible definitions in this Plan.

Also, for claims associated with policies effective prior to January 1, 1987, a special deductible amount of \$50 is applied to reasonable expenses incurred, pursuant to the Standard Flood Insurance Policy, for the temporary removal of an insured manufactured home or insured personal property from the described premises and away from the peril of flood. For policies effective on or after January 1, 1987, no deductible is applied to these expenses.

Effective 12/31/2000, Property Removed to Safety Coverage will pay up to \$1,000 for the temporary removal of a travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is considered a building by the community's floodplain management and building ordinances or laws. The policy will pay up to \$1,000, including the value of work, at the Federal minimum wage, performed by the insured or household members, for the reasonable expenses to move insured

property, including contents and/or a moveable home, to a location above ground level or outside the SFHA. The move must be to protect the property from flood or the imminent danger of flood. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

F. Amounts of Insurance

The basic and additional limits of insurance as of June 1, 2014, are listed below:

<u>Building Coverage</u>	<u>Basic Limits</u>	<u>Additional Limits</u>	<u>Total</u>
Single Family	\$ 60,000	\$190,000	\$250,000
2-4 Family	\$ 60,000	\$190,000	\$250,000
Other Residential	\$175,000	\$325,000	\$500,000
Nonresidential	\$175,000	\$325,000	\$500,000

The Residential Condominium Building Association Policy has coverage available for the entire building not to exceed the single family unit amount for total coverage times the total number of units.

Effective May 1, 2003, Increased Cost of Compliance (ICC) coverage is \$30,000 on all policies that have building coverage except for Emergency Program policies, Group Flood Insurance policies, and condominium unit policies.

Contents Coverage (Per Unit)

Residential	\$ 25,000	\$ 75,000	\$100,000
Nonresidential	\$150,000	\$350,000	\$500,000

For details on the amount of insurance required by statute, the maximum amount of insurance available, and subsidized amounts of insurance, refer to the Flood Insurance Manual of the NFIP.

G. Policies-In-Force Statistics

An in-force policy is a policy that is in force or in an active term as of the reporting date. A policy term is defined as the period from the policy effective date to, but not including, the policy expiration date.

Any future-dated new applications, or endorsements, will not be included with the in-force statistics.

Any cancelled or expired policy (including a policy's expiration date) is considered a policy not in force.

Premium reporting for 3-year policies will include the entire 3-year premium. Statistics on this basis will be labeled "Policies-in-Force." This will apply to Group Flood policies.

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PART 3 - REPORTING REQUIREMENTS

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<b><u>POLICY TRANSACTIONS</u></b>			
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/Crawlspace 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
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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
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
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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 <sup>1</sup>	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 <sup>1</sup>	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
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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 <sup>2</sup>	N	4-102	Application - 1st Mortgagee
First Lender Loan Number <sup>2</sup>	N	4-103	Application - 1st Mortgagee
First Lender Name <sup>2</sup>	N	4-104	Application - 1st Mortgagee
First Lender State <sup>2</sup>	N	4-105	Application - 1st Mortgagee
First Lender Street Address	N	4-106	Application - 1st Mortgagee
First Lender ZIP Code <sup>2</sup>	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
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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	Y	4-115M	Application - All Buildings
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name <sup>3</sup>	Y	4-127	Application - Insured Information
Insured Last Name <sup>3</sup>	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 <sup>1</sup>	N	4-130	Application - Elevation Data

<sup>1</sup>Refer 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.

<sup>2</sup>This data element is required for policies expired more than 120 days.

<sup>3</sup>This 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
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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 <sup>1</sup> (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
Newly Mapped Multiplier	Y	4-139A-1	Application - Building
Newly Mapped/PRP Base Premium	Y	4-139A-2	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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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
Pre-FIRM Subsidy Eligibility Indicator	Y	4-158G	
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator	Y	4-160	Application - Building



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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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

<sup>4</sup>This 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
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
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 <sup>5</sup>	Y	4-173	
Repetitive Loss Target Group Indicator <sup>5</sup>	Y	4-174	
Replacement Cost <sup>1</sup>	Y	4-175	Application - Coverage and Rating

<sup>1</sup>Refer 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.

<sup>5</sup>This 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
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating
Reserve Fund Assessment - Refunded	Y	4-179B	
Risk Rating Method	Y	4-180	Application - Coverage and Rating
Second Lender City <sup>2</sup>	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number <sup>2</sup>	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name <sup>2</sup>	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State <sup>2</sup>	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address <sup>2</sup>	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code <sup>2</sup>	N	4-189	Application - 2nd Mortgagee/Other
Small Business Indicator	Y	4-189A	Application - Building
Sort Sequence Key	Y	4-190	
SRL Property Indicator	Y	4-193A	Application - Building
State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Substantial Improvement Date	Y	4-196B	
Taxpayer Identification Number <sup>6</sup>	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

<sup>2</sup>This data element is required for policies expired more than 120 days.

<sup>6</sup>Effective 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
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
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
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

## VI. MULTIPLIER FACTORS

These multiplier factors will be used to calculate premium for all Newly Mapped policies (risk rating method 'R') effective on or after April 1, 2016. Format should be a number to the thousands with a decimal point, i.e. '1.150'. A new multiplier table will be added to the Flood Insurance Manual to determine which specific multiplier to be use for premium calculation. The multiplier table will be updated annually.

### NEWLY MAPPED POLICIES - MULTIPLIER FACTORS

Newly Mapped Policies effective April 1, 2016 through December 31, 2016		
Newly Mapped Effective Date	Eligible Transaction	Multiplier
Oct. 2008 – Dec. 2014	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy	1.000
Jan. 2015 – Dec. 2015	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy rated, in its prior term, as a Newly Mapped policy. 3. Renewal of a policy written, in its prior term, as a PRP.	1.000
Jan. 2016 – Dec. 2016	1. New business. 2. Renewal of a policy written, in its previous term, as a PRP.	1.000

**VI. MULTIPLIER FACTORS (Cont'd.)**

**NEWLY MAPPED POLICIES - MULTIPLIER FACTORS**

<b>Newly Mapped Policies effective January 1, 2017 through December 31, 2017</b>		
<b>Newly Mapped Effective Date</b>	<b>Eligible Transaction</b>	<b>Multiplier</b>
Oct. 2008 – Dec. 2014	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy.	1.150
Jan. 2015 – Dec. 2015	1. Renewal of a policy rated, in its prior term, as a Newly Mapped policy.	1.150
Jan. 2016 – Dec. 2016	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy written, in its prior term, as a PRP. 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy.	1.000
Jan. 2017 – Dec. 2017	1. New business, if policy effective date is within 12 months of map effective date. 2. Renewal of a policy rated, in its prior term, as a PRP.	1.000

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**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:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Base Flood Elevation, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Base Flood Elevation is required regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report the default (9999.0) or blank.
- The CMI - Base Flood Elevation can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is Unnumbered A, A/AR, AO, AO/AR, AR, A99, B, C, D, Unnumbered V, or X.

**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:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Community Identification Number, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Community Identification Number must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid community number or blank.
- If the CMI - Community Identification Number is not blank, it must be reported with a valid community number.

**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:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Flood Risk Zone, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Flood Risk Zone must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid flood zone or blank.
- If the CMI - Flood Risk Zone is not blank, it must be reported with a valid flood zone.



**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:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Map Panel Number, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Number must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid map panel number or blank.
- If the CMI - Map Panel Number is not blank, it must be reported with a valid map panel number.

**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:** Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Map Panel Suffix, regardless of the Grandfathering Type code.
- Policies with original new business dates prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Suffix must be reported regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid map panel suffix or blank.
- If the CMI - Map Panel Suffix is not blank, it must be reported with a valid map panel suffix.

**DATA ELEMENT:** Grandfathering Type Code

**ALIAS:** None

**ACRONYM:** WYO (PMF) GRANDFATHER-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This code identifies if the insured has opted to grandfather the map information, such as flood risk zone, BFE, map panel number, and map panel suffix.

Buildings may be grandfathered if they meet either of the following conditions:

- Insured property was built in compliance with the building code in effect as of the map effective date (Grandfathering Built to Code). Grandfathering Built to Code must have an original construction date that is on or after the community map effective date for the grandfathered flood zone.
- Insured property has Grandfathering Continuous Coverage - it may continue to use the map information that was effective at the time the policy was initially issued as long as there is no gap in coverage.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 1 - No Grandfathering
- 2 - Grandfathering Built to Code
- 3 - Grandfathering Continuous Coverage

**LENGTH:** 1

**DEPENDENCIES:**

Information is obtained from the Flood Insurance Application. The application provides fields for the '**Rating Map Information**' and the '**Current Map Information**'.

The **Rating Map Information** is used for rating. When there is no grandfathering, the Rating Map Information is obtained from the FIRM in effect on the date of the application. When the built-in-compliance grandfathering rule applies, the Rating Map Information will be obtained from the FIRM in effect at the time of construction. When the continuous-coverage grandfathering rules are applied, the Rating Map Information is obtained from the previous policy.

**DATA ELEMENT:** Grandfathering Type Code (Cont'd.)

**DEPENDENCIES:** (Cont'd.)

The **Current Map Information** must be obtained from the FIRM in effect on the date of application or policy renewal.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

No Grandfathering: For policies with original new business date on or after April 1, 2016, report the 'Rating Map Information' and the 'Current Map Information'. For policies with original new business date prior to April 1, 2016, and the policy effective date is on or after October 1, 2016, report the 'Rating Map Information' and 'Current Map Information'.

Grandfathering Built to Code: Report the 'Rating Map Information' and 'Current Map Information'. The 'Rating Map Information' fields will contain the information that was in effect on the date of construction, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of the most recent transaction effective date.

Grandfathering Continuous Coverage: For new business transfer or rollover where a producer indicates grandfathering due to continuous coverage, report the 'Rating Map Information' and 'Current Map Information'. The 'Rating Map Information' fields will contain the information that is reflected at the time of application, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of the most recent transaction effective date.

When grandfathering, it is acceptable to have the same community number and panel number in both the Rating Map Information and Current Map Information fields. The suffix should be different, and either the zone or BFE should differ, OR both the zone and BFE will differ. When there is no BFE in one of the BFE fields, 9999.0 should be used.

**NOTE:**

- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - report '1' or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with '1', '2', '3', or blanks regardless of the original new business date.

**DATA ELEMENT:** Newly Mapped Multiplier

**ALIAS:** None

**ACRONYM:** WYO (PMF) NM-MULTI

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

A value applied to the Base Premium for Newly Mapped and Preferred Risk Policies to calculate the premium. The Newly Mapped Multiplier for a Newly Mapped policy is based on the Newly Mapped Date and the Policy Effective Date. It can be referenced in a multiplier table in the Flood Insurance Manual. The Newly Mapped Multiplier is required for all Newly Mapped and Preferred Risk policies. For Preferred Risk policies, the multiplier value is always 1.000.

**EDIT CRITERIA:** Alphanumeric - must be 4 digits with an imbedded decimal point; otherwise will be blank.

**LENGTH:** 5 (Format should be reported with thousands and a decimal point. Example: 1.000)

**DEPENDENCIES:** Information is obtained from the Flood Insurance Manual.

**SYSTEM FUNCTION:** Premium calculation

**REPORTING REQUIREMENT:** Required for Preferred Risk policies and Newly Mapped policies.

- Required for policies with Risk Rating method 'R' (Newly Mapped) and '7' (Preferred Risk) with an effective date on or after April 1, 2016.
- Policies with Risk Rating method 'R' (Newly Mapped) must report a valid value based on the Multiplier table.
- Policies with Risk Rating method '7' (Preferred Risk) must report '1.000'.

**NOTE:** As part of the premium calculation, the multiplier will be applied to data element 'Newly Mapped/PRP Base Premium'.

**DATA ELEMENT:** Newly Mapped/PRP Base Premium

**ALIAS:** None

**ACRONYM:** WYO (PMF) NM-PRP-BASE-PREM

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The base premium for Preferred Risk and Newly Mapped policies with an effective date on or after 4/1/2016. The base premium contains the initial premium amount before applying the ICC premium, Newly Mapped Multiplier, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge and Federal Policy Fee. The base premium amount can be obtained from the Preferred Risk and Newly Mapped Premium tables located in the Flood Insurance Manual.

**EDIT CRITERIA:** Signed numeric in whole dollars.

**LENGTH:** 7

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Premium calculation

**REPORTING REQUIREMENT:** Required for Newly Mapped and Preferred Risk and Newly Mapped policies.

- Required for policies with Risk Rating method 'R' (Newly Mapped) and '7' (Preferred Risk) with an effective date on or after April 1, 2016. All remaining Risk Rating methods must report blank.
- Policies with Risk Rating method 'R' (Newly Mapped) and '7' (Preferred Risk) must report a valid value based on the premium tables in the Flood Insurance Manual.

**DATA ELEMENT:** Pre-FIRM Subsidy Eligibility Indicator

**ALIAS:** None

**ACRONYM:** WYO (PMF) PF-SUB-ELIG

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This indicator determines if a Pre-FIRM policy is eligible to use Pre-FIRM subsidized rates for selected flood zones. If a policy is not eligible for Pre-FIRM subsidized rates, full-risk rates must be used.

**EDIT CRITERIA:** Alphanumeric. Acceptable values: N, Y, blank

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating information

**REPORTING REQUIREMENT:** Required for all Pre-FIRM policies (Post-FIRM indicator is 'N') and with original new business date on or after April 1, 2016.

**NOTE:**

- Group Flood, MPPP, and Provisional rated policies can be reported with blanks.
- If the Pre-FIRM Subsidy Eligibility Indicator is not blank, then it must be reported with either 'N' or 'Y'.
- If Post-FIRM is 'N' and the Pre-FIRM Subsidy Eligibility Indicator is 'N', policies rated with zones Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30 and D cannot be rated using Pre-FIRM subsidized rates (Rate Tables 2A, 2B, 2C, or 2D in Rating Section of the Flood Insurance manual (FIM), or Rate Tables 3A (Pre-FIRM only), 3B, 4A (Pre-FIRM only), 4B, 4C in the Condominium Section of the FIM). Instead, these policies must be rated using full risk rating (those reported with zones Unnumbered A, AE, A1-A30, VE, V1-V30 cannot have default elevation difference).

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## PART 5 - CODES

### **INTRODUCTION**

This section documents the coding scheme used to record NFIP/WYO insurance information.

### ADDITIONS/EXTENSIONS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
None	N
Building includes Additions/Extensions	I
Building excludes Additions/Extensions	X
Building is Addition/Extension	A

### AGRICULTURAL STRUCTURE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

### AREA BELOW ELEVATED FLOOR - ELEVATORS

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

### AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

### AREA BELOW ELEVATED FLOOR - GARAGE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Adjacent to the elevated floor	A
Beneath the elevated floor	B
No garage	N

### AREA BELOW ELEVATED FLOOR - M/E INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$10,000	1
\$10,001 to \$20,000	2
Over \$20,000	3

**AREA BELOW ELEVATED FLOOR - WASHER/DRYER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$5,000	1
\$5,001 to \$10,000	2
Over \$10,000	3

**BASEMENT M/E INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**BASEMENT M/E VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$10,000	1
\$10,001 to \$20,000	2
Over \$20,000	3

**BASEMENT WASHER/DRYER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**BASEMENT WASHER/DRYER VALUE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$5,000	1
\$5,001 to \$10,000	2
Over \$10,000	3

**BASEMENT/ENCLOSURE/CRAWLSPACE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished Basement/Enclosure	1
Unfinished Basement/Enclosure	2
Crawlspace	3
Subgrade Crawlspace	4

**BUILDING CONSTRUCTION DATE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Building Permit Date	1
Date of Construction	2
Substantial Improvement Date	3
Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities	4
Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision: Date of Permanent Placement	5

**BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

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

**BUILDING DESCRIPTION TYPE**

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

**BUILDING IN COURSE OF CONSTRUCTION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**BUILDING ON FEDERAL LAND INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**BUILDING OVER WATER TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not over Water	1
Partially over Water	2
Fully/Entirely over Water	3

**BUILDING PURPOSE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Mixed Use	M
Non-Residential (100%)	N
Residential (100%)	R

**BUILDING WALLED/ROOFED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**BUSINESS PROPERTY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

### CANCELLATION/VOIDANCE REASON

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

### CAUSE OF LOSS

<u>DESCRIPTION</u>	<u>CODE</u>
Other Causes	0
Tidal Water Overflow	1
Stream, River, or Lake Overflow	2
Alluvial Fan Overflow	3
Accumulation of Rainfall or Snowmelt	4
Erosion - Demolition	7
Erosion - Removal	8
Earth Movement, Landslide, Land Subsidence, Sinkholes, etc.	9
Closed Basin Lake	A
Expedited Claim Handling Process Without Site Inspection	B
Expedited Claim Handling Process Follow-up Site Inspection	C
Expedited Claim Handling Process by Adjusting Process Pilot Program	D



**CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING**  
**CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10
Fence damage	11
Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16
Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

**CLAIM CLOSED WITHOUT PAYMENT REASON - ICC**

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

**CLAIM STATUS INDICATOR**

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

**COINSURANCE CLAIM SETTLEMENT INDICATOR**

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

**COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)**

See Community Status Book or Community Master File.

**CONDOMINIUM FORM OF OWNERSHIP INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes (condo)	Y
No (not condo)	N

**CONDOMINIUM INDICATOR**

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

**CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

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

**COVERAGE REQUIRED FOR DISASTER ASSISTANCE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS (canceled, effective October 1, 2009)	4
Other Agency	5

**CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER**

See Community Status Book or Community Master File.

**DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT**

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

**DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J

**DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT (cont.)**

\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S

**DEDUCTIBLE - BUILDING**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E
\$ 1,250	F
\$ 1,500	G

**DEDUCTIBLE - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E
\$ 1,250	F
\$ 1,500	G

### DIAGRAM NUMBER

Refer to the Flood Insurance Manual - Lowest Floor Guide Section.

<u>DESCRIPTION</u>	<u>CODE</u>
Build Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)	1
Building Diagram #2	2
Building Diagram #3	3
Building Diagram #4	4
Building Diagram #5	5
Building Diagram #6	6
Building Diagram #7	7
Building Diagram #8	8
Building Diagram #9 (subgrade crawlspace)	9

### DURATION BUILDING WILL NOT BE HABITABLE

<u>DESCRIPTION</u>	<u>CODE</u>
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

### ELEVATED BUILDING INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Elevated Building	Y
Not Elevated Building	N

### ELEVATING FOUNDATION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Piers, Posts or Piles	1
Reinforced Masonry Piers or Concrete Piers or Columns	2
Reinforced Concrete Shear Walls	3
Wood Shear Walls (not approved for elevating in V zones)	4
Solid Foundation Walls (not approved for elevating in V zones)	5

### ELEVATION CERTIFICATE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
<u>Post-FIRM Zone A Rate Tables:</u>	
No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage	1
No Elevation Certificate, original effective date on or after October 1, 1982, with no break in	

insurance coverage	2
Elevation Certificate with BFE	3
Elevation Certificate without BFE	4

Provisionally Rated Post-FIRM Zone AE (A1-A30) or Post-FIRM Zone A Where the Community Provides BFEs:

Basement or Subgrade Crawlspace	A
Fill or Crawlspace	B
Piles, Piers, or Columns with Enclosure	C
Piles, Piers, or Columns without Enclosure	D
Slab on Grade	E

**ENCLOSURE MATERIAL TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Insect Screening	1
Light Wood Lattice	2
Solid Wood Frame Walls	3
Solid Wood Frame Walls (Non-Breakaway)	4
Masonry Walls	5
Masonry Walls (Non-Breakaway)	6
Other	7

**ENCLOSURE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Fully	F
None	N
Partially	P

**ENCLOSURE USE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**ENGINEERED FLOOD OPENINGS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**ENTIRE BUILDING COVERAGE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**EXTERIOR WALL STRUCTURE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Reinforced Concrete	1
Concrete Block	2
Wood Stud	3
Steel and Glass	4
Brick or Stone	5
Other	6

**EXTERIOR WALL SURFACE TREATMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
Unfinished	1
Stone/Brick Veneer	2
Stucco	3
Sheathing/Siding	
Wood	4
Metal	5
Vinyl	6
Other	7

**FACTORS RELATED TO CAUSE OF LOSS**

<u>DESCRIPTION</u>	<u>CODE</u>
Improper Building	A
Improper Grading	B
Improper Water Diversion	C
Debris Accumulation	D
Inadequate Storm Drain System	E
Negligent Maintenance of Storm Drain System	F
Failure to Use Pumps	G
Inadequate Pumps	H
Pump Failure	I
Dam Failure	J
Excessive Water Release from Dam	K
Excessive Water Release from Other Source	L
Failure of Other Flood Control Measures	M
Other Violation of Floodplain Management Regulations	N
Other Factor That Identifies a Responsible Party of Act	O

**FINAL PAYMENT INDICATOR - BUILDING**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - ICC**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FLOOD CHARACTERISTICS**

<u>DESCRIPTION</u>	<u>CODE</u>
Velocity Flow	1
Low-Velocity Flow or Ponding	2
Wave Action	3
Mudflow	4
Erosion	5

**FLOOD OPENINGS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**FLOODPROOFED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Floodproofed	Y
Not Floodproofed	N

**FLOOR BELOW GRADE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N



**FOUNDATION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Concrete Piles	11
Wood Piles	12
Steel Piles	13
Reinforced Concrete Piers	21
Reinforced Concrete Block Piers	22
Unreinforced Concrete Block Piers	23
Brick Piers	24
Other Piers	25
Wood Posts	30
Reinforced Concrete Walls	41
Concrete Block Walls	42
Reinforced Concrete Shear Walls	43
Treated Plywood	44
Brick Walls	45
Other Walls	46
Concrete Slab	50
Reinforced Masonry Piers/Concrete Piers or Columns	52
Reinforced Concrete Shear Walls	54
Wood Shear Walls	56
Solid Foundation Walls	58
Other	60

**GARAGE FLOOD OPENINGS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**GARAGE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**GARAGE M/E INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**GARAGE USE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**GRANDFATHERING TYPE CODE**

<u>DESCRIPTION</u>	<u>CODE</u>
No Grandfathering	1
Grandfathering Built to Code	2
Grandfathering Continuous Coverage	3

**HFIAA INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
Blank (Not a HFIAA policy)	Blank

**HFIAA LOSS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
Blank (Loss not associated with a HFIAA policy)	Blank

**HOUSE WORSHIP INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**ICC CLAIM INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not an ICC Claim	N or Blank
Repetitive Loss ICC Claim	R
Substantial Damage ICC Claim	S

**ICC MITIGATION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

**INSURANCE TO VALUE RATIO INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than .50	1
.50 - .74	2
.75 or More	3

**LENDER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**LOCATION OF CONTENTS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Only	1
Basement/Enclosure/Crawlspace/Subgrade Crawlspace and Above	2
Lowest Floor Only Above Ground Level (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace)	3
Lowest Floor Above Ground Level and Higher Floors (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace)	4
Above Ground Level More Than One Full Floor	5
Manufactured (Mobile) Home or Travel Trailer on Foundation	6

**MANDATORY PURCHASE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**MITIGATION OFFER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Refused mitigation offer	Y
No offer or did not refuse mitigation offer	N or Blank

**NAME FORMAT INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Person	P
Group	G

**NAME OR DESCRIPTIVE INFORMATION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Name	N
Descriptive	D
Legal Address	L

**NEW/ROLLOVER/TRANSFER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
New Issue	N
Rollover/Renewal	R
Rollover/Renewal with Elevation Certification Date Prior to October 1, 1997 (effective May 1, 2005, code no longer valid)	E
Rewritten for TRRP Cancellation Reason Codes 22, 24 and 25	Z
Transfer	T

**NON-PROFIT ENTITY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
One Floor	1
Two Floors	2
Three or More Floors	3
Split-Level	4
Manufactured (Mobile) Home or Travel Trailer on Foundation	5
Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)	6

**OBSTRUCTION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20

**OBSTRUCTION TYPE (cont'd.)**

<u>DESCRIPTION</u>	<u>CODE</u>
With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit.	91
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94

**OBSTRUCTION TYPE (cont'd)**

<u>DESCRIPTION</u>	<u>CODE</u>
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE.	95
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.	96
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.	97
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.	98

**OCCUPANCY TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Other Non Residential	4
Non Residential - Business	6

**POLICY ASSIGNMENT TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
No assignment	N or Blank
Assignment due to new purchase	P
Other Assignment	O

**POLICY STATUS INDICATOR**

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

**POLICY TERM INDICATOR**

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

**POST-FIRM CONSTRUCTION INDICATOR**

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

**PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY SUSPENSION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes (due to community suspension)	Y
No	N

**PRE-FIRM SUBSIDY ELIGIBILITY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Eligible for Pre-FIRM subsidized rates	Y
Not eligible for Pre-FIRM subsidized rates	N or Blank

**PREMIUM PAYMENT INDICATOR**

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

**PRIMARY RESIDENCE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Primary Residence of Insured	Y
Non-Primary Residence	N

**PROPERTY PURCHASE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**REGULAR/EMERGENCY PROGRAM INDICATOR**

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

**RENTAL PROPERTY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**REPETITIVE LOSS TARGET GROUP INDICATOR**

(cancelled effective October 1,2013 - renamed to SRL Property Indicator)

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

**REPLACEMENT COST INDICATOR**

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



### RISK RATING METHOD

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A
Pre-FIRM Elevation Rated Flood Insurance Manual	B
FEMA Pre-FIRM Special Rates	E
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (A PRP issued in the 1st year of PRP Eligibility under the PRP Eligibility Extension)	P
Preferred Risk Policy (subsequent renewals beginning with 2nd year of PRP Eligibility under the PRP Eligibility Extension)	Q
Newly Mapped into SFHA	R
FEMA Special Rates	S
Severe Repetitive Loss Properties (effective October 1, 2013, code no longer valid)	T
Pre-FIRM Elevation Rated Specific Rates	W

### SML-BUSINESS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

### SPECIAL EXPENSE TYPE

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

### SRL PROPERTY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**STATE-OWNED PROPERTY**

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

**SUBSIDIZED RATED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not Subsidized	N
Emergency Program (based on program type)	E
Pre-FIRM subsidized	P

**SUBSTANTIAL IMPROVEMENT INDICATOR**

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

**TENANT BUILDING COVERAGE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**TENANT INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**VALID POLICY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Default	0
No Duplicate policy	1
No PRP Repetitive Loss property	2
No SRL property	3

**VALUE OF BUILDING ITEMS SUBJECT  
TO POLICY EXCLUSIONS (ACV)**

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

**VALUE OF CONTENTS ITEMS SUBJECT  
TO POLICY EXCLUSIONS (ACV)**

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

**WAITING PERIOD TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

**WYO TRANSACTION CODE**

<u>DESCRIPTION</u>	<u>CODE</u>
Premium Transactions	
New Business - required	11A
Policy Reinstatement without Policy Changes - required	14A
Policy Reinstatement with Policy Changes - required	15A
Renewal - required	17A
Endorsement - required	20A
Policy Correction - required	23A
Cancellation - required	26A
Cancellation Correction - required	29A
Loss Transactions	
Open Claim/Loss - Initial Reserve - required	31A
Open Claim/Loss - Initial Reserve - optional	31B
Reopen Claim/Loss - required	34A
Change Reserve - required	37A
Partial Payment - required	40A
Close Claim/Loss - required	43A

WYO TRANSACTION CODE (cont'd)

<u>DESCRIPTION</u>	<u>CODE</u>
Close Claim/Loss - optional	43B
Close Claim/Loss Without Payment - required	46A
Addition to Final Payment - required	49A
Addition to Final Payment - optional	49B
Recovery After Final Payment - required	52A
Recovery After Final Payment - optional	52B
Loss Correction Transactions	
General Claim/Loss Correction - required	61A
General Claim/Loss Correction - optional	61B
Claim Payment Correction - required	64A
Recovery Correction - required	67A
Special Allocated Loss Adjustment Expense - required	71A
Special Allocated Loss Adjustment Expense Correction - required	74A
Change Keys	
Change Policy Number Key - required	81A
Change Date of Loss Key - required	84A
Change Claim Payment Key - required	87A
Lender Data (Expired Policy Notification) - required	99A
Mailing Address Data - required	12A

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes, Certification Provided	Y
No, Certification Not Provided	N

## 11 New Business

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

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

**11 New Business (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
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
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIR Use2	242	759-1000



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

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

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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
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
Pre-FIRM Subsidy Eligibility Indicator	1	752
Newly Mapped Multiplier	5	753-757
Newly Mapped/PRP Base Premium	7	758-764
Reserved for NFIP Use2	236	765-1000

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

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

**17 Renewal (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
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.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
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.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
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
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIP Use2	242	759-1000

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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)/ 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
Endorsement Premium Amount	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 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
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIP Use2	242	759-1000

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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)/ 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
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
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
Reserved for NFIP Use2	242	759-1000

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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



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### III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$/100 <sup>6</sup>	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	R	-	-	X
Area Below Elevated Floor - Finished Area Indicator	R	-	-	X
Area Below Elevated Floor - Garage	R	-	-	X
Area Below Elevated Floor - M/E Indicator	R	-	-	X
Area Below Elevated Floor - M/E Value	R	-	-	9(6)
Area Below Elevated Floor - M/E Value	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	R	-	-	9(6)
Area Below Elevated Floor - W/D Value	R	-	-	X
Base Flood Elevation (BFE)	R	S	-	S9(5)V9
(Rating Map Info.)	R	-	-	X
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	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	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

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	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)

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Expense of Manufactured (Mobile)				
Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Exterior Water Depth - Appurtenant	R	S	-	S9(4)
Exterior Water Depth - Main	R	S	-	S9(4)
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)
Interior Water Depth - Appurtenant	R	S	-	S9(4)
Interior Water Depth - Main	R	S	-	S9(4)
Lender Indicator	R	-	-	X
Location of Contents Indicator	R	-	-	X

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
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)
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
Newly Mapped Multiplier	R	-	-	9.999
Newly Mapped/PRP Base Premium	I	S	\$	S9(7)
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

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	R	-	-	X
Pre-FIRM Subsidy Eligibility Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X
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

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<sup>2</sup>I - Incremental Value  
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<sup>5</sup>\$ - Whole Dollars  
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### III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	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)

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

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

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# RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number (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 - 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
Pre-FIRM Subsidy Eligibility Indicator	1	1305
Newly Mapped Multiplier	5	1306-1310
Newly Mapped/PRP Base Premium	7	1311-1317
NFIP Newly Mapped Multiplier	5	1318-1322
NFIP Newly Mapped/PRP Base Premium	7	1323-1329
Reserved for NFIP Use2	70	1330-1399

\*Data Elements that are stored only once per policy record - not by policy term.

# 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 - not by policy term.



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 - 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 - 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-Pref-Subsidy-Elig-Ind	PIC X(1).
05	OP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NFIP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-NFIP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-Reserved-NFIP-Use2	PIC X(70).

\*Data Elements that are stored only once per policy record - not by policy term.

A summary of the April 2016 Edit Specifications updates (Change 19) is as follows:

Part 2 - Edits Dictionary	PL216020: Current Map Info – Base Flood Elevation	<b>(revised)</b>
	PL216030: Current Map Info – Base Flood Elevation	<b>(revised)</b>
	PL216040: Current Map Info – Base Flood Elevation	<b>(cancelled)</b>
	PL223010: Current Map Info – Community Id Number	<b>(revised)</b>
	PL223020: Current Map Info – Community Id Number	<b>(revised)</b>
	PL215010: Current Map Info – Flood Risk Zone	<b>(revised)</b>
	PL215020: Current Map Info – Flood Risk Zone	<b>(revised)</b>
	PL215030: Current Map Info – Flood Risk Zone	<b>(cancelled)</b>
	PL220010: Current Map Info – Map Panel Number	<b>(cancelled)</b>
	PL220020: Current Map Info – Map Panel Number	<b>(revised)</b>
	PL221010: Current Map Info – Map Panel Suffix	<b>(cancelled)</b>
	PL221020: Current Map Info – Map Panel Suffix	<b>(revised)</b>
	PL221030: Current Map Info – Map Panel Suffix	<b>(revised)</b>
	PL221040: Current Map Info – Map Panel Suffix	<b>(new)</b>
	PL140030: Federal Policy Fee	<b>(revised)</b>
	PL214020: Grandfathering Type Code	<b>(revised)</b>
	PL214040: Grandfathering Type Code	<b>(revised)</b>
	PL214060: Grandfathering Type Code	<b>(cancelled)</b>
	PU385010: Newly Mapped Multiplier	<b>(new)</b>
	PL385020: Newly Mapped Multiplier	<b>(new)</b>
	PL385030: Newly Mapped Multiplier	<b>(new)</b>
	PL385040: Newly Mapped Multiplier	<b>(new)</b>
	PU386010: Newly Mapped/PRP Base Premium	<b>(new)</b>

A summary of the April 2016 Edit Specifications updates (Change 19) - continued:

Part 2 - Edits Dictionary  (continued)	PL386020: Newly Mapped/PRP Base Premium	<b>(new)</b>
	PL387010: Pre-FIRM Subsidy Eligibility Indicator	<b>(new)</b>
	PL041050: Risk Rating Method	<b>(revised)</b>

ARCHIVED APRIL 2018

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL216020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION MUST BE THE DEFAULT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

**FOR TRANSACTIONS ON POLICIES EFFECTIVE PRIOR TO APRIL 1, 2016:**

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/09  
CAN REPORT 9999.0 IN THE CMI-BASE FLOOD ELEVATION.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z'  
CAN BE REPORTED WITH ANY CMI-BASE FLOOD ELEVATION INCLUDING  
DEFAULT VALUE 9999.0 REGARDLESS OF THE ORIGINAL NEW BUSINESS  
DATE.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F',  
'G', 'P', OR 'Q',  
CMI-BASE FLOOD ELEVATION MUST BE THE DEFAULT (9999.0).

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CMI - BASE FLOOD ELEVATION MUST BE THE DEFAULT (9999.0).

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
CMI - FLOOD RISK ZONE IS UNNUMBERED A, A99, AO, AR, B,  
C, D, V, OR X,  
CMI - BASE FLOOD ELEVATION CAN BE REPORTED WITH 9999.0.

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND POST-FIRM  
INDICATOR IS 'N' AND CMI-FLOOD RISK ZONE IS AE, A01-A30,  
VE, V01-V30, AH, OR AR DUAL ZONES,  
CMI-BASE FLOOD ELEVATION CAN BE REPORTED WITH ANY ELEVATION  
INCLUDING DEFAULT VALUE 9999.0.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL216030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 04/01/2016,  
THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED.

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 AND THE  
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,  
THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED.

IF CMI - FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, AH OR AR DUAL ZONES (EXCEPT A/AR  
AND AO/AR), THE CMI - BASE FLOOD ELEVATION CANNOT BE DEFAULT VALUE (9999.0).

IF THE CMI - FLOOD RISK ZONE IS UNNUMBERED A, OR AO OR AR/AO, OR UNNUMBERED V, THE CMI -  
BASE FLOOD ELEVATION MUST BE THE DEFAULT VALUE (9999.0) OR A NUMERICA VALUE. BLANKS ARE  
NOT PERMITTED.

IF THE CMI - FLOOD RISK ZONE IS B, C, D, X, OR A99, THE CMI -BASE FLOOD ELEVATION MUST BE  
THE DEFAULT VALUE (9999.0).

POLICIES WITH A RISK RATING METHOD OF '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP),  
OR 'G' (GFIP) MUST REPORT BLANKS, DEFAULT VALUE (9999.0), OR NUMERIC VALUE.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

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ORDER: 40

EFFECTIVE: 10/01/2009 REVISED: CANCELLED: 04/01/2016

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL216040 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION MUST NOT EQUAL THE  
BFE (RATING MAP INFORMATION).

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
CMI - FLOOD RISK ZONE EQUAL THE FLOOD RISK ZONE  
(RATING MAP INFORMATION), CMI - BASE FLOOD ELEVATION  
MUST NOT EQUAL THE BFE (RATING MAP INFORMATION).



EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: CMI-COMM-ID  
UPDATE: REPLACEMENT  
FORMAT: SIX (6) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL223010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER MUST BE  
BLANK.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR TRANSACTIONS ON POLICIES EFFECTIVE PRIOR TO APRIL 1, 2016:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO  
OCTOBER 1, 2009 CAN REPORT WITH BLANKS.

POLICIES WITH NEW/ROLLOVER/TRANSE INDICATOR 'R' OR 'Z'  
CAN BE REPORTED WITH ANY VALID COMMUNITY IDENTIFICATION  
NUMBER OR BLANKS, REGARDLESS OF THE ORIGINAL NEW  
BUSINESS DATE.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F',  
'G', 'P' OR 'Q', CMI - COMMUNITY NUMBER MUST BE REPORTED  
WITH BLANKS.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CMI - COMMUNITY NUMBER MUST BE REPORTED WITH BLANKS.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL223020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER IS  
REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 04/01/2016,  
THE CMI - COMMUNITY IDENTIFICATION NUMBER MUST BE REPORTED AS A VALID  
COMMUNITY NUMBER - VALUE CANNOT BE BLANKS OR ZEROS.

FOR POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016,  
THE CMI - COMMUNITY IDENTIFICATION NUMBER MUST BE REPORTED AS A VALID  
COMMUNITY NUMBER - VALUE CANNOT BE BLANKS OR ZEROS.

POLICIES WITH A RISK RATING METHOD OF '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP),  
OR 'G' (GFIP) MUST REPORT BLANKS OR A VALID COMMUNITY NUMBER.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: CMI-FLD-ZONE  
UPDATE: REPLACEMENT  
FORMAT: THREE (3) CHARACTERS

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL215010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MUST BE BLANK.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR TRANSACTIONS ON POLICIES EFFECTIVE PRIOR TO APRIL 1, 2016:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO  
OCTOBER 1, 2009 CAN 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.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G',  
'P', OR 'Q', CURRENT MAP INFO - FLOOD RISK ZONE MUST BE  
REPORTED WITH BLANKS.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CURRENT MAP INFO - FLOOD RISK ZONE MUST BE REPORTED WITH  
BLANKS.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL215020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 04/01/2016,  
THE CMI - FLOOD RISK ZONE MUST BE REPORTED WITH A VALID ZONE.

FOR POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016,  
THE CMI - FLOOD RISK ZONE MUST BE REPORTED WITH A VALID ZONE.

POLICIES WITH A RISK RATING METHOD OF '6' (PROVISIONAL), '8' (TENTATIVE),  
'9' (MPPD), OR 'G' (GFIP) MUST REPORT BLANKS OR A VALID ZONE.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/2009 REVISED: CANCELLED: 04/01/2016

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL215030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MUST NOT EQUAL THE FLOOD  
RISK ZONE (RATING MAP INFORMATION).

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
CMI - BASE FLOOD ELEVATION EQUAL BASE FLOOD ELEVATION  
(RATING MAP INFORMATION), CMI - FLOOD RISK ZONE MUST NOT  
EQUAL THE FLOOD RISK ZONE (RATING MAP INFORMATION).

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: CMI-MAP-PANL  
UPDATE: REPLACEMENT  
FORMAT: FOUR (4) CHARACTERS

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 CANCELLED: 04/01/2016  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL220010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL NUMBER MUST BE BLANK.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO  
OCTOBER 1, 2009 CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z'  
CAN BE REPORTED WITH ANY VALID MAP PANEL NUMBER, ZEROS  
OR BLANKS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G',  
'P', OR 'Q', CMI - MAP PANEL NUMBER MUST BE BLANK.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CMI - MAP PANEL NUMBER MUST BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL220020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL NUMBER MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 04/01/2016,  
THE CMI - MAP PANEL NUMBER MUST BE REPORTED.

FOR POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016,  
THE CMI - MAP PANEL NUMBER MUST BE REPORTED.

POLICIES WITH A RISK RATING METHOD OF '6', '8', '9', OR 'G' CAN REPORT BLANKS  
OR A VALID PANEL NUMBER.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: CMI-MAP-SFX  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: CANCELLED: 04/01/2016  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL221010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL SUFFIX MUST BE BLANK.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO  
OCTOBER 1, 2009 CAN 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.

IF POLICY EFFECTIVE DATE IS PRIOR TO 4/01/2015 AND  
RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G',  
'P', OR 'Q', CMI - MAP PANEL SUFFIX MUST BE BLANK.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,  
CMI - MAP PANEL SUFFIX MUST BE BLANK.



EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL221020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL SUFFIX MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 04/01/2016,  
THE CMI - MAP PANEL SUFFIX MUST BE REPORTED.

FOR POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016,  
THE CMI - MAP PANEL SUFFIX MUST BE REPORTED.

POLICIES WITH A RISK RATING METHOD OF '6' (PROVISIONAL), '8' (TENTATIVE),  
'9' (MPRP), OR 'G' (GFIP) CAN REPORT BLANKS OR A VALID MAP PANEL SUFFIX.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL221030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL SUFFIX MUST NOT EQUAL THE MAP  
SUFFIX (RATING MAP INFORMATION).

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3',  
CMI - MAP PANEL SUFFIX MUST NOT EQUAL THE MAP PANEL  
SUFFIX (RATING MAP INFORMATION).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND  
RISK RATING METHOD IS 'R',  
CMI - MAP PANEL SUFFIX MUST NOT EQUAL THE MAP PANEL  
SUFFIX (RATING MAP INFORMATION).

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

EDIT CRITERIA

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ORDER: 40

EFFECTIVE: 04/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL221040 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL SUFFIX MUST MATCH COMMUNITY  
MASTER FILE MAP PANEL SUFFIX IN EFFECT 90 DAYS PRIOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES THAT DO NOT HAVE RISK RATING METHOD OF '6', '8', '9', OR 'G':

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 04/01/2016 -OR-

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 04/01/2016 AND THE POLICY  
EFFECTIVE DATE IS ON OR AFTER 10/01/2016,

THEN THE CURRENT MAP INFO - MAP PANEL SUFFIX MUST MATCH THE MAP PANEL  
SUFFIX ON THE COMMUNITY MASTER FILE THAT WAS IN EFFECT 90 DAYS PRIOR TO  
THE POLICY EFFECTIVE DATE OF THE CURRENT TERM.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE  
FIELD NAME: POLICY\_FEE  
UPDATE: INCREMENTAL  
FORMAT: FIVE (5) DIGIT NUMBER

EDIT CRITERIA

ORDER: 30  
EFFECTIVE: 06/01/1991 REVISED: 04/01/2016 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL140030 ERROR TYPE: CRITICAL  
ERROR MESSAGE: FEDERAL POLICY FEE IS NOT VALID.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF POLICY EFFECTIVE DATE IS BEFORE JUNE 1, 1991 THEN  
FEDERAL POLICY FEE MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER JUNE 1, 1991 AND  
BEFORE OCTOBER 1, 1994 AND RISK RATING METHOD IS NOT EQUAL  
TO '7' THEN FEDERAL POLICY FEE MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 1994:

A. IF RISK RATING METHOD IS '7', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$25.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$25.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$50.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$125.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$275.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE, MUST  
BE \$525.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MARCH 1, 1995:

A. IF RISK RATING METHOD IS '7' OR 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L', MUST BE \$30.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$30.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$60.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$150.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$330.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$630.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1 2008:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$35.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$35.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$70.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$175.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$385.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$735.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$40.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$40.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$80.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$200.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$440.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$840.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$44.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$44.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$88.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$220.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$484.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$924.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2015:

- A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$45.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:
  - 1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$45.
  - 2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$135.
  - 3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$360.
  - 4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$720.
  - 5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$1800.

IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2016:

- A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$50.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:
  - 1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$50.
  - 2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$150.
  - 3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$400.
  - 4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$800.
  - 5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$2000.

IF RISK RATING METHOD IS '7' (PREFERRED RISK), THEN:

- 1. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 30, 1996  
AND PRIOR TO MAY 1, 2003, FEDERAL POLICY FEE MUST BE  
\$5.
- 2. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2003  
AND PRIOR TO MAY 1, 2004, FEDERAL POLICY FEE MUST BE  
\$10.
- 3. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2004  
AND PRIOR TO MAY 1, 2008, FEDERAL POLICY FEE MUST BE  
\$11.
- 4. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008  
AND PRIOR TO MAY 1, 2010, FEDERAL POLICY FEE MUST BE  
\$13.
- 5. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010  
AND PRIOR TO OCTOBER 1, 2013,  
FEDERAL POLICY FEE MUST BE \$20.
- 6. IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013  
AND PRIOR TO APRIL 1, 2016,  
FEDERAL POLICY FEE MUST BE \$22.
- 7. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2016,  
FEDERAL POLICY FEE MUST BE \$25.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

IF RISK RATING METHOD IS 'P' OR 'Q' (PREFERRED RISK), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER JANUARY 1, 2011 AND PRIOR TO OCTOBER 1, 2013, FEDERAL POLICY FEE MUST BE \$20.
2. IF RISK RATING METHOD IS 'Q' AND THE POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013 AND PRIOR TO APRIL 1, 2015, FEDERAL POLICY FEE MUST BE \$22.
3. RISK RATING METHOD 'P' POLICIES WILL NO LONGER BE REPORTED, EFFECTIVE OCTOBER 1, 2013.
4. RISK RATING METHOD 'Q' POLICIES WILL NO LONGER BE REPORTED, EFFECTIVE APRIL 1, 2015.

IF RISK RATING METHOD IS 'R' (NEWLY MAPPED), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2015 AND PRIOR TO APRIL 1, 2016, FEDERAL POLICY FEE MUST BE \$45.
2. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2016, FEDERAL POLICY FEE MUST BE \$50.

FOR MID-TERM ENDORSEMENTS, THE FEDERAL POLICY FEE MUST BE ZERO.

EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214020 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING TYPE CODE IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F',  
'G', 'P', OR 'Q', MUST BE '1' OR BLANK.

FOR ALL OTHER POLICIES:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND THE  
POLICY EFFECTIVE DATE IS PRIOR TO APRIL 1, 2016,  
THE GRANDFATHERING TYPE CODE CAN BE 1, 2, 3, OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND THE  
POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2016,  
THE GRANDFATHERING TYPE CODE MUST BE 1, 2, OR 3.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009,  
MUST BE 1, 2, OR 3.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016, MUST BE 1, 2, OR 3.



## EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA  
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ORDER: 40

EFFECTIVE: 10/01/2009 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214040 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING CONTINUOUS COVERAGE IS NOT VALID.

FAIL EDIT  
UPDATE ACTION: UPDATE

## DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '3',  
THE COMMUNITY MAP EFFECTIVE DATE OF THE CMI - MAP PANEL NUMBER AND  
THE CMI - MAP PANEL SUFFIX MUST BE IN EFFECT ON THE MOST RECENT TRANSACTION  
EFFECTIVE DATE.

EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

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ORDER: 60

EFFECTIVE: 10/01/2013 REVISED: CANCELLED: 04/01/2016

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214060 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING TYPE CODE IS INVALID FOR RENEWAL  
REINSTATEMENT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2013 AND  
WYO TRANSACTION CODE IS '17A' (RENEWAL) AND  
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE POLICY  
EXPIRATION DATE OF THE PRIOR TERM (LAPSE IN COVERAGE),  
THEN GRANDFATHERING TYPE CODE MUST BE '1' OR '2'.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: NM-MULTIPLIER  
UPDATE: REPLACEMENT  
FORMAT: FIVE (5) CHARACTERS

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 04/01/2016 REVISED: CANCELLED:  
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU385010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: NEWLY MAPPED MULTIPLIER MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 04/01/2016 MUST REPORT 1.000 OR BLANK.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016,  
MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: NM-MULTIPLIER  
UPDATE: REPLACEMENT  
FORMAT: FIVE (5) CHARACTERS

EDIT CRITERIA

ORDER: 20  
EFFECTIVE: 04/01/2016 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL385020 ERROR TYPE: NON-CRITICAL  
ERROR MESSAGE: NEWLY MAPPED MULTIPLIER IS NOT VALID FOR NON-PRP AND NON-NEWLY MAPPED  
POLICIES.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 04/01/2016 MUST REPORT 1.000 OR BLANK.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND THE RISK RATING METHOD IS  
NOT EQUAL TO '7' (PRP) OR 'R' (NEWLY MAPPED),

THE NEWLY MAPPED MULTIPLIER MUST BE 1.000 OR BLANK.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 04/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL385030 ERROR TYPE: CRITICAL

ERROR MESSAGE: NEWLY MAPPED MULTIPLIER IS NOT VALID FOR PRP OR NEWLY MAPPED POLICIES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 04/01/2016 MUST REPORT 1.000 OR BLANK.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND THE RISK RATING METHOD IS '7' (PRP), THE NEWLY MAPPED MULTIPLIER MUST BE 1.000.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016, THE RISK RATING METHOD IS 'R' (NEWLY MAPPED) AND THE NEWLY MAPPED DATE IS ON OR AFTER 10/01/2008, OBTAIN THE NEWLY MAPPED MULTIPLIER (RELATED TO THE POLICY EFFECTIVE DATE AND REPORTED NEWLY MAPPED DATE) REFERENCED IN THE FLOOD INSURANCE MANUAL.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED MULTIPLIER

EDIT CRITERIA  
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ORDER: 40

EFFECTIVE: 04/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL385040 ERROR TYPE: CRITICAL

ERROR MESSAGE: NEWLY MAPPED MULTIPLIER SUBMITTED BY WYO COMPANY DOES NOT EQUAL  
THE NFIP CALCULATED NEWLY MAPPED MULTIPLIER.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND THE  
NEWLY MAPPED MULTIPLIER FOR THE TYPE OF POLICY DOES NOT EQUAL THE  
NEWLY MAPPED MULTIPLIER CALCULATED BY NFIP, THE MULTIPLIER CANNOT  
BE PROPERLY DETERMINED.

NOTE:  
REFER TO THE FLOOD INSURANCE MANUAL PRP OR NEWLY MAPPED SECTIONS TO DETERMINE  
THE SPECIFIC MULTIPLIER FOR THE REPORTED POLICY.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED/PRP BASE PREMIUM

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: NM-PRP-BASE-PREM  
UPDATE: INCREMENTAL  
FORMAT: SIGNED SEVEN (7) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 04/01/2016 REVISED: CANCELLED:  
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU386010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: NEWLY MAPPED/PRP BASE PREMIUM IS NOT NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE  
DESCRIPTION:  
MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: NEWLY MAPPED/PRP BASE PREMIUM

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 04/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL386020 ERROR TYPE: CRITICAL

ERROR MESSAGE: NEWLY MAPPED/PRP BASE PREMIUM SUBMITTED BY WYO COMPANY DOES NOT EQUAL  
THE NFIP CALCULATED NEWLY MAPPED/PRP BASE PREMIUM.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2016 AND THE  
NEWLY MAPPED/PRP BASE PREMIUM FOR THE TYPE OF POLICY DOES NOT EQUAL THE  
NEWLY MAPPED/PRP BASE PREMIUM CALCULATED BY NFIP, THE BASE PREMIUM CANNOT  
BE PROPERLY DETERMINED.

NOTE:

REFER TO THE FLOOD INSURANCE MANUAL NEWLY MAPPED/PRP SECTIONS TO DETERMINE  
THE SPECIFIC BASE PREMIUM AMOUNT FOR THE REPORTED POLICY.



EDIT DICTIONARY

DATA ELEMENT: PRE-FIRM SUBSIDY ELIGIBILITY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: PF-SUB-ELIG-IND  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 04/01/2016 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL387010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: PRE-FIRM SUBSIDY ELIGIBILITY INDICATOR IS NOT VALID.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),  
'9' (MPPP), OR 'G' (GFIP), BLANKS MUST BE REPORTED REGARDLESS OF THE  
ORIGINAL NEW BUSINESS DATE.

OTHERWISE,

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 04/01/2016 AND  
POST-FIRM INDICATOR IS 'N', MUST REPORT 'N' OR 'Y'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

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ORDER: 50

EFFECTIVE: 10/01/1984 REVISED: 04/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041050 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2015 AND  
WYO TRANSACTION CODE IS '11A' OR '17A',  
RISK RATING METHODS 'P' AND 'Q' CANNOT BE REPORTED.

IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2015 AND  
THE NEWLY MAPPED DATE IS ON OR AFTER OCTOBER 1, 2008,  
RISK RATING METHOD 'R' WILL BE ALLOWED FOR 'NEWLY MAPPED INTO SFHA' PROPERTIES.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 04/01/2016 AND  
NEW/ROLLOVER/TRANSFER IS 'N' AND THE NEWLY MAPPED DATE IS GREATER THAN  
(ORIGINAL NEW BUSINESS DATE + 365 DAYS),  
RISK RATING METHOD CANNOT BE 'R'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013,  
RISK RATING METHOD 'P' CANNOT BE REPORTED - ONLY RISK  
RATING METHODS '7' AND 'Q' WILL BE ALLOWED FOR PREFERRED  
RISK POLICIES.

IF FLOOD RISK ZONE IS 'D' AND ORIGINAL NEW BUSINESS DATE  
IS ON OR AFTER 10/01/2009 AND BASEMENT/ENCLOSURE/CRAWLSPACE  
IS '3' OR '4', RISK RATING METHOD MUST BE '1'.

IF FLOOD-PROOFED INDICATOR = 'Y' AND FLOOD RISK ZONE IS 'V',  
'VE' OR 'V01'-'V30', RISK RATING METHOD MUST BE '2' OR 'S'.

IF THE RISK RATING METHOD IS 'S', THE POLICY EFFECTIVE DATE  
MUST BE ON OR AFTER 5/1/2008.

IF CONDOMINIUM INDICATOR IS 'T', RISK RATING METHOD MUST BE  
'7' FOR POLICIES EFFECTIVE ON OR AFTER 5/1/2005 AND PRIOR  
TO 5/1/2008.

NOTE:

EFFECTIVE MAY 1, 2008, CONDOMINIUM INDICATOR 'T' IS NO LONGER VALID.