FEMA

W-16032

May 10, 2016

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

FROM: David I. Maurstad
Assistant Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2016, Program Changes – Transaction Record Reporting and Processing Plan and Edit Specification Updates, Updated PRP/Newly Mapped Application, and Sample Form for No Mandatory Purchase Requirement

In Bulletin W-16022 dated March 29, 2016, FEMA informed you that the NFIP would issue October 2016 Program Changes to the TRRP Plan and Edit Specifications documents under separate cover. To support the administration of the October 2016 Program Changes, additional policy and claims data elements are required. Refer to Attachment A (TRRP Plan Revisions) and Attachment B (Edit Specifications).

This bulletin also includes an updated Preferred Risk Policy and Newly Mapped Application Form, expanded to include properties in Zones AR and A99 (Attachment C), and a Sample Form for No Mandatory Purchase Requirement (Attachment D). The sample form can be used for policy cancellations that require verification that there is no requirement for mandatory purchase.

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

- Attachment A –TRRP Plan Revisions Effective October 1, 2016
- Attachment B – Edit Specifications Effective October 1, 2016
- Attachment C – Updated PRP and Newly Mapped Application Form
- Attachment D – Sample Form for No Mandatory Purchase Requirement
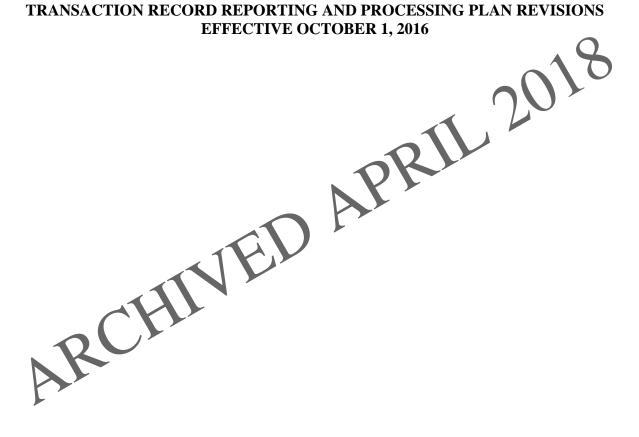
Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ATTACHMENT A

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN REVISIONS
EFFECTIVE OCTOBER 1, 2016**

Summary of the October 2016 TRRP Plan updates (Change 26)

Part 3 – Reporting Requirements	• Added new Policy data elements: NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Added new Claims data elements: Adjuster Individual Flood Control Number; Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main • Renamed 'HFIAA Indicator' to 'HFIAA/Section- 28 Indicator' • Renamed 'HFIAA Loss Indicator' to 'HFIAA/Section-28 Loss Indicator' • Revised Data Dictionary page numbers on selected data elements
Part 4 – Data Dictionary	• Data Dictionary Table of Contents – added new data elements: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main, NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. Also revised page numbers on selected data elements. • Adjuster Individual Flood Control Number (**new**) • Adjusting Firm Flood Identifier (**new**) • Base Flood Elevation (Rating Map Information) – added notation for Newly Mapped policies in the Reporting Requirement section. • Current Map Date – data element was effective November 1, 2015 but TRRP page was missing in November 2015 WYO bulletin. • Current Map Info – Base Flood Elevation: added notation related to October 2016 Program Changes. • Current Map Info – Community Identification Number: added notation related to October 2016 Program Changes. • Current Map Info – Flood Risk Zone: added notation related to October 2016 Program Changes. • Current Map Info – Map Panel Number: added notation related to October 2016 Program Changes. • Current Map Info – Map Panel Suffix: added notation related to October 2016 Program Changes. • Damage – Appurtenant (ACV): data element changed from optional to required. • Damage – Main (ACV): data element changed from optional to required. • Damage to Contents – Appurtenant (ACV): data element changed from optional to required. • Damage to Contents – Main (ACV): data element changed from optional to required. • Deductible – Building: added text regarding Other Non-residential policies • Deductible – Contents: added text regarding Other Non-residential policies

	• Exterior Water Depth - Appurtenant (**new**) • Exterior Water Depth - Main (**new**) • Grandfathering Type Code: added notation regarding Newly Mapped policies reporting specific values. • HFIAA Indicator : will be renamed to **HFIAA/Section-28 Indicator** • HFIAA Loss Indicator : will be renamed to **HFIAA/Section-28 Loss Indicator** • HFIAA Surcharge: revised page number • HFIAA Surcharge – Refunded: revised page number • Interior Water Depth - Appurtenant (**new**) • Interior Water Depth - Main (**new**) • NAIC Number (**new**) • Pre-SFHA – Prior Policy Indicator: added missing TRRP page • Pre-SFHA – Prior Policy Lapsed Policy indicator: revised page number • Pre-SFHA – Prior Policy Lapsed Result of Community Suspension Indicator: revised page number • Pre-FIRM Subsidy Eligibility Indicator: revised page number • Reinstatement Date (**new**) • Re-underwriting Status (**new**) • Risk Rating Method – revised description text regarding Preferred Risk policy and Newly Mapped policy reporting valid flood risk zones. • Total Amount of Insurance – Building: revised description text for Preferred Risk Policy, Newly Mapped Policy and Group Flood Policy and eligible building coverage amounts. • Total Amount of Insurance – Contents: revised description text for Preferred Risk Policy, Newly Mapped Policy and Group Flood Policy and eligible contents coverage amounts. • Value of Contents (ACV): data element changed from optional to required. • Water Depth – Relative to Main Building: added text to clarify that data should be reported in feet. • WYO Reported Original New Business Effective Date (**new**)
Part 5 - Codes	• Added new data element 'Re-underwriting Status' • Renamed 'HFIAA Indicator' to 'HFIAA/Section- 28 Indicator' • Renamed 'HFIAA Loss Indicator' to 'HFIAA/Section-28 Loss Indicator' • Added missing data element 'Pre-FIRM SFHA – Prior Policy Indicator'

Summary of the October 2016 TRRP Plan updates (Change 26)

Part 6 – Record Layouts	• Revised Policy TRRP transaction record layouts to include new data elements: NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Revised Claim TRRP transaction record layouts to include new data elements: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main. • Revised Claim TRRP 'B' transaction record layouts to remove the following data elements from 'optional' to 'required' on the Claim TRRP 'A' transaction: Value of Contents (ACV) , Damage – Appurtenant (ACV), Damage – Main (ACV), Damage to Contents – Appurtenant (ACV), Damage to Contents – Main (ACV). • Renamed 'HFIAA Indicator' to 'HFIAA/Section- 28 Indicator' • Renamed 'HFIAA Loss Indicator' to 'HFIAA/Section-28 Loss Indicator'
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	• Added new data elements: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main, NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Renamed 'HFIAA Indicator' to 'HFIAA/Section-28 Indicator' • Renamed 'HFIAA Loss Indicator' to 'HFIAA/Section-28 Loss Indicator'
Appendix C – Error Reporting	• Added new data elements to the Policy Error record layouts: NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Added new data elements to the Claim Error record layouts: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main. • Renamed 'HFIAA Indicator' to 'HFIAA/Section 28 Indicator' • Renamed 'HFIAA Loss Indicator' to 'HFIAA/Section-28 Loss Indicator'

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 .... November 1, 1997

Revision 4 .... November 1, 2001

    Changes 1 & 2 .... May 1, 2002

    Change   3 .... November 1, 2002

    Change   4 .... May 1, 2003

    Change   5 .... November 1, 2003

    Change   6 .... May 1, 2004

    Change   6.1 .... February 1, 2005

    Changes 7 & 7 (Revised) .... May 1, 2005

    Changes 8 & 8.1 .... November 1, 2005

    Change   9 .... May 1, 2006

    Changes 10, 11 & 12 .... May 1, 2008

    Changes 13, 13.1 & 13.2 .... November 1, 2009

    Change   14 .... January 1, 2011

    Change   15 .... November 1, 2011

    Change   16 .... May 1, 2012

    Change   17 .... November 1, 2012

    Change   18 .... January 1, 2013

    Change   19, 19.1, 19.2 & 19.3 ...... November 1, 2013

    Change   20 .... June 1, 2014

    Change   21 .... November 1, 2014

    Change   22 .... January 1, 2015

    Change   23, 23.1, 23.2, 23.3 .... April 1, 2015

    Change   24, 24.1 .... November 1, 2015

    Change   25 .... April 1, 2016

    Change   26 .... October 1, 2016

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS			
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
POLICY TRANSACTIONS (Cont'd.)			
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
POLICY TRANSACTIONS (Cont'd.)			
Current Map Info – Map Panel Number	Y	4-66R	Application – Community (Grandfathering Information)
Current Map Info – Map Panel Suffix	Y	4-66S	Application – Community (Grandfathering Information)
Current Map Info – Prior Policy No. (renamed)	Y	4-66T	*See* "Prior Policy Number"
Deductible - Building	Y	4-76	Application – Coverage and Rating
Deductible - Contents	Y	4-78	Application – Coverage and Rating
Deductible Percentage WYO	Y	4-80	Application – Coverage and Rating
Diagram Number[1]	N	4-81	Application – Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
Elevating Foundation Type	Y	4-84A	Application – Elevated Buildings
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date[1]	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
POLICY TRANSACTIONS (Cont'd.)			
Endorsement Premium Amount	Y	4-90	
Engineered Flood Openings Indicator	Y	4-90A	Application – Elevated Buildings
Entire Building Coverage Indicator	Y	4-90B	Application – Building
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application – Coverage and Rating
Federal Policy Fee – Refunded	Y	4-98	
First Lender City[2]	N	4-102	Application – 1st Mortgagee
First Lender Loan Number[2]	N	4-103	Application – 1st Mortgagee
First Lender Name[2]	N	4-104	Application – 1st Mortgagee
First Lender State[2]	N	4-105	Application – 1st Mortgagee
First Lender Street Address[2]	N	4-106	Application – 1st Mortgagee
First Lender ZIP Code[2]	N	4-107	Application – 1st Mortgagee
Flood Risk Zone (Rating Map Information)	Y	4-110	Application – Community (Rating Map Information)
Floodproofed Indicator	Y	4-112	Application – Elevation Data
Flood Openings Indicator	Y	4-109A	Application – Elevated Buildings
Floor Below Grade Indicator	Y	4-112A	Application – Elevated Buildings
Garage Flood Openings Indicator	Y	4-115A	Application – Elevated Buildings
Garage Indicator	Y	4-115B	Application – Elevated Buildings
Garage M/E Indicator	Y	4-115C	Application – Elevated Buildings

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
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	4-115G	Application – Community (Grandfathering Information
HFIAA/Section-28 Indicator	N	4-115H	
HFIAA Surcharge	N	4-115J	
HFIAA Surcharge – Refunded	N	4-115K	
House Worship Indicator	Y	4-115M	Application – All Buildings
ICC Premium WYO	Y	4-122	Application – Coverage and Rating
Insured First Name[3]	Y	4-127	Application – Insured Information
Insured Last Name[3]	Y	4-128	Application – Insured Information
Lender Indicator	Y	4-128A	Application - Insured
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade[1]	N	4-130	Application – Elevation Data

[1]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.

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

[3]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
POLICY TRANSACTIONS (Cont'd.)			
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	4-131F	Application - Insured
Map Panel Number[1] (Rating Map Information)	Y	4-132	Application – Community (Rating Map Information)
Map Panel Suffix (Rating Map Information)	Y	4-133	Application – Community (Rating Map Information)
Mitigation Offer Indicator	Y	4-133A	
NAIC Number	Y	4-133C	
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
POLICY TRANSACTIONS (Cont'd.)			
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 Indicator	Y	4-158E	Application – Building
Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator	Y	4-158F	Application - Building
Pre-FIRM SFHA – Prior Policy Lapsed Result of Community Suspension Indicator	Y	4-158G	Application - Building
Pre-FIRM Subsidy Eligibility Indicator	Y	4-158H	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
Premium Payment Indicator	Y	4-159	Application – Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator	Y	4-160	Application – Building
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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
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 Date	Y	4-169A	
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Reinstatement HFIAA Surcharge	Y	4-170A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number[5]	Y	4-173	
Repetitive Loss Target Group Indicator[5]	Y	4-174	
Replacement Cost[1]	Y	4-175	Application – Coverage and Rating

[1]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.

[5]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
POLICY TRANSACTIONS (Cont'd.)			
Reserve Fund Assessment	Y	4-179A	Application – Coverage and Rating
Reserve Fund Assessment – Refunded	Y	4-179B	
Re-underwriting Status	Y	4-179C	
Risk Rating Method	Y	4-180	Application – Coverage and Rating
Second Lender City[2]	N	4-184	Application – 2nd Mortgagee/Other
Second Lender Loan Number[2]	N	4-185	Application – 2nd Mortgagee/Other
Second Lender Name[2]	N	4-186	Application – 2nd Mortgagee/Other
Second Lender State[2]	N	4-187	Application – 2nd Mortgagee/Other
Second Lender Street Address[2]	N	4-188	Application – 2nd Mortgagee/Other
Second Lender ZIP Code[2]	N	4-189	Application – 2nd Mortgagee/Other
Small Business Indicator	Y	4-189A	Application – Building
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[6]	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application – Building

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

[6]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
POLICY TRANSACTIONS (Cont'd.)			
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 Reported Original New Business Effective Date	Y	4-216A	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS			
Adjuster Individual Flood Control Number	Y	4—5B-1	
Adjusting Firm Flood Identifier	Y	4-5B-2	
Alteration Date	N	4-6	Final Report, 15
Building Claim Payment (ACV or RCV as Applicable)	Y	4-11	Final Report, Sum of 31 or 33B
Building Damage Subject to Policy Exclusions (ACV)	N	4-13	Final Report, 35
Catastrophe Number	Y	4-45	Prelim. Report, 3
Cause of Loss	Y	4-46	Prelim. Report, 8
Claim/Loss Closed Date	Y	4-49	
Claim/Loss Reopen Date	Y	4-50	
Claim Closed Without Payment Reason - Building	Y	4-51	
Claim Closed Without Payment Reason – Contents	Y	4-52	
Claim Closed Without Payment Reason – ICC	Y	4-53	
Coinsurance Claim Settlement Indicator	N	4-54	
Contents Claim Payment (ACV)	Y	4-61	Final Report, Sum of 32
Contents Damage Subject to Policy Exclusions (ACV)	N	4-63	Final Report, 37
Damage - Appurtenant (ACV)	N	4-67	Final Report, 22
Damage - Main (ACV)	N	4-68	Final Report, 21
Damage to Contents – Appurtenant (ACV)	N	4-69	Final Report, 24
Damage to Contents – Main (ACV)	N	4-70	Final Report, 23
Date of Loss	Y	4-71	Prelim./Final Rept., 2
Deductible – Applicable to Building Claim Payment	N	4-72	Final Report, 29
Deductible – Applicable to Contents Claim Payment	N	4-74	Final Report, Sum of 30

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS (Cont'd.)			
Duration Building Will Not Be Habitable	N	4-82	Final Report, 17
Duration of Flood Waters in the Building	N	4-83	Prelim. Report, 10
Expense of Contents Removal	Y	4-92	Final Report, Sum of 27
Expense of Manufactured (Mobile) Home Removal	Y	4-93	
Exterior Wall Structure Type	N	4-94	Prelim. Report, 7
Exterior Wall Surface Treatment	N	4-95	Prelim. Report, 7A
Exterior Water Depth - Appurtenant	Y	4-95A	
Exterior Water Depth - Main	Y	4-95B	
Factors Related to Cause of Loss	N	4-96	Prelim. Report, 9; Subrogation Form
Final Payment Indicator-Building	Y	4-99	
Final Payment Indicator-Contents	Y	4-100	
Final Payment Indicator-ICC	Y	4-101	
Flood Characteristics	N	4-108	Prelim. Report, 8A
Foundation Type	N	4-113	Prelim. Report, 6
HFIAA/Section-28 Loss Indicator	N	4-115I	
ICC Actual Expense	Y	4-116	
ICC Claim Indicator	Y	4-117	
ICC Claim Payment	Y	4-118	
ICC Flood Damage Amount-Prior	Y	4-120	
ICC Mitigation Indicator	Y	4-121	
ICC Prior Date of Loss	Y	4-123	
ICC Property Value-Current	Y	4-124	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS (Cont'd.)			
ICC Property Value-Prior	Y	4-125	
Interior Water Depth – Appurtenant	Y	4-128A	
Interior Water Depth – Main	Y	4-128B	
New Date of Loss	Y	4-136	Prelim./Final Rept., 2
New Payment Date	Y	4-137	
Old Date of Loss	Y	4-144	
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PART 4 - DATA DICTIONARY

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DATA ELEMENT: Adjuster Individual Flood Control Number

ALIAS: None

ACRONYM: WYO (PMF) ADJ-FCN

FILE: Claims Master (CMF)

DESCRIPTION:

The Flood Control Number (FCN) is a unique identifier assigned to an independent adjuster by the NFIP Bureau and Statistical Agent (NFIP BSA) and is used to report the adjuster's authorization number when the WYO company or NFIP Direct Servicing Agent reports a loss through TRRP.

EDIT CRITERIA: Numeric.

LENGTH: 8

DEPENDENCIES: None

SYSTEM FUNCTION: Claims

REPORTING REQUIREMENT: Required on losses with a date of loss of October 1, 2016 or later.

NOTE:

- The FCN must be reported with an associated Adjusting Firm Flood Identifier.

- The FCN cannot be blank. IF a FCN has not been assigned, report all zeros.

- The FCN will always begin with the number '9', if it has been assigned.

DATA ELEMENT: Adjusting Firm Flood Identifier

ALIAS: None

ACRONYM: WYO (PMF) ADJ-FFI

FILE: Claims Master (CMF)

DESCRIPTION:

The Adjusting Firm Flood Identifier captures the assigned adjusting firm in which a particular adjuster is working on a specific claim (adjusters may get assignments from several different firms). All adjusting firms should register with the NFIP BSA to receive an identifier.

EDIT CRITERIA: Numeric.

LENGTH: 3

DEPENDENCIES: None

SYSTEM FUNCTION: Claims

REPORTING REQUIREMENT: Required on losses with a date of loss of October 1, 2016 or later.

NOTE:

- The Adjusting Firm Flood Identifier must be reported with an associated Adjuster Individual Flood Control Number (FCN).

- If an adjuster FCN has not been assigned, the Adjusting Firm Flood Identifier will be reported with either: three zeros for the WYO staff adjuster **-or-** three nines for individual independent adjusters hired directly by the WYO companies.

- The Adjusting Firm Flood Identifier cannot be blank.

DATA ELEMENT: Base Flood Elevation (Rating Map Information)

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

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

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

DESCRIPTION:

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

Floodproofed Policies:
For floodproofed policies effective on or after May 1, 2005, the **actual value** for the LFE, BFE, and elevation difference should be reported. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

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 **(Construction Data Section)** and the Elevation Certificate.

SYSTEM FUNCTION: Used in computing the elevation difference between lowest floor and BFE to be used in rating calculations.

REPORTING REQUIREMENT:

Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006.

If the original new business date is on or after October 1, 2011, elevation rating information (BFE, LFE and Elevation Difference) is required on Post-FIRM buildings in zones AH, AO, AOB, AHB and unnumbered 'A', with the exception of policies reported with New/Rollover/Transfer indicator 'R' or 'Z'. Refer to the **'Elevation Requirements Matrix'** under data element 'Elevation Certificate Indicator' in the TRRP manual for specific information regarding zones AH, AO, AOB, AHB and unnumbered 'A'.

DATA ELEMENT: Base Flood Elevation (Rating Map Information)
(Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

Unnumbered 'A' zone policies, Preferred Risk policies, MPPP
policies, Alternative policies, Group Flood policies, Provisionally
rated policies, tentatively rated policies and Newly Mapped Policies
are excluded from reporting the BFE. Leased Federal Properties (Risk
Rating Method 'F') are allowed to report default value 9999.0, if
using tentative rates.

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

DATA ELEMENT: Current Map Date

ALIAS: None

ACRONYM: CURR-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date of the current Flood Insurance Rate Map.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required.

NOTE:

- Policies with original new business dates prior to November 1, 2015 but the policy effective date is prior to October 1, 2016, must report a valid date or blank.

- Policies with original new business dates on or after November 1, 2015 are required to report the Current Map Date, regardless of the Grandfathering Type code.

- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to November 1, 2015 but the policy effective date is on or after October 1, 2016, the Current Map Date is required regardless of the Grandfathering Type Code.

- Group Flood, MPPP, Provisional, and Tentative rated policies must report a valid date or blank.

DATA ELEMENT: Current Map Info - Base Flood Elevation

ALIAS: None

ACRONYM: WYO (PMF) CMI-BASE-FLOOD

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Base Flood Elevation (BFE) for the property.
Note: This data element is not used for rating.

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood
Insurance Application.

SYSTEM FUNCTION: 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 rated with pre-FIRM subsidized rates, all
  standard X-zone rated policies, and all policies
  rated under the Newly Mapped rating procedure, with
  an original new business date 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.

- PRP, Group Flood, MPPP policies in the Emergency
  Program, 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.

- For all other policies, if the policy effective date is
  on or after October 1, 2017, the CMI – Base Flood
  Elevation cannot be blank.

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 rated with pre-FIRM subsidized rates, all
  standard X-zone rated policies, all Preferred Risk
  policies, and all policies rated under the Newly Mapped
  rating procedure, with an original new business date
  prior to April 1, 2016 but the policy effective date is
  on or after October 1, 2016, the CMI-Community
  Identification Number is required 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 that is the current community number.

DATA ELEMENT: Current Map Info – Community Identification Number (Cont'd.)

NOTE:

- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI – Community Identification Number cannot be blank.

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
(AR/AE, AR/A1-A30,   of the flood protection system (Zone
AR/AH, AR/AO,   AR) which also overlap an existing
AR/A)   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 rated with pre-FIRM subsidized rates, all
  standard X-zone rated policies, all Preferred Risk
  policies, and all policies rated under the Newly
  Mapped rating procedure, with an original new
  business date prior to April 1, 2016 but the policy
  effective date is on or after October 1, 2016, the
  CMI-Flood Risk Zone is required regardless of the
  Grandfathering Type code.

- Group Flood, MPPP, policies in the Emergency
  Program, Provisional and Tentative rated policies
  can report a valid flood zone or blank.

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

NOTE:

- If the CMI - Flood Risk Zone is not blank, it must be reported with a valid flood zone.

- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI – Flood Risk Zone cannot be blank.

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 rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Number is required regardless of the Grandfathering Type code.

- Group Flood, MPPP, policies in the Emergency Program, 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 Number (Cont'd.)

NOTE:

- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI – Map Panel Number cannot be blank.

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 rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Suffix is required regardless of the Grandfathering Type code.

- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid map panel suffix or blank.

DATA ELEMENT: Current Map Info – Map Panel Suffix (Cont'd.)

NOTE:

- If the CMI - Map Panel Suffix is not blank, it must be reported with a valid map panel suffix that is current as of the policy effective date, or the policy effective date of the most recent prior term.

- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI – Map Panel Suffix cannot be blank.

DATA ELEMENT: Damage - Appurtenant (ACV)

ALIAS: Damage Sustained Building, Building Damage, Damage Incurred

ACRONYM: Direct (CMF) Damage-Bldg
        WYO (CMF) DMG-APP-B

FILE: Claims Master (CMF)
        Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to all eligible appurtenant structures for the flooding event for which the claim is being filed.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

This value can be considered as the amount that would be payable to the insured under the policy for damages to all eligible appurtenant structures if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Damage - Main (ACV)

ALIAS: Damage Sustained Building, Building Damage, Damage
        Incurred

ACRONYM: Direct (CMF) Damage-Bldg
        WYO (CMF) DMG-MAIN-B

FILE: Claims Master (CMF)
        Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to
the main building. Actual expenses for temporary flood
protection are to be included in this data element.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e.,
     damage both resulting from a peril insured against by the
     flood policy and caused to property insured by the
     policy).

(2) The amount included as expenses for temporary flood
     protection is not to exceed $1,000.00.

(3) The amount of building damages to be reported is not
     limited to the amount of building coverage on the policy.

This value can be considered as the actual cash value amount
that would be payable to the insured under the policy for
damages to the main building if there were an unlimited dollar
amount of coverage for covered items and no policy deductible.

Report the total building damages value on an actual cash
value basis even if the claim on the main building is being
paid on a replacement cost basis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's
                report. Insured's policy must cover building
                loss or damage.

SYSTEM FUNCTION: Rate Analysis
                  Analysis of Depth Damage Relationships

REPORTING REQUIREMENT: Required

DATA ELEMENT: Damage to Contents - Appurtenant (ACV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: Direct (CMF) Damage-Cont
                 WYO (CMF) DMG-APP-C

FILE: Claims Master (CMF)
           Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to contents in all eligible appurtenant structures for the flooding event for which the claim is being filed.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of contents damages to be reported is not limited to the amount of contents coverage on the policy.

The total contents damages value can be considered as the amount that would be payable to the insured under the policy for damages to contents in all appurtenant structures if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover contents loss or damage.

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Damage to Contents - Main (ACV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: Direct (CMF) Damage-Cont
                 WYO (CMF) DMG-MAIN-C

FILE: Claims Master (CMF)
           Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to
contents in the main building for the flood event for which
the claim is being filed.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e.,
     damage both resulting from a peril insured against by the
     flood policy and caused to property insured by the
     policy).

(2) The amount of contents damages to be reported is not
     limited to the amount of contents coverage on the policy.

The total contents damages value can be considered as the
amount that would be payable to the insured under the policy
for damages to contents in the main building if there were an
unlimited dollar amount of coverage for covered items and no
policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's
                   report. Insured's policy must cover contents
                   loss or damage.

SYSTEM FUNCTION: Rate Analysis
                      Analysis of Depth-Damage Relationship

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible - Building

ALIAS: Risk Retention - Building

ACRONYM: WYO (PMF) DED-BLDIND

FILE: Policy Master (PMF)
         Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was $50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was $200.00.

2. Policies with effective dates after September 30, 1982 - optional deductible amount of $3,000.00 became available in Zones V, V1-V30, VE.

3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:

    a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is $500.

        0 - $500

    b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

        9 - $750

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:

    a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 – standard deductible amount is $500. The $500 (code 0) will no longer be available, effective October 1, 2009.

        0 - $500

    b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

        1 - $1,000

        The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of $500 is available only to those policies rated using actuarial rates. The $500 standard deductible will not be available, effective October 1, 2009.

    c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

        2 - $2,000

    d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 – standard deductible amount is $1,000.

        1 - $1,000

5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

        1 - $1,000   3 - $3,000   5 - $5,000
        2 - $2,000   4 - $4,000

6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Other Non-residential policies and Non-residential Business policies only. RCBAP policies will be allowed deductible options A and D only.

        A - $10,000   C - $20,000   E - $50,000
        B - $15,000   D - $25,000

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will <u>not</u> be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

   Full-Risk Rated Policies
   - Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of $1,000 for building coverage and $1,000 for contents coverage if the building coverage does not exceed $100,000.

   - Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of $1,250 for building coverage and $1,250 for contents coverage if the building coverage exceeds $100,000.

   Pre-FIRM Subsidized Policies
   - Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $1,500 for building or contents coverage if the building coverage does not exceed $100,000.

   - Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $2,000 for building or contents coverage if the building coverage exceeds $100,000.

   Contents-Only Policies
   - Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed $100,000.

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

MPPP and PRP Policies
- For Pre-FIRM and Post-FIRM risk rating methods '7','9', 'P', 'Q' and 'R' and the building coverage is more than $100,000, then the building or contents deductible must be $1,250. If the Post-FIRM indicator is 'N' such that if the building coverage is $100,000 or less, the minimum deductible available is $1,000 for building and contents.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

        F - $1,250   G - $1,500

Effective April 1, 2015, the following deductible option will be available for all zones and are applied separately to building and contents coverage for all residential occupancies that are not Condominium Type 'A', 'H' or 'L':

        A - $10,000

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
                  Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible - Contents

ALIAS: Risk Retention - Contents

ACRONYM: WYO (PMF) DED-CNT-IND

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

DESCRIPTION:

Each loss to insured property is subject to a deductible provision
under which the insured bears a portion of the loss before payment
is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard
Flood Insurance Policy in the temporary removal of an insured
manufactured (mobile) home or insured personal property from the
described premises and away from the peril of flood, the amount of
the deductible was $50.00 for policies issued prior to January 1,
1987. For policies issued on or after that date, no deductible is
applied to these expenses and they are reimbursed up to an amount
equal to the minimum contents deductible.

Under the NFIP, the deductible amounts for claims other than the
above are as follows:

   1. Policies with effective dates prior to June 1, 1982 -
       standard deductible amount was $200.00

   2. Policies with effective dates after September 30, 1982 -
       optional deductible amount of $3,000.00 became available
       in Zones V, V1-V30, VE.

   3. Standard deductible for policies effective on or after June
       1, 1982, but prior to May 1, 1998:

       a. Except as noted in 3.b, policies with effective dates
           after June 1, 1982 - standard deductible amount is
           $500.

           0 - $500

       b. For policies rated using Pre-FIRM rates with effective
           dates on or after October 1, 1992, the following is
           the standard deductible for Zones A, AE, V, VE, AO,
           AH:

           9 - $750

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:

    a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 – standard deductible amount is $500. The $500 (code 0) will no longer be available, effective October 1, 2009.

        0 – $500

    b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

        1 – $1,000

        The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of $500 is available only to those policies rated using actuarial rates. The $500 standard deductible will not be available, effective October 1, 2009.

    c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

        2 – $2,000

    d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 – standard deductible amount is $1,000.

        1 – $1,000

5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

        1 – $1,000   3 – $3,000   5 – $5,000
        2 – $2,000   4 – $4,000

6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Other Non-residential and Non-residential Business policies only. RCBAP policies will be allowed deductible options A and D only.

        A – $10,000   C – $20,000   E – $50,000
        B – $15,000   D – $25,000

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will <u>not</u> be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies
- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of $1,000 for building coverage and $1,000 for contents coverage if the building coverage does not exceed $100,000.

- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of $1,250 for building coverage and $1,250 for contents coverage if the building coverage exceeds $100,000.

Pre-FIRM Subsidized Policies
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $1,500 for building or contents coverage if the building coverage does not exceed $100,000.

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $2,000 for building or contents coverage if the building coverage exceeds $100,000.

Contents-Only Policies
- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed $100,000.

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

      <u>**MPPP and PRP Policies**</u>

- For Pre-FIRM and Post-FIRM risk rating methods '7','9', 'P', 'Q' and 'R' and the building coverage is more than $100,000, then the building or contents deductible must be $1,250. If the Post-FIRM indicator is 'N' such that if the building coverage is $100,000 or less, the minimum deductible available is $1,000 for building and contents.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

      F - $1,250 G - $1,500

Effective April 1, 2015, the following deductible option will be available for all zones and are applied separately to building and contents coverage for all residential occupancies that are not Condominium Type 'A', 'H' or 'L':

      A - $10,000

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: **Exterior Water Depth - Appurtenant**

ALIAS: Exterior Water Height Appurtenant,
          Exterior Water Level Appurtenant

ACRONYM: Direct (CMF) Ext-Water-Hgt-Mn
            WYO (CMF) EXT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
          Actuarial (APOL)

DESCRIPTION:

For an appurtenant building this is the depth of water,
judging by the water marks on the exterior of the building,
relative to the lowest adjacent grade as defined in the NFIP
Flood Insurance Manual.

In the case where only a main building has been damaged and
water has not reached the appurtenant building or there is
no appurtenant building, then the water depth is coded as
+999.

EDIT CRITERIA: Numeric, positive or negative whole number
                  (reported in inches)

LENGTH: 4

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

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
                     Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: Exterior Water Depth - Main

ALIAS: Exterior Water Height Main, Exterior Water Level Main

ACRONYM: Direct (CMF) Ext-Water-Hgt-Mn
         WYO (CMF) EXT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
       Actuarial (APOL)

DESCRIPTION:

For a main building this is the depth of water, judging by the
water marks on the exterior of the building, relative to the
lowest adjacent grade as defined in the NFIP Flood Insurance
Manual.

In the case where only an appurtenant building has been damaged
and water has not reached the main building, then the water depth
is coded as +999.

EDIT CRITERIA: Numeric, positive or negative whole number
              (reported in inches)

LENGTH: 4

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

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
                 Analysis of Building Design

REPORTING REQUIREMENT: Required

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 a building 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 FIRM in effect at the time when the policy was purchased.

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

DEPENDENCIES: (Cont'd.)

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates October 1, 2009, or later, are required to report the Grandfathering Type Code.

- Policies rated with pre-FIRM subsidized rates, all standard X zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to October 1, 2009 but the policy effective date is on or after October 1, 2016, the Grandfathering Type code is required.

- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, policies in the Emergency Program, Provisional, and Tentative policies are not eligible for Grandfathering – report '1' or blank.

- Newly Mapped policies must report '2' or '3' for Grandfathering regardless of the original new business date.

- A policy renewal ('17A'), with an effective date on or after April 1, 2015 in which the effective date is more than one day after the previous policy expiration date, is ineligible to renew with a Grandfathering Type Code '3' (Grandfathering Continuous Coverage).

- For all other policies, if the policy effective date is on or after October 1, 2017, the Grandfathering Type Code cannot be blank.

DATA ELEMENT: HFIAA/Section-28 Indicator

ALIAS: None

ACRONYM: (PMF) HFIAA_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if a policy transaction was identified as a HFIAA premium refund transaction based on criteria for the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014 or premium refunds processed under Section 28 reunderwriting requirement.

EDIT CRITERIA: Alpha, acceptable values:

       Y -   Yes
     Blank -   No   (Not a HFIAA policy)

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for new business (11A), renewals (17A), endorsements (20A) and cancellations (26A) with policy effective dates within October 1, 2013 thru December 31, 2018. Also included are policy correction transactions (23A), policy reinstatement transactions (14A, 15A) and cancellation correction transactions (29A) associated with identified policies affected by HFIAA or Section 28 reunderwriting requirement.

NOTE:

- Policies with policy effective dates on or after October 1, 2013 that are not affected by HFIAA will report **blank** in the HFIAA/Section-28 indicator.

- For HFIAA cancel/rewrite transactions reported with HFIAA/Section-28 indicator 'Y', the **policy effective date** must be within October 1, 2013 thru December 31, 2018 – otherwise report **blank** in the HFIAA indicator.

- For HFIAA premium refund endorsements (20A) reported with HFIAA/Section-28 indicator 'Y', the **endorsement effective date** on the 20A must be within October 1, 2013 thru December 31, 2018, if the policy effective date is before October 1, 2013 **–or–** the policy effective date is on or after October 1, 2013.

- HFIAA/Section-28 indicator 'Y' will no longer need to be reported on policies effective January 1, 2019 and after – **blank** will be reported instead.

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DATA ELEMENT: HFIAA/Section-28 Loss Indicator

ALIAS: None

ACRONYM: (CMF) HFIAA_LOSS_IND

FILE: Claims Master (CMF)

DESCRIPTION:

Indicates a claim transaction submitted on a policy receiving a HFIAA premium refund based on criteria for the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014 or Section 28 reunderwriting requirement.

EDIT CRITERIA: Alpha, acceptable values:

        Y   -   Yes
     Blank   -   No   (Loss not associated with a HFIAA policy)

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for any claim transaction submitted on identified policies with policy effective dates on or after October 1, 2013 affected by HFIAA.

NOTE:

- Claim transactions on policies with policy effective dates prior to October 1, 2013 will report **blank**. Claim transactions on policies with policy effective dates on or after October 1 2013 that are not affected by HFIAA will also report **blank** in the HFIAA/Section-28 Loss indicator.

- Claim transactions on policies with policy effective dates within October 1, 2013 thru December 31, 2018 must report 'Y' in the HFIAA/Section-28 Loss indicator if the policy met the criteria for HFIAA or Section 28 requirement. This is related to HFIAA cancel/rewrite transactions on policies with existing claims. The claim must be backed out and resubmitted under the new policy.

- HFIAA/Section-28 Loss indicator 'Y' will no longer need to be reported on claim transactions for those policies effective January 1, 2019 and after – **blank** will be reported instead.

DATA ELEMENT: HFIAA Surcharge

ALIAS: None

ACRONYM: (PMF) HFIAA_SURG

FILE: Policy Master (PMF)

DESCRIPTION:

Beginning April 1, 2015, a new annual premium surcharge must be collected for each policy as shown below:

- $25 for Dwelling Form policies covering single-family primary residences, or individual condominium units or apartments in non-condominium buildings used as a primary residence by the named insured.
- $250 for policies covering non-residential properties or non-primary residences.
- $250 for policies covering entire condominium buildings or non-condominium multi-family buildings.

The HFIAA Premium Surcharge may be changed during a policy term. The change to the HFIAA Premium Surcharge amount is to be adjusted on a pro-rata basis.

EDIT CRITERIA: Signed Numeric in whole dollars

LENGTH: 8

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

SYSTEM FUNCTION: Compliance per HFIAA section 8.

REPORTING REQUIREMENT: Required for all new and renewal policies on or after April 1, 2015.

NOTE:

- If the Primary Residence Indicator is 'Y' and the Occupancy Type is '1', the HFIAA surcharge is $25.

- If the Primary Residence Indicator is 'Y' and the Condominium Indicator is 'U' and the Occupancy Type is '1', '2' or '3', the HFIAA surcharge is $25.

- If the Primary Residence Indicator is 'Y', Occupancy Type is '2' or '3', Condominium Indicator is 'N' or blank and the Total Amount of Insurance – Building is zero, the HFIAA surcharge is $25.

- If the Occupancy Type is '1', '2' or '3' and the Condominium Indicator is 'A', 'H' or 'L', the HFIAA surcharge is $250 regardless of the Primary Residence indicator.

- If the Occupancy Type is '4', the HFIAA surcharge is $250 regardless of the Primary Residence indicator.

- If the Primary Residence Indicator 'N', the HFIAA surcharge is $250.

DATA ELEMENT: HFIAA Surcharge - Refunded

ALIAS: None

ACRONYM: (PMF) HFIAA_SURCH_REFUND

FILE: Policy Master (PMF)

DESCRIPTION:

Total HFIAA Surcharge refunded in dollars and cents on overall coverage for a particular policy term. (see 'Cancellation/Voidance Reason' data element for instructions on how the refund is calculated.)

EDIT CRITERIA: Positive numeric in dollars and cents

LENGTH: 10 with an implied decimal of two positions

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

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Interior Water Depth - Appurtenant

ALIAS: Interior Water Height Appurtenant,
Interior Water Level Appurtenant

ACRONYM: Direct (CMF) Int-Water-Hgt-Mn
WYO (CMF) INT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

For an appurtenant building without a basement, this is the depth
of water, judging by the water marks on the interior of the
building, relative to the lowest floor of the building as defined
in the NFIP Flood Insurance Manual. In non-V Zones, the reference
point of the lowest floor is the top of the floor.

In V Zones, the reference point is the bottom of the floor beam.
For example, in a V Zone, water reaching 17 inches below the
bottom of the floor beam of the lowest floor is marked as a depth
of -17 inches. Water reaching 17 inches above the bottom of the
floor beam of the lowest floor is marked as a depth of +17 inches.

For an appurtenant building with a basement (floor below ground
level on all sides), the water depth is measured relative to the
top of the flooring of the floor above the basement. This is
judged by the interior water marks except in the case where water
has entered the basement through an entry point, such as a window,
that is at a higher level than that attained by the water filling
the basement. In this case, the water depth should be the entry
point relative to the floor above the basement as this is really
the flood level relative to the building.

As an example, suppose flood water has not reached the floor above
the basement, but has entered the basement through a window with a
lowest point of entry that is 24 inches below the floor above the
basement. Additionally, the flood is of short enough duration that
the water level in the basement does not reach the window. In this
case, the water depth is -24 inches. However, if a general
condition of flooding has caused water to enter a basement only
through seepage, then interior water marks are used to determine
the water depth relative to the floor above the basement.

In the case where only a main building has been damaged and water
has not reached the appurtenant building or there is no
appurtenant building, then the water depth is coded as +999.

EDIT CRITERIA: Numeric, positive or negative whole number
(reported in inches)

LENGTH: 4

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

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: Interior Water Depth - Main

ALIAS: Interior Water Height Main, Interior Water Level Main

ACRONYM: Direct (CMF) Int-Water-Hgt-Mn
WYO (CMF) INT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

For a main building without a basement, this is the depth of
water, judging by the water marks on the interior of the building,
relative to the lowest floor of the building as defined in the
NFIP Flood Insurance Manual. In non-V Zones, the reference point
of the lowest floor is the top of the floor.

In V Zones, the reference point is the bottom of the floor beam.
For example, in a V Zone, water reaching 17 inches below the
bottom of the floor beam of the lowest floor is marked as a depth
of -17 inches. Water reaching 17 inches above the bottom of the
floor beam of the lowest floor is marked as a depth of +17 inches.

For a main building with a basement (floor below ground level on
all sides), the water depth is measured relative to the top of the
flooring of the floor above the basement. This is judged by the
interior water marks except in the case where water has entered
the basement through an entry point, such as a window, that is at
a higher level than that attained by the water filling the
basement. In this case, the water depth should be the entry point
relative to the floor above the basement as this is really the
flood level relative to the building.

As an example, suppose flood water has not reached the floor above
the basement, but has entered the basement through a window with a
lowest point of entry that is 24 inches below the floor above the
basement. Additionally, the flood is of short enough duration that
the water level in the basement does not reach the window. In this
case, the water depth is -24 inches. However, if a general
condition of flooding has caused water to enter a basement only
through seepage, then interior water marks are used to determine
the water depth relative to the floor above the basement.

In the case where only an appurtenant building has been damaged
and water has not reached the main building, then the water depth
is coded as +999.

EDIT CRITERIA: Numeric, positive or negative whole number
(reported in inches)

LENGTH: 4

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

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: NAIC Number

ALIAS: None

ACRONYM: WYO (PMF) PRIOR-NAIC

FILE: Policy Master (PMF)

DESCRIPTION:

This number is to validate continuous NFIP coverage. The NAIC number will generally be the same as the reported WYO Prefix Code except for a rollover or transfer. For rollovers or transfers, the new WYO company would report the prior company's NAIC number

EDIT CRITERIA: Numeric

LENGTH: 5

DEPENDENCIES: None

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required on policies with an original new business date of October 1, 2016 or later.

NOTE: None

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Indicator

ALIAS: None

ACRONYM: WYO (PMF) PF-SFHA-PRIOR-POL

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if an applicant had a prior NFIP policy for the insured property.

EDIT CRITERIA: Alpha, acceptable values:

>   N - No
>   Y – Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.

- All Pre-FIRM policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.

- Pre-FIRM policies for buildings in SFHA with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.

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

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

        N - No
        Y – Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.

- Policies with Pre-FIRM SFHA – Lender Required under Mandatory Purchase Indicator 'N' or blank, must report a blank.

- Policies with Pre-FIRM SFHA – Lender Required under Mandatory Purchase Indicator 'Y', must report 'N' or 'Y'.

- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.

- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

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

ALIAS: None

ACRONYM: LAPSE-REASON

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

        N - No
        Y - Yes (due to community suspension)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.

- Policies with Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator 'N' or blank, must report a blank.

- Policies with Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator 'Y', must report 'N' or 'Y'.

DATA ELEMENT: 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 Pre-FIRM Subsidy Eligibility Indicator is not blank, then it must be reported with either 'N' or 'Y'.

- If Post-FIRM is 'N' and 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, 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, V, VE, V1-V30 cannot have default elevation difference).

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DATA ELEMENT: Reinstatement Date

ALIAS: None

ACRONYM: WYO (PMF)   WYO-REINST-DT

FILE: Policy Master (PMF)

DESCRIPTION:

The policy effective date of a reinstated NFIP policy. It is used to validate continuous NFIP coverage. May impact eligibility for Pre-FIRM subsidized rates or rating under the Newly Mapped rating procedure.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2016.

NOTE: None

DATA ELEMENT: Re-underwriting Status

ALIAS: None

ACRONYM: WYO (PMF) REUDW-STATUS

FILE: Policy Master (PMF)

DESCRIPTION:

This data element identifies the re-underwriting result, and whether there was a premium adjustment, based on outcome of clear flood risk communication provided to the policyholder (as a result of Section 28 of HFIAA).

EDIT CRITERIA: Alphabetic, Acceptable values:

        C – REUDW complete, no change in premium

        A – REUDW complete, additional premium required

        R – REUDW complete, premium refund

        N, blank – No REUDW

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with a policy effective date of October 1, 2016 or later.

NOTE:

- Policies with a policy effective date prior to October 1, 2016, can report blank.

DATA ELEMENT: Risk Rating Method

ALIAS: Manual, Specific (Submit for Rating), Alternative, or V-Zone Individual Risk Rating (NEW)

ACRONYM: WYO (PMF) RATE-METHOD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Manual Rating: This refers to any policy that is rated using the rate tables provided in the NFIP Flood Insurance Manual.

Specific Rating: This refers to rating done for an individual risk. This type of rating applies to Post-FIRM construction or substantial improvement for which no risk rate is published in the NFIP Flood Insurance Manual. An applicant for insurance on such a building must submit an application for approval and establishment of the risk premium rate. This submission should include a copy of the variance from the floodplain management ordinances issued by the community and a recent photograph or blueprint of the risk to be insured.

Alternative Rating: Only when the building is Pre-FIRM and the FIRM Zone is unknown can the alternative rating procedure be used. The NFIP assumes that the building is located in a Special Flood Hazard Area; the Pre-FIRM rates for Zone A in the NFIP Flood Insurance Manual are used to compute the premium. The agent or the insured may determine the FIRM Zone at a later date and use the information for rating. Effective October 1, 2013, Alternative policies will **not** be allowed to renew.

V-Zone Risk Factor Rating Form: During a severe coastal storm, a building's capability to withstand serious flood damage is directly related to several factors in addition to the elevation of the building's lowest floor. The most important of these are: (1) the building site; (2) the building support system; and (3) other construction details related to the building's resistance to wind and wave action. Owners who provide the NFIP with professional certification of information (on the V-Zone Risk Factor Rating Form) about these factors may qualify for substantial flood insurance rate discounts. This rating is used when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure.

Underinsured Condominium Master Policy (CMP): CMPs that are not insured for at least 80 percent of the actual cash value of the building or the maximum available, whichever is less, are rated according to the "CMP Minimum Rating Rule." CMPs that are Submit-for- Rates should be reported as Submit-for-Rates, regardless of insurance- to-value since that rating factor is taken into account when developing the rates.

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

DESCRIPTION: (Cont'd.)

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

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

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

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones. Effective October 1, 2016, this policy will be available for all residential and non-residential buildings solely in B, C, X, A99 and AR/AR dual flood risk zones (Rating Map Information).

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

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

Effective January 1, 2011, buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, were allowed to maintain the lower cost PRP for 2 years after the effective date of the map change. As of January 1, 2013, policies written as PRPs under the PRP Eligibility Extension could continue to be renewed as PRPs beyond the previously designated 2-year period. New risk rating methods 'P' and 'Q' were used to identify PRP eligibility. Since then, further changes were made regarding risk rating method 'P'. Risk rating method 'P' became invalid if the policy effective date is on or after October 1, 2013, and valid 'P's should renew as 'Q' after October 1, 2013. Any new business or renewals effective on or after April 1, 2015, cannot be issued using risk rating method 'Q'. Valid 'Q's should renew as 'R' after April 1, 2015. Refer to the Flood Insurance Manual, Preferred Risk Policy section for more information regarding PRP eligibility.

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

DESCRIPTION: (Cont'd.)

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

• The policy must be rated using the BFE printed on the FIRM that includes wave height.

• The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.

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

- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.

- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance – generally low-income persons – to have flood insurance coverage for a period of three years following a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

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

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007 that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer. Effective October 1, 2013, risk rating method 'T' will no longer be valid.

Leased Federal Property: Leased Federal Properties are identified as any properties leased from the Federal Government (including residential and nonresidential properties) that are determined to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Effective October 1, 2009, this type of property will be reported with risk rating method 'F'. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009. In order to establish actuarial rates, an Elevation Certificate (EC) must be available. If the EC is not received within 45 days from the date of notice, the policy may be nullified or issued using tentative rates.

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

DESCRIPTION: (Cont'd.)

Pre-FIRM policies with Elevation Certificate rating:
Effective October 1, 2013, there will be two new Risk Rating
Methods ('B', 'W') for policies covering Pre-FIRM buildings
that are elevation rated as part of the implementation of
the Biggert-Waters 2012, Section 100205.

Criteria for these policies are:
* Post-FIRM indicator is 'N'

* Flood risk zone is an SFHA

* Elevation difference is not the default value
  (+999). For Flood risk zone 'D' or 'Unnumbered V',
  elevation difference default value +999 is allowed.

If the elevation difference is zero or above, the policy
will be reported with Risk Rating Method 'B'. Policies with
Risk Rating Method 'B' can be elevation rated based on the
rate tables in the Flood Insurance Manual. If the elevation
difference is less than zero, the policy will be reported
with Risk Rating Method 'W'. Many of these rates are not in
the Flood Insurance Manual and may follow Submit-for
-Rate procedures. Rating rules for these two new Risk
Rating Methods ('B', 'W') are located in the Flood
Insurance Manual and Specific Rating Guidelines.

FEMA Pre-FIRM Special Rates: Effective October 1, 2013, in
order to account for those Pre-FIRM policies that do not
fall under the new risk rating method 'B' or 'W', a new
Risk Rating Method will be reported for these exceptions.
WYO companies that use special rates provided by FEMA must
report these Pre-FIRM policies with risk rating method 'E'.
FEMA Pre-FIRM Special Rates are to be used on new business
and renewal transactions. These rates are assigned and
approved by FEMA and not included in the Specific Rating
Guidelines.

Newly Mapped into SFHA: PRPs formerly issued with Risk
Rating Method 'Q' renewing on or after April 15, 2015, and
other new business or renewal policies effective on or
after April 1, 2015, properties newly mapped into the SFHA
from a non-SFHA by a map revision effective on or after
October 1, 2008 will use Risk Rating Method 'R'. When using
risk rating method 'R', the 'Rating Map Information' will
reflect the previous map, and the 'Current Map Information'
will reflect the most recent map information. When the
Current Map Information is an SFHA, risk rating method 'R'
can only be used for a new business or renewal policy
issued on or after April 1, 2015 and within 1 year of the
effective date of map revision, or April 15, 2015,
whichever is later (within one year of the effective date
of the most recent panel suffix for the panel number
reported in the Current Map Information field). Effective
April 1, 2015, valid flood risk zones (Rating Map
Information) are B, C, D and X. Effective October 1, 2016,
valid flood risk zones (Rating Map Information) are B, C,
D, X, A99 and AR/AR dual zones.

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

1 – Manual

2 – Specific

3 – Alternative

4 - V-Zone Risk Factor Rating Form

5 - Underinsured Condominium Master Policy

6 – Provisional

7 – Preferred Risk Policy (PRPs issued for eligible properties
   located within a non-Special Flood Hazard Area [non-SFHA] or
   flood risk zones A99 or AR/AR dual zones (effective October 1,
   2016)

8 – Tentative

9 – MPPP Policy

A - Optional Post-1981 V Zone

B - Pre-FIRM policies with elevation rating – Flood Insurance
   Manual rate tables

E – Pre-FIRM Special Rates

F – Leased Federal Property

G – Group Flood Insurance Policy (GFIP)

P – Preferred Risk Policy (A PRP renewal issued in the
    first year following a map revision for an eligible
    property that was newly mapped into the SFHA by the
    map revision, or new business written for an
    eligible property that was newly mapped into the
    SFHA by a map revision effective on or after October
    1, 2008 – PRP Eligibility Extension). Effective
    October 1, 2013, 'P' will invalid to report.

Q - Preferred Risk Policy (subsequent PRP renewals
    where the previous policy year was reported as a
    'P' or 'Q'). Effective April 1, 2015, no new
    business or renewal can be written with 'Q'.
    Policies written with 'Q' prior to April 1, 2015
    should renew as 'R'.

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

   R – Newly Mapped into SFHA

   S – FEMA Special Rates

   T – Severe Repetitive Loss Properties (formerly Target
       Group Full Risk). Effective October 1, 2013, code
       will no longer be valid.

   W – Pre-FIRM policies with elevation rating – Submit-
       for-Rate procedures

LENGTH: 1

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

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Building

ALIAS: Building Coverage

ACRONYM: (PMF) T-COV-BLD

FILE: Policy Master (PMF)
      Actuarial (APOL)

DESCRIPTION:

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

Emergency Program:

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

Regular Program:

Single-Family Dwelling	$250,000	
Two- to Four-Family Dwelling	$250,000	
Other Residential	$500,000	**(eff. June 1, 2014)**
Nonresidential	$500,000	

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

Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy or Newly Mapped Policy. The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Newly Mapped policies were effective April 1, 2015.

PRP/NMP Residential building coverage amounts:

Single Family, 2-4 Family:

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

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

DESCRIPTION: (Cont'd.)

PRP/NMP Other Residential building coverage amounts:

Prior to June 1, 2014:

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

Effective on or after June 1, 2014:

$ 20,000	$ 75,000	$150,000	$300,000	$450,000
$ 30,000	$100,000	$200,000	$350,000	$500,000
$ 50,000	$125,000	$250,000	$400,000	

Building coverage amounts $350,000 and $450,000 became effective April 1, 2015.

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

PRP/NMP Non-residential building coverage amounts:

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

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

Effective on or after May 1, 2008:

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

Group Flood Insurance Policy (GFIP)

Effective October 1, 2015, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is $33,000.

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

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

DESCRIPTION: (Cont'd.)

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

LENGTH: 8

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

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Contents

ALIAS: Contents Coverage

ACRONYM: (PMF) T-COV-CONT

FILE: Policy Master (PMF)
       Actuarial (APOL)

DESCRIPTION:

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

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

Emergency Program:

Residential	$ 10,000
Nonresidential	$100,000

Regular Program:

Residential	$100,000
Nonresidential	$500,000

Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents-only policies are not available for contents located in basement only. Individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage. Effective April 1, 2015, contents-only coverage will be available for Newly Mapped policies.

PRP/NMP Residential contents coverage amounts:

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

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

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

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

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

DESCRIPTION: (Cont'd)

PRP/NMP Non-residential contents coverage amounts: ▌

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

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

Effective on or after May 1, 2008:

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

Group Flood Insurance Policy (GFIP)

Effective October 1, 2015, the limit of coverage for Group
Flood Insurance Policy (GFIP) existing and new policies issued
under the Individual and Households Program (IHP) is $33,000.

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

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

LENGTH: 5

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

SYSTEM FUNCTION: Premium Computation
                       Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Value of Contents (ACV)

ALIAS: Property Value - Contents

ACRONYM: Direct (CMF) Prop-Val-Cont
        WYO (CMF) VAL-Cont

FILE: Claims Master (CMF)
      Actuarial (APOL)

DESCRIPTION:

The actual cash value before flood damage in whole dollars of insurable contents located in all parts of a building occupied by the policyholder and in qualifying appurtenant buildings as applicable under the policy. Actual cash value is replacement cost less depreciation. For a single-family building with multiple occupancies, this is the value of contents contained in the policyholder occupied portions of the building, such as a condominium unit or apartment.

The adjuster can make a best estimate of this value based on informed judgment. This has important use in flood insurance ratemaking and is desirable information.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is either determined by the WYO Company or obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Underinsurance
                    Analysis of Depth-Damage Relationships

REPORTING REQUIREMENT: Required

DATA ELEMENT: Water Depth - Relative to Main Building

ALIAS: Water Height, Water Level

ACRONYM: Direct (CMF) Water-Hgt
            WYO (CMF) WATER-DEPTH

FILE: Claims Master (CMF)
         Actuarial (APOL)

DESCRIPTION:

For a main building without a basement, this is the depth of
water, judging by the water marks on the interior of the
building, relative to the lowest floor of the building as
defined in the NFIP Flood Insurance Manual. In non-V Zones,
the reference point of the lowest floor is the top of the
flooring. In V Zones, the reference point is the bottom of the
floor beam. For example, in a V Zone, water reaching 2 feet
below the bottom of the floor beam of the lowest floor is
marked as a depth of -2 feet. Water reaching 2 feet above the
bottom of the floor beam of the lowest floor is marked as a
depth of +2 feet.

For a main building with a basement (floor below ground level
on all sides), the water depth is measured relative to the top
of the flooring of the floor above the basement. This is
judged by the interior water marks except in the case where
water has entered the basement through an entry point, such as
a window, that is at a higher level than that attained by the
water filling the basement. In this case, the water depth
should be the entry point relative to the floor above the
basement as this is really the flood level relative to the
building.

As an example, suppose flood water has not reached the floor
above the basement, but has entered the basement through a
window that is 2 feet below the floor above the basement.
Additionally, the flood is of short enough duration that the
water level in the basement does not reach the window. In this
case, the water depth is -2 feet. However, if a general
condition of flooding has caused water to enter a basement
only through seepage, then interior water marks are used to
determine the water depth relative to the floor above the
basement.

In the case where only an appurtenant building has been
damaged and water has not reached the main building, then the
water depth is coded as +99.

EDIT CRITERIA: Numeric, positive or negative whole number
                  (**reported in feet**)

LENGTH: 3

DATA ELEMENT: Water Depth - Relative to Main Building (Cont'd.)

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

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: WYO Reported Original New Business Effective Date

ALIAS: None

ACRONYM: WYO (PMF) WYO-ORG-NB-DT

FILE: Policy Master (PMF)

DESCRIPTION:

This data element indicates the original inception date of the policy, regardless of the insurer. It is used to validate continuous coverage.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2016.

NOTE: The following must occur when the WYO Reported Original New Business Effective Date is reported and the date is on or after October 1, 2016:

- The Prior Policy Number must not be blank if the New/Rollover/Transfer indicator is not 'N'.

- The Reinstatement Date must be reported if the New/Rollover/Transfer indicator is not 'N' or if the renewal effective date is more than one day after the previous policy year expiration date. For a rollover or transfer, the WYO Reported Original New Business Effective Date and the Reinstatement Date must be the same.

- Policies with a Legacy System Services (LSS) assigned Original New Business Date on after October 1, 2016 where the WYO Reported Original New Business Effective Date does not match the month and day of the Reinstatement Date, Pre-FIRM subsidized and Newly Mapped rates are not available.

PART 5 - CODES

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INTRODUCTION

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

ADDITIONS/EXTENSIONS INDICATOR

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

AGRICULTURAL STRUCTURE INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

AREA BELOW ELEVATED FLOOR - ELEVATORS

DESCRIPTION	CODE
Yes	Y
No	N

AREA BELOW ELEVATED FLOOR – ENCLOSED FINISHED AREA INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

AREA BELOW ELEVATED FLOOR – GARAGE INDICATOR

DESCRIPTION	CODE
Adjacent to the elevated floor	A
Beneath the elevated floor	B
No garage	N

AREA BELOW ELEVATED FLOOR – M/E INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

AREA BELOW ELEVATED FLOOR – M/E VALUE INDICATOR

DESCRIPTION	CODE
$0 to $10,000	1
$10,001 to $20,000	2
Over $20,000	3

AREA BELOW ELEVATED FLOOR – WASHER/DRYER INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

AREA BELOW ELEVATED FLOOR – WASHER/DRYER VALUE INDICATOR

DESCRIPTION	CODE
$0 to $5,000	1
$5,001 to $10,000	2
Over $10,000	3

BASEMENT M/E INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

BASEMENT M/E VALUE INDICATOR

DESCRIPTION	CODE
$0 to $10,000	1
$10,001 to $20,000	2
Over $20,000	3

BASEMENT WASHER/DRYER INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

BASEMENT WASHER/DRYER VALUE INDICATOR

DESCRIPTION	CODE
$0 to $5,000	1
$5,001 to $10,000	2
Over $10,000	3

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

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

BUILDING CONSTRUCTION DATE TYPE

DESCRIPTION	CODE
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)

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Yes	Y
No	N

BUILDING ON FEDERAL LAND INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

BUILDING OVER WATER TYPE

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

BUILDING PURPOSE TYPE

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

BUILDING WALLED/ROOFED INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

BUSINESS PROPERTY INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Open	A
Closed With Payment	C
Closed Without Payment	X

COINSURANCE CLAIM SETTLEMENT INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Yes (condo)	Y
No (not condo)	N

CONDOMINIUM INDICATOR

DESCRIPTION	CODE
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)

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
$ 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

DESCRIPTION	CODE
$ 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

DESCRIPTION	CODE
$ 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

DESCRIPTION	CODE
$ 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.

DESCRIPTION	CODE
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

DESCRIPTION	CODE
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

ELEVATED BUILDING INDICATOR

DESCRIPTION	CODE
Elevated Building	Y
Not Elevated Building	N

ELEVATING FOUNDATION TYPE

DESCRIPTION	CODE
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

DESCRIPTION	CODE

Post-FIRM Zone A Rate Tables:

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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Fully	F
None	N
Partially	P

ENCLOSURE USE INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

ENGINEERED FLOOD OPENINGS INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

ENTIRE BUILDING COVERAGE INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

EXTERIOR WALL STRUCTURE TYPE

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

EXTERIOR WALL SURFACE TREATMENT

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

FACTORS RELATED TO CAUSE OF LOSS

DESCRIPTION	CODE
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

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

FINAL PAYMENT INDICATOR - CONTENTS

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

FINAL PAYMENT INDICATOR - ICC

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

FLOOD CHARACTERISTICS

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

FLOOD OPENINGS INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

FLOODPROOFED INDICATOR

DESCRIPTION	CODE
Floodproofed	Y
Not Floodproofed	N

FLOOR BELOW GRADE INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

FOUNDATION TYPE

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Yes	Y
No	N

GARAGE INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

GARAGE M/E INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

GARAGE USE INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

GRANDFATHERING TYPE CODE

DESCRIPTION	CODE
No Grandfathering	1
Grandfathering Built to Code	2
Grandfathering Continuous Coverage	3

HFIAA/SECTION-28 INDICATOR

DESCRIPTION	CODE
Yes	Y
Blank (Not a HFIAA policy)	Blank

HFIAA/SECTION-28 LOSS INDICATOR

DESCRIPTION	CODE
Yes	Y
Blank (Loss not associated with a HFIAA policy)	Blank

HOUSE WORSHIP INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

ICC CLAIM INDICATOR

DESCRIPTION	CODE
Not an ICC Claim	N or Blank
Repetitive Loss ICC Claim	R
Substantial Damage ICC Claim	S

ICC MITIGATION INDICATOR

DESCRIPTION	CODE
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

INSURANCE TO VALUE RATIO INDICATOR

DESCRIPTION   CODE

Less than .50   1
.50 - .74   2
.75 or More   3

LENDER INDICATOR

DESCRIPTION   CODE

Yes   Y
No   N

LOCATION OF CONTENTS INDICATOR

DESCRIPTION   CODE

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

DESCRIPTION   CODE

Yes   Y
No   N

MITIGATION OFFER INDICATOR

DESCRIPTION   CODE

Refused mitigation offer   Y
No offer or did not refuse mitigation offer   N or Blank

NAME FORMAT INDICATOR

DESCRIPTION   CODE

Person   P
Group   G

NAME OR DESCRIPTIVE INFORMATION INDICATOR

DESCRIPTION	CODE
Name	N
Descriptive	D
Legal Address	L

NEW/ROLLOVER/TRANSFER INDICATOR

DESCRIPTION	CODE
New Issue	N
Rollover/Renewal	R
Rollover/Renewal with Elevation Certification Date prior to October 1, 1997 (eff. 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

DESCRIPTION	CODE
Yes	Y
No	N

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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.)

DESCRIPTION   CODE

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 equip-
   ment (M&E) servicing the building located below the BFE.   94

OBSTRUCTION TYPE (cont'd)

DESCRIPTION	CODE
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

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

POLICY ASSIGNMENT TYPE

DESCRIPTION	CODE
No assignment	N or Blank
Assignment due to new purchase	P
Other Assignment	O

POLICY STATUS INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Post-FIRM Construction	Y
Pre-FIRM Construction	N

PRE-FIRM SFHA – COMMUNITY REINSTATEMENT INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

PRE-FIRM SFHA – LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

PRE-FIRM SFHA – PRIOR POLICY INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

PRE-FIRM SFHA – PRIOR POLICY LAPSED POLICY INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

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

DESCRIPTION	CODE
Yes (due to community suspension)	Y
No	N

PRE-FIRM SUBSIDY ELIGIBILITY INDICATOR

DESCRIPTION	CODE
Eligible for Pre-FIRM subsidized rates	Y
Not eligible for Pre-FIRM subsidized rates	N or Blank

PREMIUM PAYMENT INDICATOR

DESCRIPTION	CODE
Credit Card	C
Cash/Check	Blank

PRIMARY RESIDENCE INDICATOR

DESCRIPTION	CODE
Primary Residence of Insured	Y
Non-Primary Residence	N

PROPERTY PURCHASE INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

REGULAR/EMERGENCY PROGRAM INDICATOR

DESCRIPTION	CODE
Emergency Program	E
Regular Program	R

RENTAL PROPERTY INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

REPETITIVE LOSS TARGET GROUP INDICATOR

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

DESCRIPTION	CODE
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

REPLACEMENT COST INDICATOR

DESCRIPTION	CODE
Replacement Cost Basis	R
Actual Cash Value Basis	A

RE-UNDERWRITING STATUS

DESCRIPTION	CODE
REUDW complete – no change in premium	C
REUDW complete – additional premium required	A
REUDW complete – premium refund	R
No REUDW	N, blank

RISK RATING METHOD

DESCRIPTION	CODE
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

DESCRIPTION	CODE
No	N
Yes	Y

SPECIAL EXPENSE TYPE

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

SRL PROPERTY INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

STATE-OWNED PROPERTY

DESCRIPTION	CODE
State-Owned	Y
Not State-Owned	N

SUBSIDIZED RATED INDICATOR

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

SUBSTANTIAL IMPROVEMENT INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
No	N
Yes	Y

TENANT INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

VALID POLICY INDICATOR

DESCRIPTION	CODE
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)

DESCRIPTION	CODE
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)

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

WYO TRANSACTION CODE

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION

	CODE
Yes, Certification Provided	Y
No, Certification Not Provided	N

11 New Business

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

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

11 New Business (Cont'd.)

	Field Length	Record Position
Record A (Cont'd.)		
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.)

	Field Length	Record Position
Record A (Cont'd.)		
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/Section-28 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 Ind.	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 Ind.	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

	Field Length	Record Position
Record A (Cont'd.)		
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 Ind.	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
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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12 Mailing Address Data

Record A	Field Length	Record Position
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/Section-28 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

Record A	Field Length	Record Position
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/Section-28 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

Record A	Field Length	Record Position
Transaction Code (15A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/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
Reinstatement Premium	9	259-267
Risk Rating Method	1	268
Policy Term Indicator	1	269
Premium Payment Indicator	1	270
New/Rollover/Transfer Indicator	1	271
Endorsement Effective Date	8	272-279
Insurance to Value Ratio Indicator	1	280
Elevation Certificate Indicator	1	281
1981 Post-FIRM V Zone Certification Ind.	1	282
Filler	3	283-285

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

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

Record A (Cont'd.)	Field Length	Record Position
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.)

Record A (Cont'd.)	Field Length	Record Position
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/Section-28 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 Ind.	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 Ind.	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.)

Record A (Cont'd.)	Field Length	Record Position
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 Ind.	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
NAIC Number	5	765-769
Reinstatement Date	8	770-777
Re-underwriting Status	1	778
WYO Reported Original New Business Eff. Date	8	779-786
Reserved for NFIP Use2	214	787-1000

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17 Renewal

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

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

	Field Length	Record Position
Record A (Cont'd.)		
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.)

Record A (Cont'd.)

	Field Length	Record Position
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/Section-28 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 Ind.	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 Ind.	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.)

Record A (Cont'd.)	Field Length	Record Position
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 Ind.	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
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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20 Endorsement

Record A	Field Length	Record Position
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.)

Record A (Cont'd.)	Field Length	Record Position
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.)

Record A (Cont'd.)	Field Length	Record Position
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/Section-28 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 Ind.	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 Ind.	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.)

Record A (Cont'd.)	Field Length	Record Position
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 Ind.	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
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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23 Policy Correction

Record A	Field Length	Record Position
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.)

	Field Length	Record Position
Record A (Cont'd.)		
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.)

Record A (Cont'd.)	Field Length	Record Position
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/Section-28 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 Ind.	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 Ind.	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.)

Record A (Cont'd.)	Field Length	Record Position
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 Ind.	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
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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26 Cancellation

Record A	Field Length	Record Position
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/Section-28 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

Record A	Field Length	Record Position
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/Section-28 Indicator	1	63
HFIAA Surcharge – Refunded	10	64-73
Reserved for NFIP Use	384	74-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

31 Open Claim/Loss - Reserve

Record A	Field Length	Record Position
Transaction Code (31A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Reserve - Building	12	38-49
Reserve - Contents	9	50-58
Cause of Loss	1	59
Water Depth – Relative to Main Building	3	60-62
Total Property Value - Main and Appurtenant (ACV)	10	63-72
Total Building Damages - Main and Appurtenant (ACV)	10	73-82
Total Damage to Contents - Main and Appurtenant (ACV)	7	83-89
Expense of Contents Removal	4	90-93
Total Expense of Temp. Flood Protection	4	94-97
Building Claim Payment (ACV or RCV)	12	98-109
Contents Claim Payment (ACV)	9	110-118
Payment Date	8	119-126
Final Payment Indicator - Building	1	127
Final Payment Indicator - Contents	1	128
Replacement Cost Indicator	1	129
Expense of Manufactured (Mobile) Home Removal	4	130-133
Total Property Value - Main and Appurtenant (RCV)	10	34-143
Total Building Damages - Main and Appurtenant (RCV)	10	144-153
Total Damage to Contents - Main and Appurtenant (RCV)	7	154-160
ICC Claim Payment	7	161-167
ICC Mitigation Indicator	1	168
ICC Claim Indicator	1	169
ICC Prior Date of Loss	8	170-177
ICC Property Value - Current	10	178-187
ICC Property Value - Prior	10	188-197
ICC Actual Expense	10	198-207
ICC Flood Damage Amount - Prior	10	208-217
Final Payment Indicator - ICC	1	218
Reserve - ICC	7	219-225
HFIAA/Section-28 Loss Indicator	1	226
Damage – Main (ACV)	10	227-236
Damage – Appurtenant (ACV)	7	237-243
Damage to Contents – Main (ACV)	7	244-250
Damage to Contents – Appurtenant (ACV)	7	251-257
Value of Contents (ACV)	7	258-264
Exterior Water Depth - Main	4	265-268
Exterior Water Depth - Appurtenant	4	269-272
Interior Water Depth - Main	4	273-276
Interior Water Depth – Appurtenant	4	277-280

31 Open Claim/Loss – Reserve (Cont'd.)

	Field Length	Record Position
Record A		
Adjuster Individual Flood Control Number	8	281–288
Adjusting Firm Flood Identifier	3	289–291
Reserved for NFIP Use	166	292–457
Original Submission Month	6	458–463
Rejected Transaction Control Number	6	464–469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471–500
Reserved for NFIP Use2	500	501–1000

31 Open Claim/Loss – Reserve (Cont'd.)

Record B	Field Length	Record Position
Transaction Code (31B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Filler	31	71-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Reserved for NFIP Use	350	108-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

34 Reopen Claim/Loss

Record A	Field Length	Record Position
Transaction Code (34A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Reopen Date	8	5-42
Reserve - Building	12	43-54
Reserve - Contents	9	55-63
Building Claim Payment (ACV or RCV)	12	64-75
Contents Claim Payment (ACV)	9	76-84
Payment Date	8	85-92
Final Payment Indicator - Building	1	93
Final Payment Indicator - Contents	1	94
ICC Claim Payment	7	95-101
Final Payment Indicator - ICC	1	102
Reserve - ICC	7	103-109
HFIAA/Section-28 Loss Indicator	1	110
Adjuster Individual Flood Control Number	8	111-118
Adjusting Firm Flood Identifier	3	119-121
Reserved for NFIP Use	336	122-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

37 Change Reserve

Record A	Field Length	Record Position
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator - Building	1	63
Final Payment Indicator - Contents	1	64
Final Payment Indicator - ICC	1	65
HFIAA/Section-28 Loss Indicator	1	66
Adjuster Individual Flood Control Number	8	67-74
Adjusting Firm Flood Identifier	3	75-77
Reserved for NFIP Use	380	78-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

40 Partial Payment

Record A	Field Length	Record Position
Transaction Code (40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	8	75-82
Adjusting Firm Flood Identifier	3	83-85
Reserved for NFIP Use	372	86-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

43 Close Claim/Loss

Record A	Field Length	Record Position
Transaction Code (43A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth – Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Building Claim Payment (ACV or RCV)	12	77-88
Contents Claim Payment (ACV)	9	89-97
Payment Date	8	98-105
Replacement Cost Indicator	1	106
Claim/Loss Closed Date	8	107-114
Expense of Manufactured (Mobile) Home Removal	4	115-118
Claim Closed without Payment Reason – Building	2	119-120
Claim Closed without Payment Reason - Contents	2	121-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value – Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Claim Payment	7	152-158
ICC Mitigation Indicator	1	159
ICC Claim Indicator	1	160
ICC Prior Date of Loss	8	161-168
ICC Property Value - Current	10	169-178
ICC Property Value - Prior	10	179-188
ICC Actual Expense	10	189-198
ICC Flood Damage Amount - Prior	10	199-208
Final Payment Indicator - ICC	1	209
Claim Closed Without Payment Reason - ICC	2	210-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA/Section-28 Loss Indicator	1	213
Damage – Main (ACV)	10	214-223
Damage – Appurtenant (ACV)	7	224-230
Damage to Contents – Main (ACV)	7	231-237
Damage to Contents – Appurtenant (ACV)	7	238-244
Value of Contents (ACV)	7	245-251
Exterior Water Depth - Main	4	252-255
Exterior Water Depth - Appurtenant	4	256-259
Interior Water Depth - Main	4	260-263
Interior Water Depth – Appurtenant	4	264-267

43 Close Claim/Loss (Cont'd.)

Record A	Field Length	Record Position
Adjuster Individual Flood Control Number	8	268-275
Adjusting Firm Flood Identifier	3	276-278
Reserved for NFIP Use	179	279-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

43 Close Claim/Loss (Cont'd.)

Record B	Field Length	Record Position
Transaction Code (43B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Filler	31	71-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Reserved for NFIP Use	350	108-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

46 Close Claim/Loss Without Payment

Record A	Field Length	Record Position
Transaction Code (46A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Closed Date	8	35-42
Claim Closed Without Payment Reason – Building	2	43-44
Claim Closed Without Payment Reason - Contents	2	45-46
Claim Closed Without Payment Reason - ICC	2	47-48
HFIAA/Section-28 Loss Indicator	1	49
Adjuster Individual Flood Control Number	8	50-57
Adjusting Firm Flood Identifier	3	58-60
Reserved for NFIP Use	397	61-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

49 Addition to Final Payment

Record A	Field Length	Record Position
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages - Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason - Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinsurance Claim Settlement Indicator	1	152
HFIAA/Section-28 Loss Indicator	1	153
Damage – Main (ACV)	10	154-163
Damage – Appurtenant (ACV)	7	164-170
Damage to Contents – Main (ACV)	7	171-177
Damage to Contents – Appurtenant (ACV)	7	178-184
Value of Contents (ACV)	7	185-191
Adjuster Individual Flood Control Number	8	192-199
Adjusting Firm Flood Identifier	3	200-202
Reserved for NFIP Use	255	203-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

49 Addition to Final Payment (Cont'd.)

Record B	Field Length Position	Record
Transaction Code (49B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Property Value - Main (ACV)	10	35-44
Property Value - Appurtenant (ACV)	7	45-51
Reserved for NFIP Use	406	52-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

52 Recovery After Final Payment

Record A	Field Length	Record Position
Transaction Code (52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages - Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents - Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
Coinsurance Claim Settlement Indicator	1	186
HFIAA/Section-28 Loss Indicator	1	187
Damage – Main (ACV)	10	188-197
Damage – Appurtenant (ACV)	7	198-204
Damage to Contents – Main (ACV)	7	205-211
Damage to Contents – Appurtenant (ACV)	7	212-218
Value of Contents (ACV)	7	219-225
Adjuster Individual Flood Control Number	8	226-233
Adjusting Firm Flood Identifier	3	234-236
Reserved for NFIP Use	221	237-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

52 Recovery After Final Payment (Cont'd.)

Record B	Field Length	Record Position
Transaction Code (52B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Factors Related to Cause of Loss	1	35
Property Value - Main (ACV)	10	36-45
Property Value - Appurtenant (ACV)	7	46-52
Reserved for NFIP Use	405	53-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

61 General Claim/Loss Correction

Record A	Field Length	Record Position
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth – Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve – Building	12	77-88
Reserve – Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason – Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason – Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204
Reserve - ICC	7	205-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA/Section-28 Loss Indicator	1	213
Damage – Main (ACV)	10	214-223
Damage – Appurtenant (ACV)	7	224-230
Damage to Contents – Main (ACV)	7	231-237
Damage to Contents – Appurtenant (ACV)	7	238-244
Value of Contents (ACV)	7	245-251
Exterior Water Depth - Main	4	252-255
Exterior Water Depth - Appurtenant	4	256-259
Interior Water Depth - Main	4	260-263
Interior Water Depth – Appurtenant	4	264-267
Adjuster Individual Flood Control Number	8	268-275
Adjusting Firm Flood Identifier	3	276-278

61 General Claim/Loss Correction (Cont'd)

Record A	Field Length	Record Position	
Reserved for NFIP Use	179	279–457	▮
Original Submission Month	6	458–463	
Rejected Transaction Control Number	6	464–469	
Sort Sequence Key	1	470	
Reserved for WYO Company Use	30	471–500	
Reserved for NFIP Use2	500	501–1000	

61 General Claim/Loss Correction (Cont'd.)

Record B	Field Length Position	Record
Transaction Code (61B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Filler	31	71-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Reserved for NFIP Use	350	108-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

64 Claim Payment Correction

Record A	Field Length	Record Position
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator - Building	1	64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	8	75-82
Adjusting Firm Flood Identifier	3	83-85
Reserved for NFIP Use	372	86-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

67 Recovery Correction

Record A	Field Length	Record Position
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
HFIAA/Section-28 Loss Indicator	1	111
Adjuster Individual Flood Control Number	8	112-119
Adjusting Firm Flood Identifier	3	120-122
Reserved for NFIP Use	335	123-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

71 Special Allocated Loss Adjustment Expense

Record A	Field Length	Record Position
Transaction Code (71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	8	54-61
Adjusting Firm Flood Identifier	3	62-64
Reserved for NFIP Use	393	65-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

74 Special Allocated Loss Adjustment Expense Correction

Record A	Field Length	Record Position
Transaction Code (74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	8	54-61
Adjusting Firm Flood Identifier	3	62-64
Reserved for NFIP Use	393	65-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

81 Change Policy Number Key

Record A	Field Length	Record Position
Transaction Code (81A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Old Policy Number	10	17-26
New Policy Number	10	27-36
HFIAA/Section-28 Indicator	1	37
Reserved for NFIP Use	420	38-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

84 Change Date of Loss Key

Record A	Field Length	Record Position
Transaction Code (84A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Old Date of Loss	8	27-34
New Date of Loss	8	35-42
HFIAA/Section-28 Loss Indicator	1	43
Reserved for NFIP Use	414	44-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

87 Change Claim Payment Date Key

Record A	Field Length	Record Position
Transaction Code (87A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Old Payment Date	8	35-42
New Payment Date	8	43-50
HFIAA/Section-28 Loss Indicator	1	51
Reserved for NFIP Use	406	52-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

99 Lender Data (Expired Policy Notification)

Record A	Field Length	Record Position
Transaction Code (99A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
First Lender Name	30	27-56
First Lender Street Address	50	57-106
First Lender City	30	107-136
First Lender State	2	137-138
First Lender ZIP Code	9	139-147
First Lender Loan Number	15	148-162
Second Lender Name	30	163-192
Second Lender Street Address	50	193-242
Second Lender City	30	243-272
Second Lender State	2	273-274
Second Lender ZIP Code	9	275-283
Second Lender Loan Number	15	284-298
HFIAA/Section-28 Indicator	1	299
Reserved for NFIP Use	158	300-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R^1 I^2	S^3	$\$¢^4$ $\$^5$ $\$/100^6$	Picture
Actual Salvage Recovery	I	S	$¢	9(10)V99
Actual Salvage Recovery Date	R	–	–	9(8)YYYYMMDD
Additional Building Rate WYO	R	–	–	9(2)V999
Additional Contents Rate WYO	R	–	–	9(2)V999
Additions/Extensions Indicator	R	–	–	X
Adjuster Individual Flood Control Num.	R	–	–	9(8)
Adjusting Firm Flood Identifier	R	–	–	9(3)
Agricultural Structure Indicator	R	–	–	X
Alteration Date	R	–	–	9(8)YYYYMMDD
Application Date	R	–	–	9(8)YYYYMMDD
Area Below Elevated Floor – Elevators	R	–	–	X
Area Below Elevated Floor – Enclosed Finished Area Indicator	R	–	–	X
Area Below Elevated Floor – Garage Indicator	R	–	–	X
Area Below Elevated Floor – M/E Ind.	R	–	–	X
Area Below Elevated Floor – M/E Value Amount	R	–	–	9(6)
Area Below Elevated Floor – M/E Value Indicator	R	–	–	X
Area Below Elevated Floor – Number of Flood Openings	R	–	–	9(3)
Area Below Elevated Floor – W/D Ind.	R	–	–	X
Area Below Elevated Floor – W/D Value Amount	R	–	–	9(6)
Area Below Elevated Floor – W/D Value Indicator	R	–	–	X
Base Flood Elevation (BFE) (Rating Map Info.)	R	S	–	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	–	–	X
Basement M/E Indicator	R	–	–	X
Basement M/E Value Amount	R	–	–	9(6)
Basement M/E Value Indicator	R	–	–	X
Basement W/D Indicator	R	–	–	X
Basement W/D Value Amount	R	–	–	9(6)
Basement W/D Value Indicator	R	–	–	X
Basic Building Rate WYO	R	–	–	9(2)V999
Basic Contents Rate WYO	R	–	–	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	$¢	S9(10)V99
Building Claim Payment Recovery	I	S	$¢	S9(10)V99
Building Construction Date Type	R	–	–	X
Building Damage Subject to Policy Exclusions (ACV)	R	–	–	X
Building in Course of Construction Indicator	R	–	–	X
Building on Federal Land Indicator	R	–	–	X
Building over Water Type	R	–	–	X
Building Purpose Type	R	–	–	X
Building Purpose Type Percent	R	–	–	9(2)
Building Description Type	R	–	–	XX
Building Walled/Roofed Indicator	R	–	–	X
Business Property Indicator	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

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

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

Data Element	R[1] I[2]	S[3]	\$¢[4] \$[5] \$/100[6]	Picture
Closed Date	R	–	–	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	–	–	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.	R	–	–	XX
Claim Closed w/o Pymt. Reason - Cont.	R	–	–	XX
Claim Closed w/o Pymt. Reason – ICC	R	–	–	XX
Coinsurance Claim Settlement Indicator	R	–	–	X
Community Identification Number (Rating Map Info.)	R	–	–	X(6)
Condominium Form of Ownership Indicator	R	–	–	X
Condominium Indicator	R	–	–	X
Condominium Master Policy Units	R	–	–	9(5)
Contents Claim Payment (ACV)	I	S	\$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	\$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	–	–	X
Coverage Req. for Disaster Assistance	R	–	–	X
CRS Classification Credit Percentage	R	–	–	9(2)
Current Map Date	R	–	–	9(8)YYYYMMDD
Current Map Info - Base Flood Elevation (BFE)	R	S	–	S9(5)V9
Current Map Info - Community Identification Number	R	–	–	X(6)
Current Map Info - Flood Risk Zone	R	–	–	X(3)
Current Map Info - Map Panel Number	R	–	–	X(4)
Current Map Info - Map Panel Suffix	R	–	–	X
Current Map Info – Prior Policy Number (**renamed**)	R	–	–	X(10)
Damage - Appurtenant (ACV)	R	–	\$	9(7)
Damage - Main (ACV)	R	–	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	–	\$	9(7)
Damage to Contents - Main (ACV)	R	–	\$	9(7)
Date of Loss	Key	–	–	9(8)YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	–	–	X
Deductible - App. to Cont. Claim Pymt.	R	–	–	X
Deductible - Building	R	–	–	X
Deductible - Contents	R	–	–	X
Deductible Percentage WYO	R	–	–	9V999
Diagram Number	R	–	–	X
Duration Bldg. Will Not Be Habitable	R	–	–	X
Duration of Flood Waters in Bldg.	R	–	–	9(3) Hours
Elevated Bldg. Indicator	R	–	–	X
Elevating Foundation Type	R	–	–	X
Elevation Certificate Indicator	R	–	–	X
Elevation Certification Date	R	–	–	9(8)YYYYMMDD
Elevation Difference	R	S	–	S9(4)
Enclosure Material Type	R	–	–	X
Enclosure Size	R	–	–	9(6)
Enclosure Type	R	–	–	X
Enclosure Use Indicator	R	–	–	X
Endorsement Effective Date	R	–	–	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)
Engineered Flood Openings Indicator	R	–	–	X
Entire Building Coverage Indicator	R	–	–	X
Expense Constant	R	–	\$	9(3)
Expense of Contents Removal	R	–	\$	9(4)

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	Picture
Expense of Manufactured (Mobile) Home Removal	R	–	$	9(4)
Exterior Wall Structure Type	R	–	–	X
Exterior Wall Surface Treatment	R	–	–	X
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/Section-28 Indicator	R	–	–	X
HFIAA/Section-28 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
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)

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

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	Picture
Mailing ZIP Code	R	–	–	9(9)
Mandatory Purchase Indicator	R	–	–	X
Map Panel Number (Rating Map Info.)	R	–	–	X(4)
Map Panel Suffix (Rating Map Info.)	R	–	–	X
Mitigation Offer Indicator	R	–	–	X
NAIC Number	R	–	–	9(5)
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
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

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

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	Picture
Premium Receipt Date	R –	–		9(8)YYYYMMDD
Primary Residence Indicator	R –	–		X
Prior Policy Number	R –	–		X(10)
Probation Surcharge Amount WYO	R –		$	9(3)
Property Beginning Street Number	R –	–		X(10)
Property City	R –	–		X(30)
Property Purchase Date	R –	–		9(8)YYYYMMDD
Property Purchase Indicator	R –	–		X
Property State	R –	–		X(2)
Property Street Address	R –	–		X(50)
Property Value - Appurtenant (ACV)	R –		$	9(7)
Property Value - Main (ACV)	R –		$	9(10)
Property ZIP Code	R –	–		9(9)
Rate Table Code	R –	–		X(3)
Rated Map Date	R –	–		9(8)YYYYMMDD
Regular/Emergency Program Indicator	R –	–		X

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

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

Data Element	R^1 I^2	S^3	$\$¢^4$ $\$^5$ $\$/100^6$	Picture
Reinstatement Date	R	–	–	9(8) YYYYMMDD
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
Re-underwriting Status	R	–	–	X
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)

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

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

**The Repetitive Loss Target Group Indicator has been renamed to SRL Property Indicator, effective October 1, 2013.

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	Picture
Total Damage to Contents – Main and Appurtenant (RCV)	R	–	$	9(7)
Total Expense of Temp. Flood Protection	R	–	$	9(4)
Total Premium Refund	I	S	$¢	S9(7)V99
Total Property Value – Main and Appurtenant (ACV)	R	–	$	9(10)
Total Property Value – Main and Appurtenant (RCV)	R	–	$	9(10)
Valid Policy Indicator	R	–	–	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	–	–	X
Value of Contents (ACV)	R	–	$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	–	–	X
Waiting Period Type	R	–	–	X
Water Depth – Relative to Main Bldg.	R	S	–	S9(3)
WYO Prefix Code	Key	–	–	9(5)
WYO Reported Orig. New Business Eff. Date	R	–	–	9(8)YYYYMMDD
WYO Transaction Code	Key	–	–	X(3)
WYO Transaction Date	R	–	–	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	–	–	X

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

	Length	Record Position
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 - not by policy term.
  The Taxpayer Identification Number has been removed from the TRRP transaction,
  effective May 1, 2008.

Record Layout (cont'd.)

	Length	Record Position
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.)

	Length	Record Position
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 – 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.)

		Length	Record Position
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/Section-28 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.)

	Length	Record Position
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
NAIC Number	5	1330-1334
Reinstatement Date	8	1335-1342
Re-underwriting Status	1	1343
WYO Reported Original New Business Eff. Date	8	1344-1351
Reserved for NFIP Use2	48	1352-1399

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

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                        RECORD LAYOUT - COBOL

   Output – Policy Information and Error Extract

   FD      Output – File
           Label Records are Standard
           Block Contains 32 Records
           Recording Mode is F
           Data Record is Output–Record

   01      Output - Record

           05      OP-WYO-Prefix-Code                    PIC X(5).
           05      OP-Policy-No*                         PIC X(10).
           05      OP-Pol-Effective-Date                 PIC 9(8).
           05      OP-Pol-Expiration-Date                PIC 9(8).
           05      OP-End-Effective-Date                 PIC 9(8).
           05      OP-Transaction-Code                   PIC X(2).
           05      OP-Transaction-Date                   PIC 9(8).
           05      OP-Name-Desc-Info*                    PIC X(1).
           05      OP-Begin-Street-Number*               PIC X(10).
           05      OP-Address1*                          PIC X(50).
           05      OP-Address2*                          PIC X(50).
           05      OP-City*                              PIC X(30).
           05      OP-State*                             PIC X(2).
           05      OP-ZIP*                               PIC X(9).
           05      OP-Case-File-Number-DA                PIC X(9).
           05      OP-Disaster-Assist                    PIC X(1).
           05      OP-Community-Number                   PIC 9(6).
           05      OP-Map-Panel-Number                   PIC X(4).
           05      OP-Map-Panel-Suffix                   PIC X(1).
           05      OP-Regular-Emergency                  PIC X(1).
           05      OP-Flood-Risk-Zone                    PIC X(3).
           05      OP-Occupancy                          PIC X(1).
           05      OP-Building-Type                      PIC X(1).
           05      OP-Basement                           PIC X(1).
           05      OP-Condominium                        PIC X(1).
           05      OP-State-Own                          PIC X(1).
           05      OP-Course-Construction                PIC X(1).
           05      OP-Deductible-Building                PIC X(1).
           05      OP-Deductible-Contents                PIC X(1).
           05      OP-Elevated-Building                  PIC X(1).
           05      OP-Obstruction                        PIC X(2).
           05      OP-Location-of-Contents               PIC X(1).
           05      OP-Original-Construction              PIC 9(8).
           05      OP-Post-Firm                          PIC X(1).
           05      OP-Elevation-Difference               PIC S9(4).
           05      OP-Flood-Proof                        PIC X(1).
           05      OP-Total-Coverage-Building            PIC 9(8).
           05      OP-Total-Coverage-Contents            PIC 9(8).
           05      OP-Total-Calc-Premium                 PIC S9(7).
           05      OP-Endorsement-Premium                PIC S9(7).
           05      OP-Risk-Rating-Method                 PIC X(1).
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*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-Sec28-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 9(6).
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-NAIC-Number                          PIC X(5).
05          OP-Reinstatement-Date                   PIC 9(8).
05          OP-Reunderwriting-Status                PIC X(1).
05          OP-WYO-Reported-Orig-NB-Eff-Date        PIC 9(8).
05          OP-Reserved-NFIP-Use2                   PIC X(48).
```

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

RECORD LAYOUT

	Length	Record Position
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Catastrophe Number	3	24-26
Cause of Loss	1	27
Water Depth - Relative to Main Building	3	28-30
Total Property Value - Main and Appurtenant (ACV)	10	31-40
Total Building Damages - Main and Appurtenant (ACV)	10	41-50
Total Damage to Contents - Main and Appurtenant (ACV)	7	51-57
Expense of Contents Removal	4	58-61
Total Expense of Temporary Flood Protection	4	62-65
Reserve - Building	12	66-77
Reserve - Contents	9	78-86
Claim/Loss Closed Date	8	87-94
Claim Closed Without Payment Reason - Building	2	95-96
Replacement Cost Indicator	1	97
Expense of Manufactured (Mobile) Home Removal	4	98-101
Claim Closed Without Payment Reason - Contents	2	102-103
Claim/Loss Reopen Date	8	104-111
Foundation Type	2	112-113
Exterior Wall Structure Type	1	114
Exterior Wall Surface Treatment	1	115
Flood Characteristics	1	116
Factors Related to Cause of Loss	1	117
Duration of Flood Waters in Building	3	118-120
Alteration Date	8	121-128
Substantial Improvement Indicator	1	129
Duration Building Will Not Be Habitable	1	130
Property Value - Main (ACV)	10	131-140
Property Value - Appurtenant (ACV)	7	141-147
Damage - Main (ACV)	10	148-157
Damage - Appurtenant (ACV)	7	158-164
Damage to Contents - Main (ACV)	7	165-171
Damage to Contents - Appurtenant (ACV)	7	172-178
Deductible - Applicable to Building Claim Payment	1	179
Deductible - Applicable to Contents Claim Payment	1	180
Value of Building Items Subject to Policy Exclusions (ACV)	1	181
Value of Contents Subject to Policy Exclusions (ACV)	1	182

Record Layout (cont'd.)

	Length	Record Position
Building Damage Subject to Policy Exclusions (ACV)	1	183
Contents Damage Subject to Policy Exclusions (ACV)	1	184
Value of Contents (ACV)	7	185-191
Final Payment Indicator - Building	1	192
Final Payment Indicator - Contents	1	193
Total Building Claim Payments (ACV or RCV)	12	194-205
Total Contents Claim Payments (ACV)	10	206-215
Total Building Claim Payment Recovery	12	216-227
Total Contents Claim Payment Recovery	10	228-237
Total Actual Salvage Recovery	12	238-249
Total Subrogation	12	250-261
Total Special Expenses Type 1	10	262-271
Total Special Expenses Type 2	10	272-281
Total Special Expenses Type 3	10	282-291
Total Special Expenses Type 4	10	292-301
Reserved for WYO Company Use	30	302-331
ICC Actual Expense	10	332-341
ICC Claim Indicator	1	342
ICC Claim Payment	7	343-349
ICC Claim Payment Recovery	7	350-356
ICC Flood Damage Amount - Prior	10	357-366
ICC Mitigation Indicator	1	367
ICC Prior Date of Loss	8	368-375
ICC Property Value - Current	10	376-385
ICC Property Value - Prior	10	386-395
Total Building Damages - Main and Appurtenant (RCV)	10	396-405
Total Damage to Contents - Main and Appurtenant (RCV)	7	406-412
Total Property Value - Main and Appurtenant (RCV)	10	413-422
Total Amount of Insurance - Building	8	423-430
Total Amount of Insurance - Contents	8	431-438
Number of Floors (Including Basement)/Building Type	1	439
Elevated Building Indicator	1	440
Deductible - Building	1	441
Deductible - Contents	1	442
Condominium Indicator	1	443
Occupancy Type	1	444
Reserve - ICC	7	445-451
Final Payment Indicator - ICC	1	452
Claim Closed Without Payment Reason - ICC	2	453-454
Condominium Master Policy Units	5	455-459
Building in Course of Construction Indicator	1	460
Policy Effective Date	8	461-468
Policy Expiration Date	8	469-476
Primary Residence Indicator	1	477
Policy Activity Date	8	478-485

Record Layout (cont'd.)

	Length	Record Position
Policy Status	1	486
Policy Termination Date	8	487–494
Risk Rating Method	1	495
NFIP ICC Calculated Coverage	5	496–500
Regular/Emergency Program Indicator	1	501
PRP Ineligibility Indicator	1	502
Coinsurance Claim Settlement Indicator	1	503
Reserved for NFIP Use	1	504

The following data elements contain NFIP calculated values and are provided to assist WYO companies in determining what conditions caused the error.

	Length	Record Position
Activity Date	8	505–512
Claim Status	1	513
Payment Limit – Building	12	514–525
Payment Limit – Contents	10	526–535
Pay Limit – ICC	10	536–545
HFIAA/Section-28 Loss Indicator	1	546
Exterior Water Depth – Main	4	547–550
Exterior Water Depth – Appurtenant	4	551–554
Interior Water Depth – Main	4	555–558
Interior Water Depth – Appurtenant	4	559–562
Adjuster Individual Flood Control Number	8	563–570
Adjusting Firm Flood Identifier	3	571–573
Reserved for NFIP Use	22	574–595
Error Code 1	8	596–603
Error Code Date 1	8	604–611
Error Code 2	8	612–619
Error Code Date 2	8	620–627
Error Code 3	8	628–635
Error Code Date 3	8	636–643
Error Code 4	8	644–651
Error Code Date 4	8	652–659
Error Code 5	8	660–667
Error Code Date 5	8	668–675
Error Code 6	8	676–683
Error Code Date 6	8	684–691
Error Code 7	8	692–699
Error Code Date 7	8	700–707
Error Code 8	8	708–715
Error Code Date 8	8	716–723
Error Code 9	8	724–731
Error Code Date 9	8	732–739
Error Code 10	8	740–747
Error Code Date 10	8	748–755
Error Code 11	8	756–763
Error Code Date 11	8	764–771
Error Code 12	8	772–779
Error Code Date 12	8	780–787
Error Code 13	8	788–795
Error Code Date 13	8	796–803
Error Code 14	8	804–811
Error Code Date 14	8	812–819

Record Layout (cont'd.)

		Length	Record Position
Error Code	15	8	820-827
Error Code Date	15	8	828-835
Error Code	16	8	836-843
Error Code Date	16	8	844-851
Error Code	17	8	852-859
Error Code Date	17	8	860-867
Error Code	18	8	868-875
Error Code Date	18	8	876-883
Error Code	19	8	884-891
Error Code Date	19	8	892-899
Error Code	20	8	900-907
Error Code Date	20	8	908-915
Error Code	21	8	916-923
Error Code Date	21	8	924-931
Error Code	22	8	932-939
Error Code Date	22	8	940-947
Error Code	23	8	948-955
Error Code Date	23	8	956-963
Error Code	24	8	964-971
Error Code Date	24	8	972-979
Error Code	25	8	980-987
Error Code Date	25	8	988-995

```
                         RECORD LAYOUT - COBOL

  Output – Claims Information and Error Extract

  FD      Output – File
          Label Records are Standard
          Block Contains 36 Records
          Recording Mode is F
          Data Record is Output–Record

  01      Output - Record
          05    OC-WYO-Prefix-Code              PIC X(5).
          05    OC-Policy-Number                PIC X(10).
          05    OC-Date-of-Loss                 PIC 9(8).
          05    OC-Catastrophe-Number           PIC 9(3).
          05    OC-Cause-of-Loss                PIC X(1).
          05    OC-Water-Depth                  PIC S9(3).
          05    OC-Total-Property-Value         PIC 9(10).
          05    OC-Total-Building-Damage        PIC 9(10).
          05    OC-Total-Contents-Damage        PIC 9(7).
          05    OC-Expense-Contents-Removal     PIC 9(4).
          05    OC-Expense-Flood-Protect        PIC 9(4).
          05    OC-Reserve-Building             PIC 9(10)V99.
          05    OC-Reserve-Contents             PIC 9(7)V99.
          05    OC-Close-Date                   PIC 9(8).
          05    OC-CWOP-Building                PIC X(2).
          05    OC-Replacement-Cost-Ind         PIC X(1).
          05    OC-Expense-Mobile-Removal       PIC 9(4).
          05    OC-CWOP-Contents                PIC X(2).
          05    OC-Reopen-Date                  PIC 9(8).
          05    OC-Foundation                   PIC X(2).
          05    OC-Exterior-Wall-Structure      PIC X(1).
          05    OC-Exterior-Wall-Surface        PIC X(1).
          05    OC-Flood-Characteristics        PIC X(1).
          05    OC-Factors-Cause-of-Loss        PIC X(1).
          05    OC-Duration-Water-Building      PIC 9(3).
          05    OC-Alteration-Date              PIC 9(8).
          05    OC-Substantial-Improvement-Ind  PIC X(1).
          05    OC-Duration-Not-Habitable       PIC X(1).
          05    OC-Property-Value-Main          PIC 9(10).
          05    OC-Property-Value-Appurt        PIC 9(7).
          05    OC-Damage-Main                  PIC 9(10).
          05    OC-Damage-Appurt                PIC 9(7).
          05    OC-Damage-Contents-Main         PIC 9(7).
          05    OC-Damage-Contents-Appurt       PIC 9(7).
          05    OC-Deductible-Building          PIC X(1).
          05    OC-Deductible-Contents          PIC X(1).
          05    OC-Value-Building-Items         PIC X(1).
          05    OC-Value-Contents-Items         PIC X(1).
          05    OC-Building-Dmg-Subject         PIC X(1).
          05    OC-Contents-Dmg-Subject         PIC X(1).
          05    OC-Value-Contents               PIC 9(7).
          05    OC-Final-Payment-Ind-Building   PIC X(1).
          05    OC-Final-Payment-Ind-Contents   PIC X(1).
          05    OC-Total-Building-Payments      PIC S9(10)V99.
```

Record Layout (cont'd.)

```
05      OC-Total-Contents-Payments              PIC S9(8)V99.
05      OC-Total-Building-Recovery              PIC S9(10)V99.
05      OC-Total-Contents-Recovery              PIC S9(8)V99.
05      OC-Total-Salvage                        PIC S9(10)V99.
05      OC-Total-Subrogation                    PIC S9(10)V99.
05      OC-Total-Sp-Exp-1                       PIC S9(8)V99.
05      OC-Total-Sp-Exp-2                       PIC S9(8)V99.
05      OC-Total-Sp-Exp-3                       PIC S9(8)V99.
05      OC-Total-Sp-Exp-4                       PIC S9(8)V99.
05      OC-WYO-Cmpy-Use                         PIC X(30).
05      OC-ICC-Actual-Expense                   PIC 9(10).
05      OC-ICC-Claim-Indicator                  PIC X(1).
05      OC-ICC-Claim-Payment                    PIC S9(5)V99.
05      OC-ICC-Claim-Payment-Recovery           PIC S9(5)V99.
05      OC-ICC-Flood-Damage-Amount-Prior        PIC 9(10).
05      OC-ICC-Mitigation-Indicator             PIC X(1).
05      OC-ICC-Prior-Date-of-Loss               PIC 9(8)YYYYMMDD.
05      OC-ICC-Property-Value-Current           PIC 9(10).
05      OC-ICC-Property-Value-Prior             PIC 9(10).
05      OC-Total-Building-Damage-RCV            PIC 9(10).
05      OC-Total-Damages-to-Contents-RCV        PIC 9(7).
05      OC-Total-Property-Value-RCV             PIC 9(10).
05      OC-Total-Amount-of-Insurance-Building   PIC 9(8).
05      OC-Total-Amount-of-Insurance-Contents   PIC 9(8).
05      OC-Number-of-Floors/Building-Type       PIC X(1).
05      OC-Elevated-Building-Indicator          PIC X(1).
05      OC-Deductible-Building                  PIC X(1).
05      OC-Deductible-Contents                  PIC X(1).
05      OC-Condominium-Indicator                PIC X(1).
05      OC-Occupancy-Type                       PIC X(1).
05      OC-Reserve-ICC                          PIC 9(5)V99.
05      OC-Final-Payment-Ind-ICC                PIC X(1).
05      OC-CWOP-ICC                             PIC X(2).
05      OC-Condominium-Units                    PIC 9(5).
05      OC-Course-Construct                     PIC X(1).
05      OC-Policy-Effect-Date                   PIC 9(8).
05      OC-Policy-Expire-Date                   PIC 9(8).
05      OC-Primary-Residence                    PIC X(1).
05      OC-Policy-Run-Date                      PIC 9(8).
05      OC-Policy-Status                        PIC X(1).
05      OC-Cancellation-Date                    PIC 9(8).
05      OC-Risk-Rating-Method                   PIC X(1).
05      OC-NFIP-ICC-Coverage                    PIC 9(5).
05      OC-Program-Type                         PIC X(1).
05      OC-PRP-Inelig                           PIC X(1).
05      OC-Co-Insur-Claim-Settlement-Indicator  PIC X(1).
05      OC-Reserved-for-NFIP-Use                PIC X(1).
05      OC-NFIP-Activity-Date                   PIC 9(8).
05      OC-NFIP-Claim-Status                    PIC X(1).
05      OC-NFIP-Payment-Limit-Building          PIC S9(10)V99.
05      OC-NFIP-Payment-Limit-Contents          PIC S9(8)V99.
05      OC-NFIP-Payment-Limit-ICC               PIC S9(8)V99.
05      OC-HFIAA-Sec28-Loss-Indicator           PIC X(1).
05      OC-Exterior-Water-Depth-Main            PIC S9(4).
05      OC-Exterior-Water-Depth-Appurt          PIC S9(4).
05      OC-Interior-Water-Depth-Main            PIC S9(4).
05      OC-Interior-Water-Depth-Appurt          PIC S9(4).
05      OC-Adj-Ind-Fld-Cntl-Num                 PIC 9(8).
05      OC-Adj-Firm-Fld-Ident                   PIC 9(3).
05      OC-NFIP-Use                             PIC X(22).
05   OC-Error-Codes-Out.

     10 Error-CDEX Occurs 25 Times

          15 Error-Code                         PIC X(8).

          15 Error-Date                         PIC 9(8).
```

ATTACHMENT B

EDIT SPECIFICATIONS REVISIONS
EFFECTIVE OCTOBER 1, 2016

Summary of the October 2016 Edit Specifications updates (Change 20):

Part 2 – Edits Dictionary			
	CU390010:	Adjuster Individual Flood Control Number	**(new)**
	CL390020:	Adjuster Individual Flood Control Number	**(new)**
	CU391010:	Adjusting Firm Flood Identifier	**(new)**
	CL391020:	Adjusting Firm Flood Identifier	**(new)**
	PL383010:	Agricultural Structure Indicator	(**revised)**
	PI049020:	Base Flood Elevation (Rating Map Information)	(**revised)**
	PL049040:	Base Flood Elevation (Rating Map Information)	(**revised)**
	PL060080:	Cancellation/Voidance Reason	(**revised)**
	PL026030:	Condominium Indicator	(**revised)**
	PL139030:	CRS Classification Credit Percentage	(**revised)**
	PL332020:	Current Map Date	(**revised)**
	PL216020:	CMI - Base Flood Elevation	**(cancelled)**
	PL216030:	CMI - Base Flood Elevation	(**revised)**
	PL216040:	CMI - Base Flood Elevation	(**cancelled)**
	PL223010:	CMI – Community Identification Number	(**cancelled)**
	PL223020:	CMI – Community Identification Number	(**revised)**
	PL223030:	CMI – Community Identification Number	(**new)**
	PL223040:	CMI – Community Identification Number	(**new)**
	PL215010:	CMI – Flood Risk Zone	**(cancelled)**
	PL215020:	CMI – Flood Risk Zone	**(revised)**
	PL215040:	CMI – Flood Risk Zone	**(new)**
	PL215050:	CMI – Flood Risk Zone	**(new)**
	PL215060:	CMI – Flood Risk Zone	**(new)**
	PL220020:	CMI – Map Panel Number	**(revised)**
	PL220030:	CMI – Map Panel Number	**(revised page number)**
	PL220040:	CMI – Map Panel Number	**(new)**
	PL221020:	CMI – Map Panel Suffix	**(revised)**
	PL221040:	CMI – Map Panel Suffix	**(revised)**
	PL221050:	CMI – Map Panel Suffix	(**new)**
	PL221060:	CMI – Map Panel Suffix	(**new)**
	CU092010:	Damage – Appurtenant (ACV)	**(revised)**
	CU092015:	Damage – Appurtenant (ACV)	(**new)**
	CU091010:	Damage – Main (ACV)	**(revised)**
	CU091015:	Damage – Main (ACV)	(**new)**
	CU094010:	Damage to Contents – Appurtenant (ACV)	**(revised)**
	CU094015:	Damage to Contents – Appurtenant (ACV)	(**new)**

Summary of the October 2016 Edit Specifications updates (Change 20):

CU093010:	Damage to Contents – Main (ACV)	**(revised)**
CU093015:	Damage to Contents – Main (ACV)	**(new)**
CL066100:	Date of Loss	**(revised)**
CL066110:	Date of Loss	**(revised)**
PL029040:	Deductible – Building	**(revised)**
PL030030:	Deductible – Contents	**(revised)**
PL036030:	Elevation Difference	**(revised)**
PL036055:	Elevation Difference	**(revised)**
PL378010:	Enclosure Use Indicator	**(revised)**
CU402010:	Exterior Water Depth - Appurtenant	**(new)**
CU401010:	Exterior Water Depth – Main	**(new)**
PL037040:	Flood Proofed Indicator	**(revised)**
PL021060:	Flood Risk Zone (Rating Map Information)	**(revised)**
PL021065:	Flood Risk Zone (Rating Map Information)	**(revised)**
PL021070:	Flood Risk Zone (Rating Map Information)	**(revised)**
PL214040:	Grandfathering Type Code	**(revised)**
PI321010:	HFIAA/Section-28 Indicator	**(revised)**
PL321020:	HFIAA/Section-28 Indicator	**(revised)**
PL321030:	HFIAA/Section-28 Indicator	**(revised)**
PI322010:	HFIAA/Section-28 Loss Indicator	**(revised)**
PL325040:	HFIAA Surcharge	**(revised page number)**
PL382010:	House Worship Indicator	**(revised)**
CU404010:	Interior Water Depth - Appurtenant	**(new)**
CU403010:	Interior Water Depth – Main	**(new)**
PL359010:	Lender Indicator	**(revised page number)**
PL048020:	Lowest Floor Elevation	**(revised)**
PU392010:	NAIC Number	**(new)**
PI392020:	NAIC Number	**(new)**
PL392030:	NAIC Number	**(new)**
PL385010:	Non-Profit Entity Indicator	**(revised)**
PL022050:	Occupancy Type	**(revised)**

Summary of the October 2016 Edit Specifications updates (Change 20):

PL007030:	Policy Effective Date **(revised)**
PL042025:	Policy Term Indicator **(revised)**
PU356010:	Pre-FIRM SFHA – Community Reinstatement Indicator **(revised)**
PL341010:	Pre-FIRM SFHA – Prior Policy Indicator **(new)**
PL352010:	Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator **(revised)**
PL046080:	Primary Residence Indicator **(cancelled)**
PL020040:	Regular/Emergency Indicator **(revised)**
PU393010:	Reinstatement Date **(new)**
PI393020:	Reinstatement Date **(new)**
PL393030:	Reinstatement Date **(new)**
PI394010:	Re-underwriting Status **(new)**
PL041040:	Risk Rating Method **(revised)**
PL041050:	Risk Rating Method **(revised)**
PL041080:	Risk Rating Method **(revised)**
PL041100:	Risk Rating Method **(revised)**
PL041110:	Risk Rating Method **(revised)**
PL360010:	Sml-Business Indicator **(revised)**
PL027040:	State Owned Property **(cancelled)**
PL381020:	Substantial Improvement Date **(revised page number)**
PL038070:	Total Amount of Insurance - Building **(revised)**
PL038075:	Total Amount of Insurance - Building **(revised)**
PL039050:	Total Amount of Insurance - Contents **(revised)**
PL039055:	Total Amount of Insurance - Contents **(revised)**
PL040040:	Total Calculated Premium **(revised)**
PL040050:	Total Calculated Premium **(revised)**
CU102010:	Value of Contents (ACV) **(revised)**
CU102015:	Value of Contents (ACV) **(new)**
PU395010:	WYO Reported Original New Business Effective Date **(new)**
PI395020:	WYO Reported Original New Business Effective Date **(new)**
PL395030:	WYO Reported Original New Business Effective Date **(new)**

INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

REVISION 8 .... MAY 1, 2004

CHANGE 1 .... MAY 1, 2005

CHANGE 2 .... OCTOBER 1, 2005

CHANGE 3 .... MAY 1, 2006

CHANGE 4 .... MAY 1, 2008

CHANGE 5 (REVISED) .... MAY 1, 2008

CHANGE 6, 6.1 .... OCTOBER 1, 2009

CHANGE 7 .... MAY 1, 2010

CHANGE 8 .... JANUARY 1, 2011

CHANGE 9 .... OCTOBER 1, 2011

CHANGE 10 .... MAY 1, 2012

CHANGE 11 .... OCTOBER 1, 2012

CHANGE 12 .... JANUARY 1, 2013

CHANGE 13, 13.1, 13.2, 13.3....... OCTOBER 1, 2013

CHANGE 14, 14.1................... JUNE 1, 2014

CHANGE 15, 15.1 .... OCTOBER 1, 2014

CHANGE 16 .... JANUARY 1, 2015

CHANGE 17, 17.1, 17.2, 17.3 ...... APRIL 1, 2015

CHANGE 18, 18.1 .... NOVEMBER 1, 2015

CHANGE 19 .... APRIL 1, 2016

CHANGE 20 .... OCTOBER 1, 2016

EDITS DICTIONARY SECTION

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ARCHIVED APRIL 2018

DATA ELEMENT: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER

                        BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: ADJ_IND_FCN

UPDATE: REPLACEMENT

FORMAT: EIGHT (8) DIGIT NUMBER

                          EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU390010   ERROR TYPE: CRITICAL

ERROR MESSAGE: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

     MUST BE NUMERIC.

DATA ELEMENT: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER

                        EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: CL390020   ERROR TYPE: CRITICAL

ERROR MESSAGE: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER IS REQUIRED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE DATE OF LOSS IS ON OR AFTER 10/1/2016, THE ADJUSTER INDIVIDUAL FLOOD
    CONTROL NUMBER (FCN) MUST BE REPORTED AND MUST START WITH A NINE (9).

    IF A FCN HAS NOT BEEN ASSIGNED, REPORT ALL ZEROS.

DATA ELEMENT: ADJUSTING FIRM FLOOD IDENTIFIER

BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: ADJ_FFI

UPDATE: REPLACEMENT

FORMAT: THREE (3) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU391010   ERROR TYPE: CRITICAL

ERROR MESSAGE: ADJUSTER FIRM FLOOD IDENTIFIER MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    MUST BE NUMERIC.

DATA ELEMENT: ADJUSTING FIRM FLOOD IDENTIFIER

                         EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: CL391020   ERROR TYPE: CRITICAL

ERROR MESSAGE: ADJUSTING FIRM FLOOD IDENTIFIER IS REQUIRED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE DATE OF LOSS IS ON OR AFTER 10/1/2016, THE ADJUSTING FIRM FLOOD
    IDENTIFIER MUST BE REPORTED.

    IF AN ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBR (FCN) HAS NOT BEEN ASSIGNED,
    THE ADJUSTING FIRM FLOOD IDENTIFIER WILL BE REPORTED WITH ALL ZEROS OR ALL NINES.

DATA ELEMENT: AGRICULTURAL STRUCTURE INDICATOR

                         BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: AGRI-STRUCT

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

                           EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE:

ERROR CODE: PL383010   ERROR TYPE:

ERROR MESSAGE: AGRICULTURAL STRUCTURE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    POLICIES EFFECTIVE PRIOR TO 11/1/15 MUST REPORT 'N', 'Y'
    OR BLANK.

    POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8'
    (TENTATIVE), '9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP),
    MUST REPORT 'Y' OR 'N', OR BLANK REGARDLESS OF THE POLICY
    EFFECTIVE DATE.

    OTHERWISE,
    POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY
    TYPE '4' OR '6', MUST REPORT 'N' OR 'Y'.

    POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY
    TYPE '1', '2' OR '3', MUST REPORT 'N' OR BLANK.

    POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
    MUST REPORT 'Y', 'N', OR BLANK REGARDLESS OF THE POLICY
    EFFECTIVE DATE.

DATA ELEMENT: BASE FLOOD ELEVATION (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI049020   ERROR TYPE: CRITICAL

ERROR MESSAGE: BASE FLOOD ELEVATION MUST BE THE DEFAULT ON PREFERRED RISK AND
               NEWLY MAPPED POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS '7' AND THE ORIGINAL NEW
BUSINESS DATE IS ON OR AFTER 10/1/1997 AND THE POLICY
EFFECTIVE DATE IS ON OR AFTER 05/01/2006,
BFE MUST BE THE DEFAULT (9999.0).

IF THE RISK RATING METHOD IS 'P' OR 'Q', BFE MUST BE THE DEFAULT (9999.0).

IF THE RISK RATING METHOD IS 'R' AND THE ORIGINAL NEW
BUSINESS DATE IS ON OR AFTER 04/01/2015,
BFE MUST BE THE DEFAULT (9999.0).

DATA ELEMENT: BASE FLOOD ELEVATION (RATING MAP INFORMATION)

                          EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1996   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL049040   ERROR TYPE: CRITICAL

ERROR MESSAGE: BASE FLOOD ELEVATION MUST HAVE A VALID VALUE.

 FAIL EDIT
 UPDATE ACTION: UPDATE

DESCRIPTION:

 THE BASE FLOOD ELEVATION MUST BE REPORTED WITH A VALUE OTHER THAN THE
 DEFAULT (9999.0) IF ALL OF THE FOLLOWING ARE TRUE:

      1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
      2. POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2006
      3. LOWEST FLOOR ELEVATION REPORTED (VALUE OTHER THAN 9999.0)
      4. ELEVATION DIFFERENCE REPORTED (VALUE OTHER THAN +999)

 IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011, POST-FIRM
 BUILDINGS IN ZONES 'AH', 'AO', AND 'AHB' MUST REPORT THE BFE OTHER THAN DEFAULT VALUE
 9999.0. UNNUMBERED 'A' AND 'AOB' ZONE POLICIES ARE ALLOWED TO REPORT
 9999.0. THESE REQUIREMENTS WILL NOT APPLY TO POLICIES REPORTED WITH NEW/ROLLOVER/TRANSFER
 INDICATOR 'R' OR 'Z'.

 EXCEPTION:
 UNNUMBERED 'A' ZONE POLICIES, GROUP FLOOD POLICIES, MPPP POLICIES, PROVISIONALLY RATED
 POLICIES, PRP POLICIES, NEWLY MAPPED POLICIES, ALTERNATIVE POLICIES AND TENTATIVELY RATED
 POLICIES ARE ALLOWED TO REPORT DEFAULT VALUE 9999.0.

 LEASED FEDERAL PROPERTIES (RISK RATING METHOD 'F') ARE ALLOWED TO REPORT DEFAULT VALUE
 9999.0, IF USING TENTATIVE RATES.

 NOTE:
 FOR POLICIES EFFECTIVE PRIOR TO 05/01/2006 OR WITH ORIGINAL NEW BUSINESS
 DATE PRIOR TO 10/1/1997, IT IS STILL ADVISABLE TO REPORT THE BFE, LFE AND
 ELEVATION DIFFERENCE WITH A VALUE OTHER THAN THE DEFAULT.

 FOR FLOODPROOFED POLICIES:
 FOR POLICIES EFFECTIVE ON OR AFTER MAY 1, 2005, THE ACTUAL VALUE
 FOR THE LFE, BFE AND ELEVATION DIFFERENCE SHOULD BE REPORTED. THE
 LOWEST FLOOR ELEVATION (LFE) MUST BE AT LEAST ONE FOOT ABOVE THE BFE
 IN ORDER TO USE THE FLOODPROOFING CERTIFICATE.

DATA ELEMENT: CANCELLATION/VOIDANCE REASON

EDIT CRITERIA

ORDER: 80

EFFECTIVE: 10/01/2014   REVISED: 04/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL060080   ERROR TYPE: CRITICAL

ERROR MESSAGE: CANCELLATION/VOIDANCE REASON DOES NOT CORRESPOND WITH THE

              HFIAA/SECTION-28 INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

    IF HFIAA/SECTION-28 INDICATOR IS 'Y' AND

    POLICY EFFECTIVE DATE IS WITHIN 10/01/2013 THRU 12/31/2018,

    THEN THE CANCELLATION/VOIDANCE REASON MUST BE '22', '24', OR '25'.

DATA ELEMENT: CONDOMINIUM INDICATOR

                        EDIT CRITERIA

ORDER: 30

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL026030   ERROR TYPE: CRITICAL

ERROR MESSAGE: CONDOMINIUM INDICATOR MUST BE 'N','U' OR 'A' FOR A
               PREFERRED RISK POLICY OR NEWLY MAPPED POLICY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE DATE
   IS PRIOR TO 6/1/97, MUST BE 'N', 'U' OR BLANK.

   IF RISK RATING METHOD IS '7' ON NEW BUSINESS WHERE THE
   ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 6/1/97 AND PRIOR
   TO 5/1/04, MUST BE 'N' OR 'U' (TOWNHOUSE/ROWHOUSE
   CONDOMINIUM UNIT).

   IF RISK RATING METHOD IS '7' ON RENEWALS WHERE THE POLICY
   EFFECTIVE DATE IS ON OR AFTER 6/1/97 AND PRIOR TO 6/1/98,
   MUST BE 'N' OR 'U' OR BLANK (TOWNHOUSE/ROWHOUSE
   CONDOMINIUM UNIT).

   IF RISK RATING METHOD IS '7' ON RENEWALS WHERE THE POLICY
   EFFECTIVE DATE IS ON OR AFTER 6/1/98 AND PRIOR TO 5/1/04,
   MUST BE 'N' OR 'U'.

   IF RISK RATING METHOD IS '7' ON NEW BUSINESS AND RENEWALS
   EFFECTIVE ON OR AFTER 5/1/04 AND PRIOR TO 5/1/08 AND THE
   CONDOMINIUM INDICATOR IS 'U', THEN:

       1. NUMBER OF FLOORS/BUILDING TYPE MUST BE '6'
           (TO DESIGNATE TOWNHOUSE/ROWHOUSE CONDO UNIT
            ON POLICIES EFFECTIVE PRIOR TO 5/1/2005)

                    - OR -

       2. OCCUPANCY TYPE MUST BE '1' (SINGLE-FAMILY DWELLING)

   IF RISK RATING METHOD IS '7', 'P', OR 'Q' ON NEW BUSINESS
   AND RENEWALS EFFECTIVE ON OR AFTER 5/1/2008 AND PRIOR TO
   10/01/2013 AND THE CONDOMINIUM INDICATOR IS 'U', THEN
   OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

   IF RISK RATING METHOD IS '7' OR 'Q' ON NEW BUSINESS AND
   RENEWALS EFFECTIVE ON OR AFTER 10/01/2013 AND PRIOR TO
   11/01/2015 AND THE CONDOMINIUM INDICATOR IS 'U',
   THEN OCCUPANCY TYPE MUST BE '1', '2', '3', OR '4'.

   IF RISK RATING METHOD IS '7' OR 'R' ON NEW BUSINESS AND
   RENEWALS EFFECTIVE ON OR AFTER 04/01/2015 AND PRIOR TO
   11/01/2015 AND THE CONDOMINIUM INDICATOR IS 'U', THEN
   OCCUPANCY TYPE MUST BE '1', '2', '3', OR '4'.

DATA ELEMENT: CONDOMINIUM INDICATOR

IF RISK RATING METHOD IS '7' OR 'R' ON NEW BUSINESS AND
RENEWALS EFFECTIVE ON OR AFTER 11/01/2015 AND THE
CONDOMINIUM INDICATOR IS 'U', THEN OCCUPANCY TYPE MUST BE
'1', '2', '3', '4' OR '6'.

IF RISK RATING METHOD IS 'R' AND THE POLICY EFFECTIVE DATE
IS ON OR AFTER 4/1/2016, MUST BE 'N' OR 'U'.

IF RISK RATING METHOD IS '7' ON NEW BUSINESS AND RENEWALS
EFFECTIVE ON OR AFTER 5/1/2005 AND PRIOR TO 05/01/2008,
CONDOMINIUM INDICATOR 'T' WILL BE USED TO DESIGNATE
TOWNHOUSE/ROWHOUSE CONDO UNIT INSTEAD OF NUMBER OF FLOORS/
BUILDING TYPE '6'.

IF RISK RATING METHOD IS '7', 'P', 'Q' OR 'R' ON NEW BUSINESS AND
RENEWALS EFFECTIVE ON OR AFTER 05/01/2008, CONDOMINIUM
INDICATOR 'U' WILL BE USED TO DESIGNATE CONDOMINIUM UNIT
OR TOWNHOUSE/ROWHOUSE CONDO UNIT – NUMBER OF FLOORS/
BUILDING TYPE '6' SHOULD NOT BE REPORTED WITH CONDOMINIUM
INDICATOR 'U'.
(CONDOMINIUM INDICATOR 'U' WILL BE USED IN THE VALIDATION
OF ICC PREMIUM FOR PREFERRED RISK AND NEWLY MAPPED POLICIES
DESCRIBED AS A CONDOMINIUM UNIT).

CONDOMINIUM INDICATOR 'T' WILL NOT BE ALLOWED FOR PRP
POLICIES EFFECTIVE ON OR AFTER 05/01/2008.

CONDOMINIUM INDICATOR 'A' WILL BE ALLOWED FOR PRP AND NEWLY MAPPED
POLICIES (RISK RATING METHOD '7', 'P', 'Q', 'R') EFFECTIVE
ON OR AFTER 05/01/2008, ONLY IF THE CONDOMINIUM ASSOCIATION
IS INELIGIBLE FOR RCBAP.

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1991   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL139030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CRS CLASSIFICATION CREDIT PERCENTAGE IS NOT APPLICABLE FOR
               THIS TYPE OF POLICY - MUST BE REPORTED AS ZERO.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF RISK RATING METHOD IS '7', 'P', 'Q' (PRP), '9' (MPPP),
    'G' (GROUP FLOOD), OR 'R' (NEWLY MAPPED),
    CRS CREDIT PERCENTAGE MUST BE ZERO.

    FOR POLICIES ISSUED OR RENEWED EFFECTIVE ON OR AFTER MAY 1,
    2008, WHERE THE LOWEST FLOOR ELEVATION (LFE) USED FOR RATING
    IS 1 FOOT OR MORE BELOW THE BASE FLOOD ELEVATION (BFE),
    CRS CREDIT PERCENTAGE IS NOT ALLOWED AND MUST BE REPORTED AS
    ZERO FOR THE FOLLOWING:

    1. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
       BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
       MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
       REPORTED WITH OBSTRUCTION TYPES 10, 15, OR 40.

    2. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
       BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1',
       MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH AND
       REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54,
       60, OR 92.

    3. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
       BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2',
       MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
       REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54,
       60, OR 92.

    4. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
       BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3',
       MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
       REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.

    5. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
       BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
       MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
       REPORTED WITH OBSTRUCTION TYPES 10 OR 40.

    6. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
       BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1',
       MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
       REPORTED WITH OBSTRUCTION TYPES 24, 34, 50, 54, 60, OR
       96.

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

7. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
   BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2',
   MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
   REPORTED WITH OBSTRUCTION TYPES 50, 54, 60, 97, OR 98.

8. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
   BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3',
   MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
   REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.

9. POST-FIRM NON-ELEVATED BUILDING POLICIES, MAPPED IN
   ZONES AE, A01-A30, UNNUMBERED A, AO, AH, UNNUMBERED V,
   VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.

10. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y'
    ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011
    WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE
    /CRAWLSPACE TYPE IS '1', MAPPED IN ZONES AE, A01-A30,
    UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION
    TYPE 92.

11. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y'
    ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011,
    WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE
    /CRAWLSPACE TYPE IS '2', MAPPED IN ZONES AE, A01-A30,
    UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION
    TYPE 92.

12. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y'
    ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011,
    WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE
    /CRAWLSPACE TYPE IS '1', MAPPED IN ZONES UNNUMBERED V,
    VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 96.

13. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y'
    ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011,
    WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE
    /CRAWLSPACE TYPE IS '2', MAPPED IN ZONES UNNUMBERED V,
    VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 97
    OR 98.

POLICIES EFFECTIVE ON OR AFTER 5/1/2008, THE CRS
CLASSIFICATION CREDIT PERCENTAGE IS ALLOWED FOR THE
FOLLOWING:

1. POST-FIRM NON-ELEVATED BUILDING POLICIES EFFECTIVE ON OR
   AFTER MAY 1, 2008, WITH ELEVATION DIFFERENCE EQUAL TO OR
   GREATER THAN ZERO, MAPPED IN ZONES AE, A01-A30,
   UNNUMBERED A, AOB, AHB, VE OR V01-V30 AND REPORTED WITH
   A BLANK OBSTRUCTION TYPE.

2. POLICIES WITH POST-FIRM INDICATOR 'Y', REGARDLESS OF
   ELEVATION DIFFERENCE, MAPPED IN ZONES AE, A01-A30,
   UNNUMBERED A, AO OR AH AND REPORTED WITH OBSTRUCTION
   TYPE 70 (WITH CERTIFICATION SUBGRADE CRAWLSPACE).

3. POST-FIRM ELEVATED BUILDING POLICIES, REGARDLESS OF
   ELEVATION DIFFERENCE, MAPPED IN ZONES UNNUMBERED V, VE OR
   V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 30.

4. POST-FIRM ELEVATION-RATED POLICIES WITH ELEVATION
   DIFFERENCE EQUAL TO OR GREATER THAN ZERO, MAPPED IN
   ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, UNNUMBERED V,
   VE OR V01-V30 AND REPORTED WITH ANY VALID OBSTRUCTION
   TYPE.

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

5. POST-FIRM NON-ELEVATED BUILDING POLICIES, NOT ELEVATION
   RATED IN AO OR UNNUMBERED A ZONES.

6. PRE-FIRM POLICIES (WITH OR WITHOUT ELEVATION) MAPPED IN
   ZONES AE, A01-A30, UNNUMBERED A, AO, AH, VE, V01-V30 OR
   UNNUMBERED V AND REPORTED WITH ANY VALID OBSTRUCTION
   TYPE.

7. PRE-FIRM AND POST-FIRM POLICIES (WITH OR WITHOUT
   ELEVATION) MAPPED IN B, C, D, X, A99, AR/AR DUAL ZONES,
   AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.

8. PRE-FIRM POLICIES REPORTED WITH ELEVATED BUILDING
   INDICATOR 'N', OBSTRUCTION TYPE 70 OR 80 AND BASEMENT/
   ENCLOSURE/CRAWLSPACE TYPE '4' (SUBGRADE CRAWLSPACE).

9. EFFECTIVE OCTOBER 1, 2011, POST-FIRM ELEVATED BUILDING
   POLICIES WITH ELEVATORS LOCATED BELOW THE BFE, MAPPED IN
   A OR V ZONES, AND REPORTED WITH OBSTRUCTION TYPE 90, 94
   OR 95.

10. EFFECTIVE OCTOBER 1, 2012, POST-FIRM ELEVATED BUILDING
    POLICIES WITH LATTICE, SLATS, OR SHUTTERS (INCLUDING
    LOUVERS) ENCLOSING THE ELEVATORS LOCATED BELOW THE BFE,
    MAPPED IN V ZONES, AND REPORTED WITH OBSTRUCTION TYPE 91.

REFER TO TRRP DATA ELEMENT 'OBSTRUCTION TYPE' FOR ADDITIONAL
INFORMATION ON ELEVATED BUILDINGS WITH ELEVATORS.

NOTE:
SINCE OBSTRUCTION TYPE 60 IS A DEFAULT VALUE FOR 'UNKNOWN',
WYO COMPANIES ARE ENCOURAGED TO VERIFY THE REPORTED
OBSTRUCTION TYPE OF INSURED PROPERTIES. OBSTRUCTION TYPE 60
SHOULD BE USED CAREFULLY AS THIS WILL IMPACT THE CRS CREDIT
PERCENTAGE.

EFFECTIVE MAY 1, 2008, PLEASE REFER TO THE TRRP MANUAL,
DATA ELEMENT 'CRS CLASSIFICATION CREDIT PERCENTAGE' AND
REVIEW THE CRS MATRIX CHARTS TO DETERMINE CRS ELIGIBILITY/
INELIGIBILITY.

DATA ELEMENT: CURRENT MAP DATE

                         EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL332020   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP DATE IS NOT A VALID DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 11/01/2015,
   THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
   (YYYYMMDD), OR BLANK.

   IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
   THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
   (YYYYMMDD).

   IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'Z',
   THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
   (YYYYMMDD), OR BLANK REGARDLESS OF THE ORIGINAL NEW
   BUSINESS DATE.

   POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8'
   (TENTATIVE), '9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP),
   THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
   (YYYYMMDD), OR BLANK.

   POLICIES IN THE EMERGENCY PROGRAM, THE CURRENT MAP DATE MUST BE
   A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

                         EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009   REVISED: 10/01/2013   CANCELLED: 10/01/2016

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:

    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.

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

                        EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2009   REVISED: 10/01/2016   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.

FOR POLICIES WITH PRE-FIRM SUBSIDIZED RATES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016
BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL STANDARD X-ZONE POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY
EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL PREFERRED RISK POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY
EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL POLICIES RATED UNDER THE NEWLY MAPPED RATING PROCEDURE WITH AN ORIGINAL NEW BUSINESS DATE PRIOR
TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

FOR ALL OTHER POLICIES, IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2017,
THE CMI – BASE FLOOD ELEVATION CANNOT BE BLANK.

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 NUMERIC VALUE. BLANKS ARE NOT PERMITTED.

IF THE CMI – FLOOD RISK ZONE IS UNNUMBERED A, A/AR, AO, AO/AR, AR, A99, B, C, D, X, OR UNNUMBERED V,
THE CMI – BASE FLOOD ELEVATION CAN 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.

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

                          EDIT CRITERIA

ORDER: 40

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

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).

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: 10/01/2016

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/TRANSER 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.

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

                          EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009   REVISED: 10/01/2016   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 PRE-FIRM SUBSIDIZED RATES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016
BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – COMMUNITY IDENTIFICATION NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE
CODE.

ALL STANDARD X-ZONE POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY
EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – COMMUNITY IDENTIFICATION NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE
CODE.

ALL PREFERRED RISK POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY
EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – COMMUNITY IDENTIFICATION NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE
CODE.

ALL POLICIES RATED UNDER THE NEWLY MAPPED RATING PROCEDURE WITH AN ORIGINAL NEW BUSINESS DATE PRIOR
TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – COMMUNITY IDENTIFICATION NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE
CODE.

FOR ALL OTHER POLICIES, IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2017,
THE CMI – COMMUNITY IDENTIFICATION NUMBER CANNOT BE BLANK 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.

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

                              EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL223030   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER MUST MATCH THE
               COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) FOR
               PREFERRED RISK POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016 AND THE
RISK RATING METHOD IS '7' (PREFERRED RISK).

THE CMI - COMMUNITY IDENTIFICATION NUMBER MUST MATCH THE COMMUNITY IDENTIFICATION
NUMBER (RATING MAP INFORMATION).

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL223040   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER MUST MATCH THE
               COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) FOR
               REPORTED GRANDFATHERING TYPE CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016 AND THE
GRANDFATHERING TYPE CODE IS '1',

THE CMI - COMMUNITY IDENTIFICATION NUMBER MUST MATCH THE COMMUNITY IDENTIFICATION
NUMBER (RATING MAP INFORMATION).

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

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                        BASIC INFORMATION
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FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: CMI-FLD-ZONE

UPDATE: REPLACEMENT

FORMAT: THREE (3) CHARACTERS

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                          EDIT CRITERIA
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ORDER: 10

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

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.

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

                          EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009   REVISED: 10/01/2016   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 PRE-FIRM SUBSIDIZED RATES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO
04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - FLOOD RISK ZONE MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL STANDARD X-ZONE POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - FLOOD RISK ZONE MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL PREFERRED RISK POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - FLOOD RISK ZONE MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL POLICIES RATED UNDER THE NEWLY MAPPED RATING PROCEDURE WITH AN ORIGINAL NEW BUSINESS DATE
PRIOR TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - FLOOD RISK ZONE MUST BE REPORTED AS A SFHA REGARDLESS OF THE GRANDFATHERING TYPE CODE.

FOR ALL OTHER POLICIES, IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2017,
THE CMI - FLOOD RISK ZONE CANNOT BE BLANK.

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

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL215040   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MUST EQUAL THE FLOOD
               RISK ZONE (RATING MAP INFORMATION) FOR PREFERRED RISK POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016 AND THE
RISK RATING METHOD IS '7' (PREFERRED RISK),

  THE CMI - FLOOD RISK ZONE MUST EQUAL THE FLOOD RISK ZONE (RATING MAP INFORMATION).

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

                              EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL215050   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MUST EQUAL THE FLOOD RISK ZONE
               (RATING MAP INFORMATION) FOR REPORTED GRANDFATHERING TYPE CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016 AND THE
GRANDFATHERING TYPE CODE IS '1',

   THE CMI - FLOOD RISK ZONE MUST EQUAL THE FLOOD RISK ZONE (RATING MAP INFORMATION).

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL215060   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE IS NOT VALID FOR NEWLY MAPPED POLICY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEWLY MAPPED POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016,
THE CMI – FLOOD RISK ZONE MUST BE REPORTED WITH UNNUMBERED 'A', AE, A1-A30,
AH/AHB, AO/AOB, UNNUMBERED 'V', VE OR V1-V30.

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009   REVISED: 10/01/2016   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 REQUIRED.

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 PRE-FIRM SUBSIDIZED RATES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO
04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – MAP PANEL NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL STANDARD X-ZONE POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – MAP PANEL NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL PREFERRED RISK POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – MAP PANEL NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL POLICIES RATED UNDER THE NEWLY MAPPED RATING PROCEDURE WITH AN ORIGINAL NEW BUSINESS DATE
PRIOR TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI – MAP PANEL NUMBER MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

FOR ALL OTHER POLICIES, IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2017,
THE CMI – MAP PANEL NUMBER CANNOT BE BLANK.

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

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

                        EDIT CRITERIA

ORDER: 30

EFFECTIVE: 04/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL220030   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL NUMBER MUST MATCH COMMUNITY
               MASTER FILE MAP PANEL NUMBER IN EFFECT 45 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 NUMBER MUST MATCH THE MAP PANEL
   NUMBER ON THE COMMUNITY MASTER FILE THAT WAS IN EFFECT 45 DAYS PRIOR TO
   THE POLICY EFFECTIVE DATE OF THE CURRENT TERM.

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

                          EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL220040   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL NUMBER MUST EQUAL THE MAP PANEL NUMBER
               (RATING MAP INFORMATION) FOR PREFERRED RISK POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH A POLICY EFFECTIVE DATE ON OR AFTER 10/01/2016 AND THE RISK
RATING METHOD IS '7' (PREFERRED RISK),

THE CMI - MAP PANEL NUMBER MUST EQUAL THE MAP PANEL NUMBER (RATING MAP
INFORMATION).

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: 10/01/2013 CANCELLED: 10/01/2016

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 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.

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

                              EDIT CRITERIA

    ORDER: 20

    EFFECTIVE: 10/01/2009   REVISED: 10/01/2016   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 REQUIRED.

    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 PRE-FIRM SUBSIDIZED RATES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO
04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - MAP PANEL SUFFIX MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL STANDARD X-ZONE POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - MAP PANEL SUFFIX MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL PREFERRED RISK POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY
EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - MAP PANEL SUFFIX MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL POLICIES RATED UNDER THE NEWLY MAPPED RATING PROCEDURE WITH AN ORIGINAL NEW BUSINESS DATE
PRIOR TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
THE CMI - MAP PANEL SUFFIX MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

FOR ALL OTHER POLICIES, IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2017,
THE CMI - MAP PANEL SUFFIX CANNOT BE BLANK.

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

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

                         EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL221040   ERROR TYPE: CRITICAL

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

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 CURRENT MAP PANEL
      SUFFIX ON THE COMMUNITY MASTER FILE THAT WAS IN EFFECT WITHIN 180 DAYS OF THE
      POLICY EFFECTIVE DATE OF THE CURRENT POLICY TERM.

DATA ELEMENT: CURRENT MAP INFO – MAP PANEL SUFFIX

                          EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL221050   ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO – MAP PANEL SUFFIX MUST MATCH THE MAP PANEL
               SUFFIX (RATING MAP INFORMATION) FOR PREFERRED RISK POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016 AND THE RISK RATING METHOD IS
'7' (PREFERRED RISK),

    THEN THE CURRENT MAP INFO – MAP PANEL SUFFIX MUST MATCH THE MAP PANEL SUFFIX
    (RATING MAP INFORMATION).

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

                          EDIT CRITERIA

   ORDER: 60

   EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

   EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

   ERROR CODE: PL221060   ERROR TYPE: CRITICAL

   ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL SUFFIX MUST MATCH THE MAP PANEL
                  SUFFIX (RATING MAP INFORMATION) FOR REPORTED GRANDFATHERING TYPE
                  CODE.

   FAIL EDIT
   UPDATE ACTION: UPDATE

   DESCRIPTION:

   IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016 AND THE GRANDFATHERING
   TYPE CODE IS '1',

       THEN THE CURRENT MAP INFO - MAP PANEL SUFFIX MUST MATCH THE MAP PANEL SUFFIX
       (RATING MAP INFORMATION).

DATA ELEMENT: DAMAGE - APPURTENANT (ACV)

                    BASIC INFORMATION

FILE: CLAIMS   STATUS: OPTIONAL   ALIAS:

FIELD NAME: DMG_APP_B

UPDATE: REPLACEMENT

FORMAT: SEVEN (7) DIGIT NUMBER

                    EDIT CRITERIA

ORDER: 10

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

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

ERROR CODE: CU092010   ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: DAMAGES - APPURTENANT MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES PRIOR TO 10/01/2016:
        MUST BE NUMERIC.

DATA ELEMENT: DAMAGE – APPURTENANT (ACV)

                         BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: DMG_APP_B

UPDATE: REPLACEMENT

FORMAT: SEVEN (7) DIGIT NUMBER

                         EDIT CRITERIA

ORDER: 15

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU092015   ERROR TYPE: CRITICAL

ERROR MESSAGE: DAMAGES – APPURTENANT MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES ON OR AFTER 10/01/2016:
         MUST BE NUMERIC.

DATA ELEMENT: DAMAGE – MAIN (ACV)

                        BASIC INFORMATION

FILE: CLAIMS   STATUS: OPTIONAL   ALIAS:

FIELD NAME: DMG_MAIN_B

UPDATE: REPLACEMENT

FORMAT: TEN (10) DIGIT NUMBER

                        EDIT CRITERIA

ORDER: 10

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

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

ERROR CODE: CU091010   ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: DAMAGES – MAIN MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES PRIOR TO 10/01/2016:
         MUST BE NUMERIC.

DATA ELEMENT: DAMAGE – MAIN (ACV)

BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: DMG_MAIN_B

UPDATE: REPLACEMENT

FORMAT: TEN (10) DIGIT NUMBER

EDIT CRITERIA

ORDER: 15

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU091015   ERROR TYPE: CRITICAL

ERROR MESSAGE: DAMAGES – MAIN MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES ON OR AFTER 10/01/2016:
    MUST BE NUMERIC.

DATA ELEMENT: DAMAGE TO CONTENTS - APPURTENANT (ACV)

BASIC INFORMATION

FILE: CLAIMS   STATUS: OPTIONAL   ALIAS:

FIELD NAME: DMG_APP_C

UPDATE: REPLACEMENT

FORMAT: SEVEN (7) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

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

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

ERROR CODE: CU094010   ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: DAMAGES TO CONTENTS - APPURTENANT MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES PRIOR TO 10/01/2016:
            MUST BE NUMERIC.

DATA ELEMENT: DAMAGE TO CONTENTS - APPURTENANT (ACV)

BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: DMG_APP_C

UPDATE: REPLACEMENT

FORMAT: SEVEN (7) DIGIT NUMBER

EDIT CRITERIA

ORDER: 15

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU094015   ERROR TYPE: CRITICAL

ERROR MESSAGE: DAMAGES TO CONTENTS - APPURTENANT MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES ON OR AFTER 10/01/2016:
        MUST BE NUMERIC.

DATA ELEMENT: DAMAGE TO CONTENTS - MAIN (ACV)

BASIC INFORMATION

FILE: CLAIMS   STATUS: OPTIONAL   ALIAS:

FIELD NAME: DMG_MAIN_C

UPDATE: REPLACEMENT

FORMAT: SEVEN (7) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

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

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

ERROR CODE: CU093010   ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: DAMAGES TO CONTENTS - MAIN MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES PRIOR TO 10/01/2016:
         MUST BE NUMERIC.

DATA ELEMENT: DAMAGE TO CONTENTS - MAIN (ACV)

BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: DMG_MAIN_C

UPDATE: REPLACEMENT

FORMAT: SEVEN (7) DIGIT NUMBER

EDIT CRITERIA

ORDER: 15

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU093015   ERROR TYPE: CRITICAL

ERROR MESSAGE: DAMAGES TO CONTENTS - MAIN MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES ON OR AFTER 10/01/2016:
        MUST BE NUMERIC.

DATA ELEMENT: DATE OF LOSS

EDIT CRITERIA

ORDER: 100

EFFECTIVE: 10/01/1997   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: CL066100 ERROR TYPE: CRITICAL

ERROR MESSAGE: THIS LOSS MUST BE CLOSED WITHOUT PAYMENT - POLICY IS NOT
               ELIGIBLE FOR PREFERRED RISK OR NEWLY MAPPED COVERAGE DUE
               TO REPETITIVE LOSS CRITERIA.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF A POLICY IS NOT ELIGIBLE FOR PREFERRED RISK OR NEWLY MAPPED COVERAGE
   (RISK RATING METHOD '7', 'P', 'Q' OR 'R'),
   THEN ANY LOSSES ON THE TERM THAT IS INELIGIBLE MUST BE
   CLOSED WITHOUT PAYMENT. THE POLICY MUST BE WRITTEN OR
   ENDORSED AS A STANDARD POLICY BY CHANGING THE RISK RATING
   METHOD BECAUSE THE POLICY IS ON A REPETITIVE LOSS PROPERTY.

DATA ELEMENT: DATE OF LOSS

EDIT CRITERIA

ORDER: 110

EFFECTIVE: 10/01/2001   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: CL066110   ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: THIS LOSS MUST BE CLOSED WITHOUT PAYMENT - POLICY IS NOT
               ELIGIBLE FOR PREFERRED RISK COVERAGE DUE TO GIS CRITERIA.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF A POLICY IS NOT ELIGIBLE FOR PREFERRED RISK COVERAGE
   (RISK RATING METHOD '7', 'P', OR 'Q'),
   THEN ANY LOSSES ON THE TERM THAT IS INELIGIBLE MUST BE
   CLOSED WITHOUT PAYMENT.

   IF THE RISK RATING METHOD IS '7', 'P', OR 'Q' (PREFERRED
   RISK) AND THE FLOOD RISK ZONE IS NOT EQUAL TO
   FEMA Q3 ZONES 'B', 'C', 'X', 'A99', 'AR', 'ARA', 'ARE', 'ARH' OR 'ARO',
   THEN THE FLOOD RISK ZONE IS INVALID FOR THE PRP POLICY'S
   PROPERTY ADDRESS.

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL029040   ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

        A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION
           (THE POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE
           FLOOD RISK ZONE IS 'V ', 'VE', 'V01' - 'V30', AND THE
           ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER
           1, 1981), MUST BE '0' OR '3'.

        B. FOR ALL OTHER FLOOD RISK ZONES:

           IF TOTAL AMOUNT OF INSURANCE - BUILDING IS
           GREATER THAN ZERO, MUST BE '0'.

    IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR
    THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,
    CANNOT BE '9'.

    IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

    IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

    IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE
    IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

    IF THE RISK RATING METHOD IS '7', '9', 'P', 'Q', OR 'R' AND THE TOTAL AMOUNT OF
    INSURANCE - BUILDING IS MORE THAN $100,000, THEN THE DEDUCTIBLE - BUILDING MUST BE
    $1250 FOR BOTH BUILDING AND CONTENTS.

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

    1. FOR OTHER NON-RESIDENTIAL BUILDING POLICIES:
        IF OCCUPANCY TYPE = '4' AND THE POLICY EFFECTIVE DATE
        IS PRIOR TO 4/1/2015, DEDUCTIBLE-BUILDING
        MUST BE 1, 2, 3, 4, 5, A, B, C, D, E, F OR G.

        IF OCCUPANCY TYPE = '4' AND THE POLICY EFFECTIVE DATE
        IS ON OR AFTER 4/1/2015, DEDUCTIBLE-BUILDING
        MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.

DATA ELEMENT: DEDUCTIBLE – BUILDING   (CONT'D.)

2. FOR RCBAP POLICIES:
    IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
    DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A, OR D.

3. FOR ALL OTHER POLICIES:
    DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, OR 5.

4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER
    MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE
    ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

    EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE
    ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS

    DEDUCTIBLE OPTIONS

    A = $ 10,000
    B = $ 15,000
    C = $ 20,000
    D = $ 25,000
    E = $ 50,000

5. FOR NON-RESIDENTIAL BUSINESS BUILDING POLICIES:
    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/1/2015
    AND THE OCCUPANCY TYPE = '6', DEDUCTIBLE-BUILDING
    MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.

6. FOR ALL RESIDENTIAL OCCUPANCIES THAT ARE NOT CONDOMINIUM TYPE 'A', 'H', OR
    'L':

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 4/1/2015,
    DEDUCTIBLE-BUILDING CAN BE REPORTED AS (CODE 'F' – $10,000).

7. FOR ALL POLICIES:
    IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND
    PRIOR TO 10/1/2009, DEDUCTIBLE-BUILDING CAN BE
    REPORTED AS (CODE 0).

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
    DEDUCTIBLE-BUILDING CANNOT BE REPORTED AS (CODE 0).

DATA ELEMENT: DEDUCTIBLE - CONTENTS

                              EDIT CRITERIA

     ORDER: 30

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

     EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

     ERROR CODE: PL030030   ERROR TYPE: CRITICAL

     ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS NOT VALID.

     FAIL EDIT
     UPDATE ACTION: UPDATE

     DESCRIPTION:

        IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

           A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION
              (THE POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE
              FLOOD RISK ZONE IS 'V ', 'VE', 'V01' - 'V30') AND THE
              ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER
              1, 1981), MUST BE '0' OR '3'.

           B. FOR ALL OTHER FLOOD RISK ZONES:

              IF TOTAL AMOUNT OF INSURANCE - CONTENTS IS
              GREATER THAN ZERO, MUST BE '0'.

        IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR
        THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,
        CANNOT BE '9'.

        IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

        IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

        IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE
        IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

        IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

           1.   FOR OTHER NON-RESIDENTIAL BUILDING POLICIES:
                IF OCCUPANCY TYPE IS '4' AND THE POLICY EFFECTIVE DATE
                IS PRIOR TO 4/1/2015, DEDUCTIBLE-CONTENTS MUST
                BE 1, 2, 3, 4, 5, A, B, C, D, E, F OR G.

                IF OCCUPANCY TYPE = '4' AND THE POLICY EFFECTIVE DATE
                IS ON OR AFTER 4/1/2015, DEDUCTIBLE-CONTENTS
                MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.

           2.   FOR RCBAP POLICIES:
                IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
                DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A, OR D.

           3.   FOR ALL OTHER POLICIES:
                DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, OR 5.

DATA ELEMENT: DEDUCTIBLE – CONTENTS

4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER
    MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE
    ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

    EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES
    WILL NOT BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS

    DEDUCTIBLE OPTIONS

    A = $ 10,000
    B = $ 15,000
    C = $ 20,000
    D = $ 25,000
    E = $ 50,000

5. FOR NON-RESIDENTIAL BUSINESS BUILDING POLICIES:
    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER
    11/01/2015 AND THE OCCUPANCY TYPE IS '6',
    DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.

6. FOR ALL POLICIES:

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND
    PRIOR TO 10/1/2009, DEDUCTIBLE-CONTENTS CAN BE
    REPORTED AS (CODE 0).

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
    DEDUCTIBLE-CONTENTS CANNOT BE REPORTED AS (CODE 0).

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 30

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL036030   ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF THE POST-FIRM CONSTRUCTION INDICATOR IS 'Y' AND THE FLOOD
   RISK ZONE IS 'A01' - 'A30', 'AE', 'VE' OR 'V01' - 'V30'
   AND RISK RATING METHOD IS NOT EQUAL TO '6', '8', '9', '7',
   '3', 'G', 'P', 'Q' OR 'R', THEN MUST BE A NUMERIC OTHER THAN THE
   DEFAULT (+999).

   IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011,
   POST-FIRM INDICATOR 'Y', FLOOD RISK ZONE AO, AH, AHB, OR
   UNNUMBERED 'A', NEW/ROLLOVER/TRANSFER INDICATOR NOT EQUAL
   'R', 'Z' OR 'T', AND RISK RATING METHOD IS NOT EQUAL TO
   '6' OR '8',
   THEN ELEVATION DIFFERENCE MUST BE NUMERIC OTHER THAN THE
   DEFAULT (+999).

DATA ELEMENT: ELEVATION DIFFERENCE

                        EDIT CRITERIA

ORDER: 55

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL036055   ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE MUST BE THE DEFAULT FOR PREFERRED RISK
               AND NEWLY MAPPED POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF RISK RATING METHOD IS '7', 'P', 'Q' OR 'R',
    MUST BE 999 (DEFAULT VALUE).

DATA ELEMENT: ENCLOSURE USE INDICATOR


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                          BASIC INFORMATION
                          -----------------
```

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: ENCL-USE-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER


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                            EDIT CRITERIA
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```

ORDER: 10

EFFECTIVE: 11/01/2015   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL378010   ERROR TYPE: CRITICAL

ERROR MESSAGE: ENCLOSURE USE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015
   MUST REPORT AN ACCEPTABLE VALUE OF 'Y', 'N', OR BLANK.

   IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
   AND THE ENCLOSURE TYPE IS 'F' OR 'P',
   THE ENCLOSURE USE INDICATOR MUST BE 'Y' OR 'N'.

   IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
   AND THE ENCLOSURE TYPE IS 'N',
   THE ENCLOSURE USE INDICATOR MUST BE BLANK.

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

   POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
   BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

DATA ELEMENT: EXTERIOR WATER DEPTH - APPURTENANT

BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: E_WTR_DEPTH_A

UPDATE: REPLACEMENT

FORMAT: SIGNED FOUR DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU402010   ERROR TYPE: CRITICAL

ERROR MESSAGE: EXTERIOR WATER DEPTH - APPURTENANT MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES ON OR AFTER 10/01/2016:
       MUST BE NUMERIC.

DATA ELEMENT: EXTERIOR WATER DEPTH - MAIN

                          BASIC INFORMATION

 FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

 FIELD NAME: E_WTR_DEPTH_M

 UPDATE: REPLACEMENT

 FORMAT: SIGNED FOUR DIGIT NUMBER

                          EDIT CRITERIA

 ORDER: 10

 EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

 ERROR CODE: CU401010   ERROR TYPE: CRITICAL

 ERROR MESSAGE: EXTERIOR WATER DEPTH - MAIN MUST BE NUMERIC.

 FAIL EDIT
 UPDATE ACTION: UPDATE

 DESCRIPTION:

     FOR LOSSES ON OR AFTER 10/01/2016:
           MUST BE NUMERIC.

DATA ELEMENT: FLOOD PROOFED INDICATOR

                          EDIT CRITERIA

ORDER: 40

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL037040 ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOOD PROOFED INDICATOR MUST BE 'N' (DEFAULT VALUE) FOR A
               PREFERRED RISK POLICY OR NEWLY MAPPED POLICY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF RISK RATING METHOD IS '7', 'P', 'Q', OR 'R',
    FLOOD PROOFED INDICATOR MUST BE 'N' (DEFAULT VALUE).

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL021060   ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOOD RISK ZONE MUST BE B, C, X, A99, OR AR/AR DUAL ZONES FOR

               PREFERRED RISK POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF RISK RATING METHOD IS '7', 'P', OR 'Q' AND THE POLICY EFFECTIVE DATE IS PRIOR
    TO 10/1/2016, FLOOD RISK ZONE MUST BE B, C, OR X (RATING MAP INFORMATION).

    IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE DATE IS ON OR AFTER
    10/1/2016, FLOOD RISK ZONE MUST BE B, C, X, A99, AR OR AR DUAL ZONES (RATING MAP
    INFORMATION).

    NOTE:
    THE FOLLOWING LOGIC IS THE ONLY EXCEPTION FOR THIS ERROR
    PER POLICY ISSUANCES 3-99 AND 1-00:

    IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE DATE
    IS ON OR AFTER 07/06/1998 AND PRIOR TO 08/05/2002
    AND THE COMMUNITY IDENTIFICATION NUMBER EQUALS
    '060102' OR '060107' OR '060111' OR '060645' OR '060119' OR
    '060130' OR '060136' OR '060137' OR '065043' OR '060635' OR
    '060141' OR '065049' OR '060148' OR '060163' OR '060262' OR
    '060266' OR '060423' (COMMUNITIES IN CALIFORNIA),
    THEN THE FLOOD RISK ZONE CAN BE 'AR' OR 'ARE' OR 'ARA' OR
    'ARO' OR 'ARH' (AR/AR DUAL ZONES).

    AS STATED IN POLICY ISSUANCE 3-99, THE ZONE GRANDFATHER FOR
    PRP POLICIES WAS EXTENDED THROUGH AUGUST 4, 2000.
    PER POLICY ISSUANCE 1-00, THE ZONE GRANDFATHER FOR PRP
    POLICIES HAS BEEN EXTENDED FOR A PERIOD OF TWO ADDITIONAL
    YEARS, TO END ON AUGUST 4, 2002.

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

                         EDIT CRITERIA

ORDER: 65

EFFECTIVE: 05/01/1998   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: CONDO INSPECTION / GIS SYSTEMS EDIT TYPE: RELATIONAL

ERROR CODE: PL021065 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRP POLICY IS INVALID - PROPERTY ADDRESS INDICATES BUILDING
               IS LOCATED IN A SFHA FLOOD RISK ZONE. (CRITICAL)

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF THE RISK RATING METHOD IS '7' (PREFERRED RISK) AND THE
   POLICY EFFECTIVE DATE IS PRIOR TO 10/01/2016 AND THE
   FLOOD RISK ZONE IS NOT EQUAL TO FEMA Q3 ZONES 'B', 'C',
   OR 'X' (NON-SFHA ZONES), THEN THE FLOOD RISK ZONE IS
   INVALID FOR THE PRP POLICY'S PROPERTY ADDRESS.

   IF THE RISK RATING METHOD IS '7' (PREFERRED RISK) AND THE
   POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016 AND THE
   FLOOD RISK ZONE IS NOT EQUAL TO FEMA Q3 ZONES 'B', 'C',
   'X', 'A99', 'AR', 'ARA', 'ARE', 'ARH' OR 'ARO', THEN THE
   FLOOD RISK ZONE IS INVALID FOR THE PRP POLICY'S PROPERTY ADDRESS.

   EFFECTIVE JANUARY 1, 2011, THIS EDIT WILL NOT APPLY TO
   PREFERRED RISK POLICIES REPORTED WITH RISK RATING METHOD
   'P' OR 'Q'.

NOTE:

   THE FEMA Q3 ZONE FOR A PREFERRED RISK POLICY IS DERIVED
   FROM THE FEMA Q3 DIGITAL FIRM DATA BY GEOGRAPHICALLY
   LOCATING THE PARTICULAR PROPERTY ADDRESS WITHIN THE Q3 ZONE
   MAP FEATURE. THE FEMA Q3 ZONE FOR A PREFERRED RISK POLICY
   MUST BE 'B', 'C', 'X', 'A99', 'AR', 'ARA', 'ARE', 'ARH' OR 'ARO',
   OTHERWISE THE POLICY CANNOT BE SUBMITTED AS A PREFERRED RISK.

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 07/01/1995   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL021070   ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOOD RISK ZONE IS NOT VALID FOR REPORTED RISK RATING METHOD.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF RISK RATING METHOD IS '6' AND ORIGINAL NEW BUSINESS
    DATE IS PRIOR TO 10/1/2011, FLOOD RISK ZONE MUST BE
    A01-A30, AE OR A.

    IF RISK RATING METHOD IS '6' AND ORIGINAL NEW BUSINESS
    DATE IS ON OR AFTER 10/1/2011, FLOOD RISK ZONE MUST BE
    A01-A30, AE, A, AO OR AH.

    IF RISK RATING METHOD IS '8' AND ORIGINAL NEW BUSINESS
    DATE IS PRIOR TO 10/1/2009, FLOOD RISK ZONE MUST BE
    A01 - A30, AE, V01 - V30 OR VE.

    IF RISK RATING METHOD IS '8' AND ORIGINAL NEW BUSINESS
    DATE IS ON OR AFTER 10/1/2009, FLOOD RISK ZONE MUST BE
    A01 - A30, AE, V01 - V30, VE, A, V, AO, OR AH.

    IF RISK RATING METHOD IS 'F', FLOOD RISK ZONE MUST BE
    A01 - A30, AE, V01 - V30, VE, AO, AH, A OR V.

    IF RISK RATING METHOD IS 'R' AND POLICY EFFECTIVE DATE
    IS ON OR AFTER 04/01/2015 AND PRIOR TO 10/1/2016,
    FLOOD RISK ZONE MUST BE B, C, D, OR X (RATING MAP INFORMATION).

    IF RISK RATING METHOD IS 'R' AND POLICY EFFECTIVE DATE
    IS ON OR AFTER 10/1/2016, FLOOD RISK ZONE MUST BE B, C, D, X,
    A99, AR OR AR DUAL ZONES (RATING MAP INFORMATION).

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2009 REVISED: 10/01/2016   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 CMI - MAP PANEL SUFFIX MUST MATCH THE CURRENT MAP PANEL SUFFIX
    ON THE COMMUNITY MASTER FILE THAT WAS IN EFFECT WITHIN 180 DAYS OF
    THE POLICY EFFECTIVE DATE OF THE CURRENT POLICY TERM.

DATA ELEMENT: HFIAA/SECTION-28 INDICATOR

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: HFIAA-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2014   REVISED: 04/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PI321010   ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA/SECTION-28 INDICATOR IS NOT A VALID VALUE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   MUST BE REPORTED WITH 'Y' OR BLANK

DATA ELEMENT: HFIAA/SECTION-28 INDICATOR

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2014   REVISED: 04/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL321020   ERROR TYPE: CRITICAL

ERROR MESSAGE: THE POLICY EFFECTIVE DATE DOES NOT CORRESPOND WITH THE
               HFIAA/SECTION-28 INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE HFIAA/SECTION-28 INDICATOR IS 'Y' AND THE WYO TRANSACTION CODE
    IS '11A' (NEW BUSINESS), '14A' OR '15A' (REINSTATEMENTS),
    '17A' (RENEWALS), '26A' OR '29A' (CANCELLATIONS),

    THE POLICY EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU 12/31/2018.

    IF THE HFIAA/SECTION-28 INDICATOR IS 'Y' AND THE WYO TRANSACTION CODE
    IS '20A' (ENDORSEMENTS) OR '23A' (POLICY CORRECTIONS),

    THE POLICY EFFECTIVE DATE CAN BE PRIOR TO 10/01/2013 BUT THE
    ENDORSEMENT EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU
    12/31/2018   -OR-

    THE POLICY EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU 12/31/2018.

DATA ELEMENT: HFIAA/SECTION-28 INDICATOR

                        EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2014   REVISED: 04/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL321030   ERROR TYPE: CRITICAL

ERROR MESSAGE: THE NEW/ROLLOVER/TRANSFER INDICATOR DOES NOT CORRESPOND WITH
               THE HFIAA/SECTION-28 INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE HFIAA/SECTION-28 INDICATOR IS 'Y' AND THE WYO TRANSACTION CODE
    IS '11A' (NEW BUSINESS),
    THE NEW/ROLLOVER/TRANSFER INDICATOR MUST BE 'Z'.

DATA ELEMENT: HFIAA/SECTION-28 LOSS INDICATOR

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: HFIAA-LOSS-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2014   REVISED: 04/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: INFORMATIONAL

ERROR CODE: PI322010   ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA/SECTION-28 LOSS INDICATOR IS NOT A VALID VALUE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   MUST BE REPORTED WITH 'Y' OR BLANK

DATA ELEMENT: HFIAA SURCHARGE

                          EDIT CRITERIA

    ORDER: 40

    EFFECTIVE: 04/01/2015   REVISED: CANCELLED:

    EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

    ERROR CODE: PL325040   ERROR TYPE: CRITICAL

    ERROR MESSAGE: HFIAA SURCHARGE SUBMITTED BY WYO COMPANY DOES NOT EQUAL
                   THE NFIP CALCULATED HFIAA SURCHARGE.

    FAIL EDIT
    UPDATE ACTION: UPDATE

    DESCRIPTION:

       IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015
       AND THE HFIAA SURCHARGE FOR THE TYPE OF POLICY DOES NOT
       EQUAL THE HFIAA SURCHARGE CALCULATED BY NFIP, THE POLICY
       SURCHARGE CANNOT BE PROPERLY DETERMINED.

       NOTE:
       REFER TO THE FLOOD INSURANCE MANUAL RATING SECTION TO
       DETERMINE THE HFIAA SURCHARGE AMOUNT.

DATA ELEMENT: HOUSE WORSHIP INDICATOR

                        BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: HSE-WSHPIND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

                        EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015 REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL382010 ERROR TYPE: CRITICAL

ERROR MESSAGE: HOUSE WORSHIP INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   POLICIES EFFECTIVE PRIOR TO 11/01/2015 MUST REPORT 'N',
   'Y' OR BLANK.

   POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8'
   (TENTATIVE), '9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP),
   BLANKS CAN BE REPORTED REGARDLESS OF THE POLICY EFFECTIVE
   DATE.

   OTHERWISE,
   POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY
   TYPE '4' OR '6', MUST REPORT 'N' OR 'Y'.

   POLICIES WITH POLICY EFFECTIVE DATE ON OR AFTER 11/1/15
   WITH OCCUPANCY TYPE '1', '2' OR '3', MUST REPORT 'N' OR 'Y'.

DATA ELEMENT: INTERIOR WATER DEPTH - APPURTENANT

BASIC INFORMATION

FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

FIELD NAME: I_WTR_DEPTH_A

UPDATE: REPLACEMENT

FORMAT: SIGNED FOUR DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: CU404010   ERROR TYPE: CRITICAL

ERROR MESSAGE: INTERIOR WATER DEPTH - APPURTENANT MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    FOR LOSSES ON OR AFTER 10/01/2016:
        MUST BE NUMERIC.

DATA ELEMENT: INTERIOR WATER DEPTH - MAIN

                          BASIC INFORMATION

 FILE: CLAIMS   STATUS: REQUIRED   ALIAS:

 FIELD NAME: I_WTR_DEPTH_M

 UPDATE: REPLACEMENT

 FORMAT: SIGNED FOUR DIGIT NUMBER

                          EDIT CRITERIA

 ORDER: 10

 EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

 ERROR CODE: CU403010   ERROR TYPE: CRITICAL

 ERROR MESSAGE: INTERIOR WATER DEPTH – MAIN MUST BE NUMERIC.

 FAIL EDIT
 UPDATE ACTION: UPDATE

 DESCRIPTION:

     FOR LOSSES ON OR AFTER 10/01/2016:
         MUST BE NUMERIC.

DATA ELEMENT: LENDER INDICATOR

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: LEND-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL359010   ERROR TYPE: CRITICAL

ERROR MESSAGE: LENDER INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
   10/01/2015 CAN REPORT BLANK.

   OTHERWISE,
   IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2015,
   THE LENDER INDICATOR MUST BE REPORTED AS 'Y' OR 'N'.

DATA ELEMENT: LOWEST FLOOR ELEVATION

                          EDIT CRITERIA

ORDER: 20

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED: 10/01/2016

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL048020 ERROR TYPE: CRITICAL

ERROR MESSAGE: LOWEST FLOOR ELEVATION MUST BE THE DEFAULT FOR PREFERRED
               RISK AND NEWLY MAPPED POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF THE RISK RATING METHOD IS '7' AND THE ORIGINAL NEW
   BUSINESS DATE IS ON OR AFTER 10/1/1997 AND THE POLICY
   EFFECTIVE DATE IS ON OR AFTER 05/01/2006,
   LFE MUST BE THE DEFAULT (9999.0).

   IF THE RISK RATING METHOD IS 'P', 'Q' OR 'R',
      LFE MUST BE THE DEFAULT (9999.0).

DATA ELEMENT: NAIC NUMBER

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: WYO_NAIC_NUM

UPDATE: REPLACEMENT

FORMAT: FIVE (5) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: PU392010   ERROR TYPE: CRITICAL

ERROR MESSAGE: NAIC NUMBER MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   MUST BE A NUMBER.

DATA ELEMENT: NAIC NUMBER

                        EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: POLICY LOADS PROGRAM   EDIT TYPE: INFORMATIONAL

ERROR CODE: PI392020   ERROR TYPE: CRITICAL

ERROR MESSAGE: NAIC NUMBER IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    MUST BE A VALID CODE AS FOUND ON THE COMPANY MASTER FILE.

DATA ELEMENT: NAIC NUMBER

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL392030   ERROR TYPE: CRITICAL

ERROR MESSAGE: NAIC NUMBER MUST BE REPORTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016,
    THE NAIC NUMBER MUST BE REPORTED AND MUST NOT BE BLANK.

DATA ELEMENT: NON-PROFIT ENTITY INDICATOR

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: NON-PROF-ENT

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSER PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL385010   ERROR TYPE: CRITICAL

ERROR MESSAGE: NON-PROFIT ENTITY INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   POLICIES EFFECTIVE PRIOR TO 11/1/15 MUST REPORT 'N', 'Y' OR BLANK.

   POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
   '9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
   REGARDLESS OF THE POLICY EFFECTIVE DATE.

   OTHERWISE,
   POLICIES EFFECTIVE ON OR AFTER 11/01/2015 MUST REPORT 'N' OR 'Y'
   REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

DATA ELEMENT: OCCUPANCY TYPE

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL022050   ERROR TYPE: CRITICAL

ERROR MESSAGE: OCCUPANCY TYPE IS INVALID FOR PREFERRED RISK AND
               NEWLY MAPPED POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
   DATE IS BEFORE 05/01/2004, OCCUPANCY TYPE MUST BE '1'
   OR '2'.

   IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
   DATE IS ON OR AFTER 05/01/2004 AND PRIOR TO 11/01/2015,
   OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

   IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
   DATE IS ON OR AFTER 11/01/2015,
   OCCUPANCY TYPE MUST BE '1', '2', '3', '4' OR '6'.

   IF RISK RATING METHOD IS 'P' OR 'Q' AND THE POLICY
   EFFECTIVE DATE IS PRIOR TO 10/01/2013,
   OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

   IF RISK RATING METHOD IS 'Q' AND THE POLICY EFFECTIVE
   DATE IS PRIOR TO 04/01/2015,
   OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

   IF RISK RATING METHOD IS 'R' AND THE POLICY EFFECTIVE
   DATE IS ON OR AFTER 11/01/2015,
   OCCUPANCY TYPE MUST BE '1', '2', '3', '4' OR '6'.

DATA ELEMENT: POLICY EFFECTIVE DATE

                         EDIT CRITERIA

   ORDER: 30

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

   EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

   ERROR CODE: PL007030 ERROR TYPE: CRITICAL

   ERROR MESSAGE: POLICY EFFECTIVE DATE IS NOT ACCEPTABLE FOR PREFERRED RISK,
                  NEWLY MAPPED AND CONDOMINIUM MASTER POLICIES.

   FAIL EDIT
   UPDATE ACTION: UPDATE

   DESCRIPTION:

      IF RISK RATING METHOD IS '7',
      THEN THE POLICY EFFECTIVE DATE MUST BE ON OR AFTER
      JANUARY 1, 1989.

      IF RISK RATING METHOD IS 'P' OR 'Q',
      THEN THE POLICY EFFECTIVE DATE MUST BE ON OR AFTER
      JANUARY 1, 2011.

      IF RISK RATING METHOD IS 'R',
      THEN THE POLICY EFFECTIVE DATE MUST BE ON OR AFTER
      APRIL 1, 2015.

      IF CONDOMINIUM INDICATOR IS 'M' THEN THE POLICY EFFECTIVE
      DATE MUST BE ON OR AFTER JANUARY 1, 1989 AND PRIOR TO
      OCTOBER 1, 1994.

      IF CONDOMINIUM INDICATOR IS 'L' OR 'H' THEN THE POLICY
      EFFECTIVE DATE MUST BE ON OR AFTER OCTOBER 1, 1994.

DATA ELEMENT: POLICY TERM INDICATOR

                         EDIT CRITERIA

ORDER: 25

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL042025   ERROR TYPE: CRITICAL

ERROR MESSAGE: PREFERRED RISK AND NEWLY MAPPED POLICIES MUST HAVE 1 YEAR TERMS.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF RISK RATING METHOD IS '7', 'P', 'Q', OR 'R', POLICY TERM MUST BE 1.

DATA ELEMENT: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: COMM-REININD

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015 REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PU356010   ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR IS NOT
               VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015
   BLANKS CAN BE REPORTED.

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

   POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
   BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

   OTHERWISE,
   IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
   AND PRE-FIRM SFHA - LAPSED RESULT OF COMMUNITY SUSPENSION
   INDICATOR IS 'Y', THEN THE PRE-FIRM SFHA - COMMUNITY
   REINSTATEMENT INDICATOR MUST BE REPORTED WITH 'N' OR 'Y'.

DATA ELEMENT: PRE-FIRM SFHA – PRIOR POLICY INDICATOR

                            BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: PF-POL-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

                              EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL341010   ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA – PRIOR POLICY INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER
   11/01/2015 MUST REPORT 'N' OR 'Y'.

   POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
   11/01/2015, BLANKS CAN BE REPORTED.

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

   POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
   BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

   OTHERWISE,
   IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
   AND PRE-FIRM SFHA – LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR
   IS 'Y',

   THE PRE-FIRM SFHA – PRIOR POLICY INDICATOR MUST BE REPORTED WITH 'N' OR 'Y'.

DATA ELEMENT: PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: PF-LAPSEDPOL

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL352010   ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR IS NOT
               VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER
   11/01/2015 MUST REPORT 'N' OR 'Y'.

   POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015
   MUST REPORT 'N', 'Y' OR BLANK.

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

   POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
   BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

DATA ELEMENT: PRIMARY RESIDENCE INDICATOR

EDIT CRITERIA

ORDER: 80

EFFECTIVE: 05/01/2000   REVISED: 11/01/2015   CANCELLED: 10/01/2016

EDIT LEVEL: POST RATING PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL046080   ERROR TYPE: CRITICAL

ERROR MESSAGE: THE BUILDING MAY NOT BE THE PRIMARY RESIDENCE WHEN
               POLICY IS FOR BUILDING IN COURSE OF CONSTRUCTION.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000:

    IF BUILDING IN COURSE OF CONSTRUCTION IS 'Y', THIS MUST BE
    'N'.

DATA ELEMENT: REGULAR/EMERGENCY INDICATOR

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 01/01/1989   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: INFORMATIONAL

ERROR CODE: PL020040   ERROR TYPE: CRITICAL

ERROR MESSAGE: PREFERRED RISK, NEWLY MAPPED AND CONDOMINIUM MASTER POLICIES
               MUST BE IN THE REGULAR PROGRAM.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF RISK RATING METHOD IS '7', 'P', 'Q', OR 'R',
    THEN REGULAR/EMERGENCY INDICATOR MUST BE 'R'.

    IF CONDOMINIUM INDICATOR IS 'M', 'L', OR 'H',
    THEN REGULAR/EMERGENCY INDICATOR MUST BE 'R'.

DATA ELEMENT: REINSTATEMENT DATE

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: WYO_REINST_DT

UPDATE: REPLACEMENT

FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: PU393010   ERROR TYPE: CRITICAL

ERROR MESSAGE: REINSTATEMENT DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   MUST BE NUMERIC.

DATA ELEMENT: REINSTATEMENT DATE

                         EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: INFORMATIONAL

ERROR CODE: PI393020   ERROR TYPE: CRITICAL

ERROR MESSAGE: REINSTATEMENT DATE IS NOT A VALID GREGORIAN DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

DATA ELEMENT: REINSTATEMENT DATE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL393030   ERROR TYPE: CRITICAL

ERROR MESSAGE: THE REINSTATEMENT DATE MUST BE REPORTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2016 AND
THE TRANSACTION CODE IS '17' (RENEWAL) AND THE POLICY EFFECTIVE
DATE IS MORE THAN ONE DAY AFTER THE PREVIOUS POLICY YEAR
EXPIRATION DATE, THEN THE REINSTATEMENT DATE CANNOT BE BLANKS OR
ZEROS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2016 AND
THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'T', AND THE POLICY
EFFECTIVE DATE IS MORE THAN ONE DAY AFTER THE PREVIOUS POLICY
YEAR EXPIRATION DATE, THE REINSTATEMENT DATE CANNOT BE BLANKS OR
ZEROS.

DATA ELEMENT: RE-UNDERWRITING STATUS

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: REUDW_STATUS

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: INFORMATIONAL

ERROR CODE: PI394010   ERROR TYPE: CRITICAL

ERROR MESSAGE: RE-UNDERWRITING STATUS MUST BE ALPHABETIC AND A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   MUST BE ALPHABETIC AND A VALID CODE DESCRIBED IN THE WYO TRRP PLAN.

DATA ELEMENT: RISK RATING METHOD

                    EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL041040   ERROR TYPE: CRITICAL

ERROR MESSAGE: THE RISK RATING METHOD IS NOT VALID FOR THE DEDUCTIBLE
               COMBINATION SELECTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/94 AND
   PRIOR TO 5/1/97:

   1. THE POLICY IS NOT FOR A V-ZONES 1981 POST-FIRM
      CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS
      'Y', THE FLOOD RISK ZONE IS 'V','VE','V01' - 'V30', AND
      THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN
      OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS
      COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE
      NOT IN ANY OF THE FOLLOWING COMBINATIONS, RISK RATING
      METHOD MUST BE '2' OR 'S'.

      A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM
         INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3')
         THEN:

DEDUCTIBLE - BUILDING	DEDUCTIBLE - CONTENTS
0	0
9	9
1	0
1	1
1	9
2	0
2	1
2	2
2	9
3	0
3	1
3	2
3	3
3	9
4	0
4	1
4	2
4	3
4	4
4	9
5	0
5	1
5	2
5	3

DATA ELEMENT: RISK RATING METHOD

```
                     5                            4
                     5                            5
                     5                            9
```

   B. OCCUPANCY TYPE IS '3' OR '4' THEN:

```
     DEDUCTIBLE - BUILDING        DEDUCTIBLE - CONTENTS
     ---------------------        ---------------------

             0                            0
             9                            9
             1                            1
             2                            2
             3                            3
             4                            4
             5                            5
```

2. IF THE POLICY IS FOR A V-ZONES 1981 POST-FIRM
   CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS 'Y',
   THE FLOOD RISK ZONE IS 'V ','VE ', OR 'V01' - 'V30', AND
   THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN
   OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS
   COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE
   NOT IN ANY OF THE FOLLOWING COMBINATIONS, THE RISK RATING
   METHOD MUST BE '2' OR 'S'.

```
     DEDUCTIBLE - BUILDING        DEDUCTIBLE - CONTENTS
     ---------------------        ---------------------

             0                            0
             9                            9
             3                            3
```

3. THE POLICY IS FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION
   (POST FIRM CONSTRUCTION INDICATOR IS 'Y',
   THE FLOOD RISK ZONE IS 'V','VE','V01' - 'V30', AND THE
   ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1,
   1981), AND ONLY BUILDING OR ONLY CONTENTS COVERAGE IS
   GREATER THAN ZERO AND THE RESPECTIVE DEDUCTIBLE IS NOT
   '0','3' OR '9', THE RISK RATING METHOD MUST BE '2' OR
   'S'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/1/97:

1. IF BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN
   ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING
   COMBINATIONS, RISK RATING METHOD MUST BE '2' OR 'S'.

   A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM
      INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3')
      THEN:

```
     DEDUCTIBLE - BUILDING        DEDUCTIBLE - CONTENTS
     ---------------------        ---------------------

             0                            0
             9                            9
             1                            0
             1                            1
             1                            9
             2                            0
             2                            1
             2                            2
             2                            9
             3                            0
             3                            1
```

DATA ELEMENT: RISK RATING METHOD

```
           3                          2
           3                          3
           3                          9
           4                          0
           4                          1
           4                          2
           4                          3
           4                          4
           4                          9
           5                          0
           5                          1
           5                          2
           5                          3
           5                          4
           5                          5
           5                          9
           A                          A
           D                          D
```

   B. OCCUPANCY TYPE IS '3' OR '4' OR '6' THEN:

```
     DEDUCTIBLE - BUILDING      DEDUCTIBLE - CONTENTS
     ---------------------      ---------------------

           0                          0
           9                          9
           1                          1
           2                          2
           3                          3
           4                          4
           5                          5
           A                          A
           B                          B
           C                          C
           D                          D
           E                          E
```

   NOTE:

   FOR POLICIES EFFECTIVE ON OR AFTER 05/01/03:

   DEDUCTIBLE CODES 'A','B','C','D','E','F' OR 'G' ARE ALLOWED FOR
   NON-RESIDENTIAL POLICIES ONLY (OCCUPANCY = 4 OR 6).

   DEDUCTIBLES CODES 'A' AND 'D' ARE ALLOWED FOR HIGH-RISE AND
   LOW-RISE CONDOMINIUM POLICIES ONLY (CONDO = H OR L).

   OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003
   AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE CODES
   A, B, C, D, AND E.

   EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT
   BE ALLOWED TO USE DEDUCTIBLE CODES A, B, C, D, AND E.

   EFFECTIVE OCTOBER 1, 2009, DEDUCTIBLE-BUILDING CODE '0' AND
   DEDUCTIBLE-CONTENTS CODE '0' WILL NO LONGER BE AVAILABLE.

   FOR ALL RESIDENTIAL OCCUPANCIES THAT ARE NOT CONDOMINIUM TYPE 'A', 'H', OR
   'L':

   IF NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 4/1/2015,
   DEDUCTIBLE-BUILDING AND DEDUCTIBLE-CONTENTS CAN BE REPORTED AS (CODE 'A' - $10,000).

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1984 REVISED: 10/01/2016 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 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 POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2015,
    RISK RATING METHOD 'Q' CANNOT BE REPORTED - ONLY RISK
    RATING METHOD '7' WILL BE ALLOWED FOR PREFERRED RISK
    POLICIES.

    IF THE RISK RATING METHOD IS 'R', THE POLICY EFFECTIVE DATE
    MUST BE ON OR AFTER 4/1/2015.

    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' OR 'R'.

    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.

DATA ELEMENT: RISK RATING METHOD

                          EDIT CRITERIA

ORDER: 80

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL041080 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE RISK RATING METHOD IS 'R', THE FLOOD RISK ZONE MUST
    BE 'B', 'C', 'D', X', 'A99', 'AR', 'ARA', ARE', ARH' OR 'ARO'.

    IF THE RISK RATING METHOD IS 'F', THE FLOOD RISK ZONE MUST
    BE 'A01' THRU 'A30', 'AE', 'V01' THRU 'V30', 'VE', 'AO',
    'AH', 'A' OR 'V'.

    IF THE RISK RATING METHOD IS '4', THE FLOOD RISK ZONE MUST
    BE 'V ', 'VE ', OR 'V01' - 'V30' ZONE.

    IF THE RISK RATING METHOD IS '6', THE FLOOD RISK ZONE MUST
    BE 'A01' THRU 'A30', 'AE', 'A', 'AO' OR 'AH'.

    IF THE RISK RATING METHOD IS '8', THE FLOOD RISK ZONE MUST
    BE 'A01' THRU 'A30', 'AE', 'V01' THRU 'V30', 'VE', 'V',
    'A', 'AO' OR 'AH'.

    IF POST-FIRM CONSTRUCTION INDICATOR IS 'Y', FLOOD RISK
    ZONE IS 'V ' (UNNUMBERED V), RISK RATING METHOD MUST
    BE '1', '2' OR 'S'.

    IF THE RISK RATING METHOD IS 'A', ALL OF THE FOLLOWING
    MUST BE TRUE:

       1. POLICY EFFECTIVE DATE OR ENDORSEMENT EFFECTIVE DATE
          IS ON OR AFTER 10/01/97
       2. FLOOD RISK ZONE IS 'VE' OR 'V01' THRU 'V30'
       3. LOWEST FLOOR ELEVATION AND BASE FLOOD ELEVATION ARE
          REPORTED (OTHER THAN DEFAULT OF +9999)
       4. OBSTRUCTION TYPE MUST BE '10' OR '20' OR '40'
       5. INITIAL FIRM DATE (POST FIRM DETERMINATION DATE) MUST
          BE ON OR AFTER 10/1/1981   - OR -
          THE FIRM PANEL/REVISION EFFECTIVE DATE IS ON OR AFTER
          10/1/1981.

       NOTE:
       THE FIRM PANEL/REVISION EFFECTIVE DATE IS THE MAP PANEL
       EFFECTIVE DATE. THE MAP PANEL EFFECTIVE DATE IS OBTAINED
       BY MATCHING THE MAP PANEL SUFFIX AND MAP PANEL NUMBER
       REPORTED ON THE POLICY TRANSACTION AGAINST THE MAP PANEL
       SUFFIX AND MAP PANEL NUMBER FOUND ON THE COMMUNITY FILE
       FOR THE STATED COMMUNITY NUMBER.

DATA ELEMENT: RISK RATING METHOD

```
                      EDIT CRITERIA
                      -------------
```

ORDER: 100

EFFECTIVE: 10/01/1997   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: PREFERRED RISK EDIT PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL041100   ERROR TYPE: CRITICAL

ERROR MESSAGE: INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY
               OR NEWLY MAPPED POLICY BASED ON LOSS HISTORY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   FOR NEW BUSINESS:

   IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/97 AND
   PRIOR TO 05/01/98 AND THE RISK RATING METHOD IS '7' AND
   THE PROPERTY ADDRESS AND THE INSURED NAME ARE FOUND ON
   THE NFIP REPETITIVE LOSS FILE, THEN
   THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

   IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/98 AND
   THE RISK RATING METHOD IS '7' AND THE PROPERTY ADDRESS IS
   FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN
   THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

   IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND
   THE RISK RATING METHOD IS 'P' OR 'Q' AND THE PROPERTY
   ADDRESS IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN
   THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE OR
   TO BE RATED WITH RISK RATING METHOD 'R'.

   IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016 AND
   THE RISK RATING METHOD IS 'R' AND THE PROPERTY ADDRESS
   IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN
   THE POLICY IS INELIGIBLE FOR NEWLY MAPPED PROCEDURE.

   NOTE:
   IF THE POLICY RECEIVED THIS ERROR, THE ERROR CAN BE CLEARED BY'
   COVERTING THE POLICY TO A STANDARD RATED POLICY.

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 110

EFFECTIVE: 10/01/1997   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: PREFERRED RISK EDIT PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL041110   ERROR TYPE: CRITICAL

ERROR MESSAGE: INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY OR
               NEWLY MAPPED POLICY BASED ON LOSS HISTORY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    NOTIFICATION TO THE WYO COMPANY HAS BEEN GIVEN THAT THIS
    POLICY IS INELIGIBLE TO BE RENEWED AS A PRP. BASED ON
    DATA AT THE TIME OF NOTIFICATION:

    FOR RENEWALS -

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 02/01/98 AND
    PRIOR TO 05/01/98 AND THE RISK RATING METHOD IS '7' AND
    THE PROPERTY ADDRESS AND THE INSURED NAME ARE FOUND ON THE
    NFIP REPETITIVE LOSS FILE, THEN
    THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/98 AND
    THE RISK RATING METHOD IS '7' AND THE PROPERTY ADDRESS IS
    FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN
    THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND
    THE RISK RATING METHOD IS 'P' OR 'Q' AND THE PROPERTY
    ADDRESS IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN
    THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

    IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016 AND
    THE RISK RATING METHOD IS 'R' AND THE PROPERTY ADDRESS
    IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN
    THE POLICY IS INELIGIBLE FOR NEWLY MAPPED PROCEDURE.

DATA ELEMENT: SML-BUSINESS INDICATOR

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: SML-BUS-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015 REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL360010   ERROR TYPE: CRITICAL

ERROR MESSAGE: SMALL BUSINESS BUILDING INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    POLICIES EFFECTIVE PRIOR TO 11/01/15 MUST REPORT 'N', 'Y' OR BLANK.

    POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8'
    (TENTATIVE), '9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP),
    BLANKS CAN BE REPORTED REGARDLESS OF THE POLICY EFFECTIVE DATE.

    OTHERWISE,
    POLICIES EFFECTIVE ON OR AFTER 11/01/15 WITH OCCUPANCY TYPE '4' OR '6',
    MUST REPORT 'N' OR 'Y'.

    POLICIES WITH POLICY EFFECTIVE DATE ON OR AFTER 11/01/15 AND
    OCCUPANCY TYPE '1', '2', OR '3', MUST REPORT 'N' OR 'Y'.

DATA ELEMENT: STATE OWNED PROPERTY

                          EDIT CRITERIA

    ORDER: 40

    EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED: 10/01/2016

    EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

    ERROR CODE: PL027040 ERROR TYPE: CRITICAL

    ERROR MESSAGE: STATE OWNED PROPERTY MUST BE 'N' (DEFAULT VALUE) FOR A
                   PREFERRED RISK POLICY.

    FAIL EDIT
    UPDATE ACTION: UPDATE

    DESCRIPTION:

        IF RISK RATING METHOD IS '7', 'P', OR 'Q',
        MUST BE 'N' (DEFAULT VALUE).

DATA ELEMENT: SUBSTANTIAL IMPROVEMENT DATE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL381020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SUBSTANTIAL IMPROVEMENT DATE IS NOT A VALID DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 11/01/2015,
    THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID
    GREGORIAN DATE (YYYYMMDD), OR BLANK.

    IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015,
    THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID
    GREGORIAN DATE (YYYYMMDD), OR BLANK.

    IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'Z',
    THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID GREGORIAN
    DATE (YYYYMMDD) OR BLANK REGARDLESS OF THE ORIGINAL NEW
    BUSINESS DATE.

    POLICIES WITH RISK RTING METHOD '6' (PROVISIONAL), '8'
    (TENTATIVE), '9' (MPPP), 'F' (LEASED FEDERAL), OR 'G' (GFIP)
    THE SUBSTANTIAL IMPROVEMENT DATE MUST BE A VALID
    GREGORIAN DATE (YYYYMMDD), OR BLANK.

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

                          EDIT CRITERIA

ORDER: 70

EFFECTIVE: 10/01/1992   REVISED: 10/01/2016   CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL038070   ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING FOR THE PREFERRED RISK
               OR NEWLY MAPPED POLICY IS NOT VALID.

FAIL EDIT
UPDATE ACTION:

DESCRIPTION:

    IF RISK RATING METHOD IS '7' THEN:

    IF POLICY EFFECTIVE DATE IS BEFORE 10/1/92 THEN TOTAL AMOUNT
    OF INSURANCE - BUILDING MUST BE 200, 300 OR 500.

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/92 AND BEFORE
    10/1/95, THEN TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE
    200, 300, 500, 750 OR 1000.

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/95 AND BEFORE
    05/01/04, THEN TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE
    200, 300, 500, 750, 1000, 1250, 1500, 2000 OR 2500.

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/04 AND PRIOR
    TO 05/01/08:

    1. IF OCCUPANCY IS '1' OR '2', TOTAL AMOUNT OF INSURANCE -
       BUILDING MUST BE 0, 200, 300, 500, 750, 1000, 1250,
       1500, 2000 OR 2500.

    2. IF OCCUPANCY IS '3', TOTAL AMOUNT OF INSURANCE - BUILDING
       MUST BE ZERO.

    3. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE - BUILDING
       MUST BE 0, 500, 1000, 1500, 2000, 2500, 3000, 3500, 4000,
       OR 5000.

    4. IF CONDOMINIUM INDICATOR IS 'U', TOTAL AMOUNT OF
       INSURANCE - BUILDING MUST BE GREATER THAN ZERO,
       EXCEPT FOR THE FOLLOWING:

       A. IF CONDOMINIUM INDICATOR IS 'U' AND NUMBER OF FLOORS/
          BUILDING TYPE IS '6' (TOWNHOUSE/ROWHOUSE)
          AND THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/05,
          TOTAL AMOUNT OF INSURANCE - BUILDING CAN BE ZERO.

       B. IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY IS '1',
          '2', '3' OR '4', TOTAL AMOUNT OF INSURANCE -
          BUILDING CAN BE ZERO.

    5. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/05 AND
       PRIOR TO 05/01/08 AND THE CONDOMINIUM INDICATOR IS 'T'
       (TOWNHOUSE/ROWHOUSE CONDOMINIUM UNIT), TOTAL AMOUNT OF
       INSURANCE - BUILDING CAN BE ZERO OR GREATER.
       EFFECTIVE MAY 1, 2008, CONDOMINIUM INDICATOR 'T' WILL NO
       LONGER BE VALID.

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/08:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
   INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
   1000, 1250, 1500, 2000 OR 2500.

2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
   BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
   3000, 3500, 4000, 4500, OR 5000.

3. IF OCCUPANCY IS '6', TOTAL AMOUNT OF INSURANCE -
   BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
   3000, 3500, 4000, 4500, OR 5000.

IF THE RISK RATING METHOD IS 'P' OR 'Q' AND THE
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND
PRIOR TO 04/01/2015:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
   INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
   1000, 1250, 1500, 2000, OR 2500.

2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
   BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
   3000, 3500, 4000, 4500, OR 5000.

IF THE RISK RATING METHOD IS 'R' AND THE POLICY
EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
   INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
   1000, 1250, 1500, 2000, OR 2500.

2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
   BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
   3000, 3500, 4000, 4500, OR 5000.

3. IF OCCUPANCY IS '6', TOTAL AMOUNT OF INSURANCE -
   BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
   3000, 3500, 4000, 4500, OR 5000.

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

                        EDIT CRITERIA

ORDER: 75

EFFECTIVE: 03/01/1995 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL038075 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION:

DESCRIPTION:

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

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

    0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,
    262, 272, 282, 288, 303, 299, 302, 314, 319, 324, 329 OR 330.

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

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

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

    IFG GFIP LIMITS:

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

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

IHP GFIP LIMITS:

    BUILDING COVERAGE 250 - EFFECTIVE ON 10/15/02
    BUILDING COVERAGE 256 - EFFECTIVE ON 10/1/03
    BUILDING COVERAGE 262 - EFFECTIVE ON 10/1/04
    BUILDING COVERAGE 272 - EFFECTIVE ON 10/1/05
    BUILDING COVERAGE 282 - EFFECTIVE ON 10/1/06
    BUILDING COVERAGE 288 - EFFECTIVE ON 10/1/07
    BUILDING COVERAGE 303 - EFFECTIVE ON 10/1/08
    BUILDING COVERAGE 299 - EFFECTIVE ON 10/1/09
    BUILDING COVERAGE 302 - EFFECTIVE ON 10/1/10
    BUILDING COVERAGE 314 - EFFECTIVE ON 10/1/11
    BUILDING COVERAGE 319 - EFFECTIVE ON 10/1/12
    BUILDING COVERAGE 324 - EFFECTIVE ON 10/1/13
    BUILDING COVERAGE 329 - EFFECTIVE ON 10/1/14
    BUILDING COVERAGE 330 - EFFECTIVE ON 10/1/15

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

                          EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1992 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL039050 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF RISK RATING METHOD IS '7', THEN:

    IF POLICY EFFECTIVE DATE IS BEFORE 10/1/92 THEN:
     IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

       1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
       2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
       3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.

     IF TOTAL AMOUNT OF INSURANCE - BUILDING IS INVALID THEN:
     TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE 50, 80 OR
     120.

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/92 AND BEFORE
    10/1/95 THEN:

     IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

      1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
      2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
      3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.
      4. TOTAL AMT. OF INSURANCE - BLDG IS 750, MUST BE 180.
      5. TOTAL AMT. OF INSURANCE - BLDG IS 1000, MUST BE 250.

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

    IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/95 AND BEFORE
    05/01/04 THEN:

     IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

      1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
      2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
      3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.
      4. TOTAL AMT. OF INSURANCE - BLDG IS 750, MUST BE 180.
      5. TOTAL AMT. OF INSURANCE - BLDG IS 1000, MUST BE 250.
      6. TOTAL AMT. OF INSURANCE - BLDG IS 1250, MUST BE 300.
      7. TOTAL AMT. OF INSURANCE - BLDG IS 1500, MUST BE 380.
      8. TOTAL AMT. OF INSURANCE - BLDG IS 2000, MUST BE 500.
      9. TOTAL AMT. OF INSURANCE - BLDG IS 2500, MUST BE 600.

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

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

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

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

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

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

    IF OCCUPANCY IS '6' AND THE POLICY EFFECTIVE DATE IS
    ON OR AFTER 11/01/15, CONTENTS MUST BE 500, 1000, 1500
    2000, 2500, 3000, 3500, 4000, 4500, OR 5000.

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

    A. BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' OR '2'
    B. LOCATION OF CONTENTS IS '1' (BASEMENT ONLY)
    C. ELEVATED BUILDING INDICATOR IS 'N'
    D. TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO
    E. OCCUPANCY TYPE IS 1, 2, 3, 4, OR 6

IF RISK RATING METHOD IS 'P' OR 'Q' AND THE POLICY
EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND PRIOR TO
04/01/2015:

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

2. FOR OTHER NON-RESIDENTIAL BUILDINGS:
    IF OCCUPANCY IS '4', THEN THE TOTAL AMOUNT OF
    INSURANCE - CONTENTS MUST BE 500, 1000, 1500, 2000,
    2500, 3000, 3500, 4000, 4500, OR 5000.

IF RISK RATING METHOD IS 'R' AND THE POLICY EFFECTIVE DATE
IS ON OR AFTER 04/01/2015:

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

2. FOR OTHER NON-RESIDENTIAL AND NON-RESIDENTIAL BUSINESS
   BUILDINGS:
   IF OCCUPANCY IS '4' OR '6', THEN THE TOTAL AMOUNT OF
   INSURANCE - CONTENTS MSUT BE 500, 1000, 1500, 2000,
   2500, 3000, 3500, 4000, 4500, OR 5000.

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

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

       A.   BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' OR '2'
       B.   LOCATION OF CONTENTS IS '1' (BASEMENT ONLY)
       C.   ELEVATED BUILDING INDICATOR IS 'N'
       D.   TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO
       E.   OCCUPANCY TYPE IS 1, 2, 3, 4 OR 6

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

                          EDIT CRITERIA

ORDER: 55

EFFECTIVE: 03/01/1995 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL039055 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION:

DESCRIPTION:

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

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

   0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,
   262, 272, 282, 288, 303, 299, 302, 314, 319, 324, 329 OR 330.

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

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

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

   IFG GFIP LIMITS:

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

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

IHP GFIP LIMITS:

    CONTENTS COVERAGE 250 - EFFECTIVE ON 10/15/02
    CONTENTS COVERAGE 256 - EFFECTIVE ON 10/1/03
    CONTENTS COVERAGE 262 - EFFECTIVE ON 10/1/04
    CONTENTS COVERAGE 272 - EFFECTIVE ON 10/1/05
    CONTENTS COVERAGE 282 - EFFECTIVE ON 10/1/06
    CONTENTS COVERAGE 288 - EFFECTIVE ON 10/1/07
    CONTENTS COVERAGE 303 - EFFECTIVE ON 10/1/08
    CONTENTS COVERAGE 299 - EFFECTIVE ON 10/1/09
    CONTENTS COVERAGE 302 - EFFECTIVE ON 10/1/10
    CONTENTS COVERAGE 314 - EFFECTIVE ON 10/1/11
    CONTENTS COVERAGE 319 - EFFECTIVE ON 10/1/12
    CONTENTS COVERAGE 324 - EFFECTIVE ON 10/1/13
    CONTENTS COVERAGE 329 - EFFECTIVE ON 10/1/14
    CONTENTS COVERAGE 330 - EFFECTIVE ON 10/1/15

DATA ELEMENT: TOTAL CALCULATED PREMIUM

EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: POST RATING PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL040040   ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL CALCULATED PREMIUM IS LESS THAN WYO SYSTEM
               CALCULATED PREMIUM. SUBSEQUENT ENDORSEMENTS ARE NOT RATED
               BY THE WYO SYSTEM.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    IF THE NFIP/WYO SYSTEM HAS CALCULATED THE TOTAL CALCULATED
    PREMIUM AND THE WYO COMPANY REPORTED TOTAL CALCULATED
    PREMIUM IS LESS THAN THE NFIP/WYO SYSTEM TOTAL CALCULATED
    PREMIUM THEN THE POLICY HAS BEEN MISRATED LOW.

    ALLOW A DIFFERENCE FOR BREAKAGE OF 6 DOLLARS FOR POLICIES.

    EXCEPTION FOR PREFERRED RISK AND NEWLY MAPPED POLICIES (EXACT PREMIUM):

    1. ALLOW A DIFFERENCE OF 6 DOLLARS FOR ICC PREMIUM ON
       TOWNHOUSE/ROWHOUSE CONDO UNITS (EFFECTIVE ON OR
       AFTER 6/1/97 AND PRIOR TO 5/1/04).

    2. ALLOW A DIFFERENCE OF 1 DOLLAR FOR ICC PREMIUM ON
       TOWNHOUSE/ROWHOUSE CONDO UNITS (EFFECTIVE ON OR
       AFTER 5/1/04 AND PRIOR TO 5/1/08).

    3. ALLOW A DIFFERENCE OF 6 DOLLARS FOR ICC PREMIUM ON
       CONDOMINIUM UNIT POLICIES (EFFECTIVE ON OR AFTER
       5/1/08 AND PRIOR TO 1/1/2011).

    4. ALLOW A DIFFERENCE OF 5 DOLLARS FOR ICC PREMIUM ON
       CONDOMINIUM UNIT POLICIES (EFFECTIVE ON OR AFTER
       1/1/2011 AND PRIOR TO 4/1/2015).

    5. ALLOW A DIFFERENCE OF 4 OR 5 DOLLARS FOR ICC PREMIUM (DEPENDING
       UPON THE AMOUNT OF RESIDENTIAL OR NON-RESIDENTIAL COVERAGE) ON
       CONDOMINIUM UNIT POLICIES (EFFECTIVE ON OR AFTER 4/1/2015).

    NOTE:

    IF THE WYO COMPANY CHOOSES OPTIONAL POST-81 V-ZONE RATES FOR
    POLICIES THAT ARE 75-81 POST-FIRM AND PRE-FIRM BUILDINGS IN
    ZONES VE AND V01-V30, THE RISK RATING METHOD SHOULD BE
    REPORTED AS 'A' (REFER TO THE WYO TRRP PLAN).

DATA ELEMENT: TOTAL CALCULATED PREMIUM

FOR POLICIES USING POST-FIRM UNNUMBERED ZONE A RATES:

    1. IF THE ELEVATION CERTIFICATE INDICATOR IS '1',
       USE 'NO BASE FLOOD ELEVATION' +2 TO +4 FEET RATES.

    2. IF THE ELEVATION CERTIFICATE INDICATOR IS '2',
       USE 'NO ELEVATION CERTIFICATE' RATES.

    3. IF THE ELEVATION CERTIFICATE INDICATOR IS '3',
       USE 'WITH BASE FLOOD ELEVATION' RATES.

    4. IF THE ELEVATION CERTIFICATE INDICATOR IS '4',
       USE 'NO BASE FLOOD ELEVATION' RATES.

FOR POLICIES USING POST-FIRM ZONE AO, AH RATES
(WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/2011):

    1. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' OR 'N' AND
       FIRM ZONE IS 'AOB', 'AHB', 'AO', OR 'AH' AND
       ELEVATION DIFFERENCE IS EQUAL TO OR GREATER THAN ZERO,
       USE 'WITH CERTIFICATION OF COMPLIANCE (AOB, AHB)' RATES.

    2. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
       FIRM ZONE IS 'AO', 'AH', OR 'AHB' AND
       ELEVATION DIFFERENCE IS THE DEFAULT (+999), USE
       'WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION
       CERTIFICATE' RATES.

    3. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' OR 'N' AND
       FIRM ZONE IS 'AO', 'AH', OR 'AHB' AND
       ELEVATION DIFFERENCE IS LESS THAN ZERO, USE
       'WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION
       CERTIFICATE' RATES.

    4. IF THE POST FIRM CONSTRUCTION INDICATOR IS 'N' AND
       FIRM ZONE IS 'AO', 'AH', OR 'AHB' AND
       ELEVATION DIFFERENCE IS THE DEFAULT (+999),
       USE AO,AH PRE-FIRM CONSTRUCTION RATES (REFER TO
       FLOOD INSURANCE MANUAL - RATING SECTION, TABLE 2).

FOR POLICIES USING POST-FIRM ZONE AO, AH RATES:
(WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2011):

    1. THE 'WITHOUT CERTIFICATE OF COMPLIANCE OR ELEVATION
       CERTIFICATE' RATE APPLIES TO POST-FIRM CONSTRUCTION
       ONLY (POST-FIRM INDICATOR IS 'Y'),
       WHEN ZONES 'AO' OR 'AH' IS REPORTED AND THE ELEVATION
       DIFFERENCE IS LESS THAN ZERO.

    2. THE 'WITH CERTIFICATION OF COMPLIANCE' RATE APPLIES TO
       POST-FIRM INDICATOR 'Y' WHEN ZONE 'AO' OR 'AH' IS
       REPORTED AND THE ELEVATION DIFFERENCE IS ZERO OR
       GREATER (DEFAULT VALUE +999 WILL NOT BE ALLOWED).

    3. THE ''WITH CERTIFICATION OF COMPLIANCE' RATE APPLIES
       WHEN ZONE 'AO' IS REPORTED AS 'AOB', WHETHER THE
       POST-FIRM INDICATOR IS 'Y' OR 'N', AND THE ELEVATION
       DIFFERENCE IS ZERO OR GREATER.

    4. THE 'WITH CERTIFICATION OF COMPLIANCE' RATE ALSO
       APPLIES WHEN ZONE 'AO' IS REPORTED AS 'AOB', AND THE
       POST-FIRM INDICATOR IS 'Y' OR 'N', AND THE DEFAULT
       VALUE +999 IS REPORTED FOR THE ELEVATION DIFFERENCE
       BECAUSE THE UNDERLYING UNDERWRITING FILE CONTAINS A
       LETTER FROM A COMMUNITY OFFICIAL INDICATING THE
       BUILDING IS CERTIFIED AS COMPLIANT. SUCH LETTERS DO
       NOT ALWAYS PROVIDE ELEVATION DATA.

DATA ELEMENT: TOTAL CALCULATED PREMIUM

5. THE 'WITH CERTIFICATION OF COMPLIANCE' RATE APPLIES
   TO POLICIES WITH POST-FIRM INDICATOR 'Y' OR 'N', WHEN
   ZONE 'AH' IS REPORTED AS 'AHB', AND THE ELEVATION
   DIFFERENCE IS ZERO OR GREATER.

6. POST-FIRM 'Y' POLICIES REPORTED WITH DEFAULT VALUE
   +999 FOR THE ELEVATION DIFFERENCE WILL NOT BE ALLOWED
   FOR ZONES 'AH' OR 'AHB'.

7. PRE-FIRM RATES ARE USED FOR POST-FIRM INDICATOR 'N'
   WHERE THE DEFAULT VALUE (+999) IS REPORTED IN THE
   ELEVATION DIFFERENCE WITH NO LETTER OF COMPLIANCE
   ON POLICIES REPORTED WITH 'AO' OR 'AH' ZONES. USE
   'AO, AH' PRE-FIRM CONSTRUCTION RATES (REFER TO FLOOD
   INSURANCE MANUAL - RATING SECTION, TABLE 2).

8. PRE-FIRM RATES ARE ALSO USED FOR POST-FIRM INDICATOR
   'N' WHERE THE ELEVATION DIFFERENCE IS LESS THAN ZERO
   ON POLICIES REPORTED WITH 'AO' OR 'AH' ZONES. USE
   'AO, AH' PRE-FIRM CONSTRUCTION RATES (REFER TO
   FLOOD INSURANCE MANUAL - RATING SECTION, TABLE 2).

DATA ELEMENT: TOTAL CALCULATED PREMIUM

                        EDIT CRITERIA

ORDER: 50

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

EDIT LEVEL: POST RATING PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL040050 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL CALCULATED PREMIUM IS GREATER THAN WYO SYSTEM
               CALCULATED PREMIUM. SUBSEQUENT ENDORSEMENTS ARE NOT RATED
               BY THE WYO SYSTEM.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   IF THE NFIP/WYO SYSTEM HAS CALCULATED THE TOTAL CALCULATED
   PREMIUM AND THE WYO COMPANY REPORTED TOTAL CALCULATED
   PREMIUM IS GREATER THAN THE NFIP/WYO SYSTEM TOTAL CALCULATED
   PREMIUM THEN THE POLICY HAS BEEN MISRATED HIGH.

   ALLOW A DIFFERENCE FOR BREAKAGE OF 6 DOLLARS FOR POLICIES.

   EXCEPTION FOR PREFERRED RISK AND NEWLY MAPPED POLICIES (EXACT PREMIUM):

   1. ALLOW A DIFFERENCE OF 6 DOLLARS FOR ICC PREMIUM ON
      TOWNHOUSE/ROWHOUSE CONDO UNITS (EFFECTIVE ON OR
      AFTER 6/1/97 AND PRIOR TO 5/1/04).

   2. ALLOW A DIFFERENCE OF 1 DOLLAR FOR ICC PREMIUM ON
      TOWNHOUSE/ROWHOUSE CONDO UNITS (EFFECTIVE ON OR
      AFTER 5/1/04 AND PRIOR TO 5/1/08).

   3. ALLOW A DIFFERENCE OF 6 DOLLARS FOR ICC PREMIUM ON
      CONDOMINIUM UNIT POLICIES (EFFECTIVE ON OR AFTER
      5/1/08 AND PRIOR TO 1/1/2011).

   4. ALLOW A DIFFERENCE OF 5 DOLLARS FOR ICC PREMIUM ON
      CONDOMINIUM UNIT POLICIES (EFFECTIVE ON OR AFTER
      1/1/2011 AND PRIOR TO 4/1/2015).

   5. ALLOW A DIFFERENCE OF 4 OR 5 DOLLARS FOR ICC PREMIUM (DEPENDING
      UPON THE AMOUNT OF RESIDENTIAL OR NON-RESIDENTIAL COVERAGE) ON
      CONDOMINIUM UNIT POLICIES (EFFECTIVE ON OR AFTER 4/1/2015).

   NOTE:

   IF THE WYO COMPANY CHOOSES OPTIONAL POST-81 V-ZONE RATES FOR
   POLICIES THAT ARE 75-81 POST-FIRM AND PRE-FIRM BUILDINGS IN
   ZONES VE AND V01-V30, THE RISK RATING METHOD SHOULD BE
   REPORTED AS 'A' (REFER TO THE WYO TRRP PLAN).

DATA ELEMENT: TOTAL CALCULATED PREMIUM

FOR POLICIES USING POST-FIRM UNNUMBERED ZONE A RATES:

    1. IF THE ELEVATION CERTIFICATE INDICATOR IS '1',
       USE 'NO BASE FLOOD ELEVATION' +2 TO +4 FEET RATES.

    2. IF THE ELEVATION CERTIFICATE INDICATOR IS '2',
       USE 'NO ELEVATION CERTIFICATE' RATES.

    3. IF THE ELEVATION CERTIFICATE INDICATOR IS '3',
       USE 'WITH BASE FLOOD ELEVATION' RATES.

    4. IF THE ELEVATION CERTIFICATE INDICATOR IS '4',
       USE 'NO BASE FLOOD ELEVATION' RATES.

FOR POLICIES USING POSTFIRM ZONE AO, AH RATES:
(WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/2011):

    1. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' OR 'N' AND
       FIRM ZONE IS 'AOB', 'AHB', 'AO', OR 'AH' AND
       ELEVATION DIFFERENCE IS EQUAL TO OR GREATER THAN ZERO,
       USE 'WITH CERTIFICATION OF COMPLIANCE (AOB, AHB)'
       RATES.

    2. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
       FIRM ZONE IS 'AO', 'AH', OR 'AHB' AND
       ELEVATION DIFFERENCE IS THE DEFAULT (+999), USE
       'WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION
       CERTIFICATE' RATES.

    3. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' OR 'N' AND
       FIRM ZONE IS 'AO', 'AH' OR 'AHB' AND
       ELEVATION DIFFERENCE IS LESS THAN ZERO, USE
       'WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION
       CERTIFICATE' RATES.

    4. IF POST FIRM CONSTRUCTION INDICATOR IS 'N' AND
       FIRM ZONE IS 'AO', 'AH', OR 'AHB' AND
       ELEVATION DIFFERENCE IS THE DEFAULT (+999),
       USE AO,AH PRE-FIRM CONSTRUCTION RATES (REFER TO
       FLOOD INSURANCE MANUAL - RATING SECTION, TABLE 2).

FOR POLICIES USING POST-FIRM ZONE AO, AH RATES:
(WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2011):

    1. THE 'WITHOUT CERTIFICATE OF COMPLIANCE OR ELEVATION
       CERTIFICATE' RATE APPLIES TO POST-FIRM CONSTRUCTION
       ONLY (POST-FIRM INDICATOR IS 'Y'), WHEN ZONES 'AO'
       OR 'AH' IS REPORTED AND THE ELEVATION DIFFERENCE IS
       LESS THAN ZERO.

    2. THE 'WITH CERTIFICATION OF COMPLIANCE' RATE APPLIES TO
       POST-FIRM INDICATOR 'Y' WHEN ZONE 'AO' OR 'AH' IS
       REPORTED AND THE ELEVATION DIFFERENCE IS ZERO OR
       GREATER (DEFAULT VALUE +999 WILL NOT BE ALLOWED).

    3. THE 'WITH CERTIFICATION OF COMPLIANCE' RATE APPLIES
       WHEN ZONE 'AO' IS REPORTED AS 'AOB', WHETHER THE
       POST-FIRM INDICATOR IS 'Y' OR 'N', AND THE ELEVATION
       DIFFERENCE IS ZERO OR GREATER.

    4. THE 'WITH CERTIFICATION OF COMPLIANCE' RATE ALSO
       APPLIES WHEN ZONE 'AO' IS REPORTED AS 'AOB', AND THE
       POST-FIRM INDICATOR IS 'Y' OR 'N', AND THE DEFAULT
       VALUE +999 IS REPORTED FOR THE ELEVATION DIFFERENCE
       BECAUSE THE UNDERLYING UNDERWRITING FILE CONTAINS A
       LETTER FROM A COMMUNITY OFFICIAL INDICATING THE
       BUILDING IS CERTIFIED AS COMPLIANT. SUCH LETTERS DO
       NOT ALWAYS PROVIDE ELEVATION DATA.

DATA ELEMENT: TOTAL CALCULATED PREMIUM

5. THE 'WITH CERTIFICATION OF COMPLIANCE' RATE APPLIES
   TO POLICIES WITH POST-FIRM INDICATOR IS 'Y' OR 'N',
   WHEN ZONE 'AH' IS REPORTED AS 'AHB', AND THE ELEVATION
   DIFFERENCE IS ZERO OR GREATER.

6. POST-FIRM 'Y' POLICIES REPORTED WITH DEFAULT VALUE
   +999 FOR THE ELEVATION DIFFERENCE WILL NOT BE ALLOWED
   FOR ZONES 'AH' OR 'AHB'.

7. PRE-FIRM RATES ARE USED FOR POST-FIRM INDICATOR 'N'
   WHERE THE DEFAULT VALUE (+999) IS REPORTED IN THE
   ELEVATION DIFFERENCE WITH NO LETTER OF COMPLIANCE ON
   POLICIES REPORTED WITH 'AO' OR 'AH' ZONES.
   USE 'AO, AH' PRE-FIRM CONSTRUCTION RATES (REFER TO
   FLOOD INSURANCE MANUAL - RATING SECTION, TABLE 2).

8. PRE-FIRM RATES ARE ALSO USED FOR POST-FIRM INDICATOR
   'N' WHERE THE ELEVATION DIFFERENCE IS LESS THAN ZERO
   ON POLICIES WITH 'AO' OR 'AH' ZONES. USE 'AO, AH'
   PRE-FIRM CONSTRUCTION RATES (REFER TO FLOOD INSURANCE
   MANUAL - RATING SECTION, TABLE 2).

DATA ELEMENT: VALUE OF CONTENTS (ACV)

BASIC INFORMATION

FILE: CLAIMS   STATUS: OPTIONAL   ALIAS:

FIELD NAME: VAL_CONT

UPDATE: REPLACEMENT

FORMAT: SEVEN (7) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

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

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

ERROR CODE: CU102010   ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: VALUE OF CONTENTS MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   FOR LOSSES PRIOR TO 10/01/2016:

       MUST BE NUMERIC

DATA ELEMENT: VALUE OF CONTENTS (ACV)


```
                        BASIC INFORMATION
                        -----------------

FILE: CLAIMS            STATUS: REQUIRED    ALIAS:

FIELD NAME:     VAL_CONT

UPDATE:         REPLACEMENT

FORMAT:         SEVEN (7) DIGIT NUMBER


                        EDIT CRITERIA
                        -------------

ORDER:          15

EFFECTIVE:   10/01/2016   REVISED:            CANCELLED:

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

ERROR CODE:  CU102015   ERROR TYPE: CRITICAL

ERROR MESSAGE: VALUE OF CONTENTS MUST BE NUMERIC.




FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   FOR LOSSES ON OR AFTER 10/01/2016:

        MUST BE NUMERIC
```

DATA ELEMENT: WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE

BASIC INFORMATION

FILE: POLICY   STATUS: REQUIRED   ALIAS:

FIELD NAME: WYO_RPT_ORGNBDT

UPDATE: REPLACEMENT

FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

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

ERROR CODE: PU395010   ERROR TYPE: CRITICAL

ERROR MESSAGE: WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

    MUST BE NUMERIC.

DATA ELEMENT: WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE

                        EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016   REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: INFORMATIONAL

ERROR CODE: PI395020   ERROR TYPE: CRITICAL

ERROR MESSAGE: WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE IS NOT A VALID
                 GREGORIAN DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

   MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

DATA ELEMENT: WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE

                        EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2016 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM   EDIT TYPE: RELATIONAL

ERROR CODE: PL395030   ERROR TYPE: CRITICAL

ERROR MESSAGE: THE WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE MUST BE

                REPORTED AND MEET CERTAIN CRITERIA.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2016 AND THE WYO REPORTED ORIGINAL
NEW BUSINESS EFFECTIVE DATE IS REPORTED (NO BLANKS OR ZEROS), THE FOLLOWING MUST BE
PRESENT:

1. THE PRIOR POLICY NUMBER MUST NOT BE BLANK IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS NOT
   'N'.

2. IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'T', THE WYO REPORTED ORIGINAL NEW
   BUSINESS EFFECTIVE DATE MUST EQUAL THE REINSTATEMENT DATE.

ATTACHMENT C

**UPDATED PREFERRED RISK POLICY AND
NEWLY MAPPED APPLICATION FORM
EFFECTIVE OCTOBER 1, 2016**

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:
☐ INSURED
☐ FIRST MORTGAGE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY — BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? ☐ YES ☐ NO
IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).
IDENTIFY ADDRESS TYPE: ☐ STREET ☐ LEGAL DESCRIPTION* ☐ GEOGRAPHIC LOCATION

FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:

_____

* LEGAL DESCRIPTION MAY BE USED ONLY WHILE A BUILDING OR SUBDIVISION IS IN THE COURSE OF CONSTRUCTION OR PRIOR TO ESTABLISHING A STREET ADDRESS.

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH: _____
COMMUNITY NO./PANEL NO. AND SUFFIX: ___ - ___ - ___
FIRM ZONE: _____ MAP DATE: ___/___/___
CURRENT MAP INFORMATION
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: ___ - ___
CURRENT FIRM ZONE: _____ CURRENT BFE: _____
MAP DATE: ___/___/___
NEWLY MAPPED INFORMATION
DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ___/___/___

POLICY PERIOD

POLICY PERIOD IS FROM ___/___/___ TO ___/___/___
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.
WAITING PERIOD:
☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION — NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) — 1 DAY
☐ TRANSFER (NFIP ONLY) — NO WAITING PERIOD
INDICATE THE PROPERTY PURCHASE DATE: ___/___/___

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

IS THE INSURED A SMALL BUSINESS? ☐ YES ☐ NO
IS THE INSURED A NON-PROFIT ENTITY? ☐ YES ☐ NO

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF: ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER
IF OTHER, SPECIFY: _____

LOAN NO.: _____
IS INSURANCE REQUIRED UNDER MANDATORY PURCHASE? ☐ YES ☐ NO

PRIOR NFIP COVERAGE

COMPLETE THIS SECTION FOR PRE- AND POST-FIRM BUILDINGS LOCATED IN AN SFHA.
1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? ☐ YES ☐ NO
2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? ☐ YES ☐ NO
3. **IF YES,** HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? ☐ YES ☐ NO
4. **IF YES,** WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? ☐ YES ☐ NO
   IF YES, WHAT IS THE SUSPENSION DATE? ___/___/___
   WHAT IS THE REINSTATEMENT DATE? ___/___/___
5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? ☐ YES ☐ NO

N F I P   C O P Y

ALL BUILDINGS

1. BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

2. BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2–4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL BUSINESS
☐ OTHER NON-RESIDENTIAL

3. IS THE BUILDING A HOUSE OF WORSHIP?
☐ YES ☐ NO

4. IS THE BUILDING AN AGRICULTURAL STRUCTURE? ☐ YES ☐ NO

5. BUILDING DESCRIPTION (CHECK ONE)
☐ MAIN HOUSE
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ BARN
☐ APARTMENT BUILDING
☐ APARTMENT – UNIT
☐ COOPERATIVE BUILDING
☐ COOPERATIVE – UNIT
☐ WAREHOUSE
☐ TOOL/STORAGE SHED

☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
☐ OTHER: _____

6. CONDOMINIUM INFORMATION
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
IS COVERAGE FOR THE ENTIRE BUILDING? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____
☐ HIGH-RISE ☐ LOW-RISE
IS COVERAGE FOR A CONDOMINIUM UNIT? ☐ YES ☐ NO

7. ADDITIONS AND EXTENSIONS (IF APPLICABLE)
DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)
COVERAGE IS FOR:
☐ BUILDING INCLUDING ADDITION(S) AND EXTENSION(S)
☐ BUILDING EXCLUDING ADDITION(S) AND EXTENSION(S) PROVIDE POLICY NUMBER FOR ADDITION OR EXTENSION:
_____

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

8. PRIMARY RESIDENCE, RENTAL PROPERTY, TENANT'S COVERAGE
IS BUILDING INSURED'S PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
   IF YES, SEE NOTICE IN SIGNATURE BLOCK ON PAGE 2.

9. BUILDING INFORMATION
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY

IS BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO
IS BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

10. IS BUILDING ELEVATED? ☐ YES ☐ NO

11. BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE
IS THE BASEMENT/SUBGRADE CRAWLSPACE FLOOR BELOW GRADE ON ALL SIDES? ☐ YES ☐ NO

12. NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

NON-ELEVATED BUILDINGS

1. GARAGE
IS A GARAGE ATTACHED TO THE BUILDING? ☐ YES ☐ NO
TOTAL NET AREA OF THE GARAGE:
|__|__|__|__|__| SQUARE FEET.
ARE THERE ANY OPENINGS (EXCLUDING DOORS) THAT ARE DESIGNED TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE GARAGE? ☐ YES ☐ NO

IF YES, NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE THE ADJACENT GRADE: _____
TOTAL AREA OF ALL PERMANENT OPENINGS:
|__|__|__|__|__| SQUARE INCHES.
IS THE GARAGE USED SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS, AND/OR STORAGE? ☐ YES ☐ NO
IF YES, DOES THE GARAGE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO

2. BASEMENT/SUBGRADE CRAWLSPACE
DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN MACHINERY AND/OR EQUIPMENT? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $10,000
☐ $10,001 TO $20,000
☐ IF GREATER THAN $20,000 – INDICATE THE AMOUNT:
_____

DOES THE BASEMENT/SUBGRADE CRAWLSPACE CONTAIN A WASHER, DRYER OR FOOD FREEZER? ☐ YES ☐ NO
IF YES, SELECT THE VALUE BELOW:
☐ UP TO $5,000
☐ $5,001 TO $10,000
☐ IF GREATER THAN $10,000 – INDICATE THE AMOUNT:
_____

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

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

National Flood Insurance Program

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

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

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

ELEVATED BUILDINGS

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

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

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

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

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

4. AREA BELOW THE ELEVATED FLOOR
IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED? ☐ YES ☐ NO
IF YES, CHECK ONE OF THE FOLLOWING:
☐ FULLY ☐ PARTIALLY

IS THERE A GARAGE? (CHECK ONE)
☐ NO GARAGE
☐ BENEATH THE LIVING SPACE
☐ NEXT TO THE LIVING SPACE

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN ELEVATORS?
☐ YES ☐ NO
IF YES, HOW MANY? _____

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

IF ENCLOSED WITH A MATERIAL OTHER THAN INSECT SCREENING OR LIGHT WOOD LATTICE, PROVIDE THE SIZE OF ENCLOSED AREA:
☐☐☐☐☐ SQUARE FEET

IS THE ENCLOSED AREA/CRAWLSPACE USED FOR ANY PURPOSE OTHER THAN SOLELY FOR PARKING OF VEHICLES, BUILDING ACCESS AND/OR STORAGE? ☐ YES ☐ NO

IF YES, DESCRIBE:
_____
DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED INTERIOR WALL, PANELING, ETC.?
☐ YES ☐ NO

5. FLOOD OPENINGS
IS THE ENCLOSED AREA/CRAWLSPACE CONSTRUCTED WITH OPENINGS (EXCLUDING DOORS) TO ALLOW THE PASSAGE OF FLOODWATERS THROUGH THE ENCLOSED AREA? ☐ YES ☐ NO

IF YES, INDICATE NUMBER OF PERMANENT FLOOD OPENINGS WITHIN 1 FOOT ABOVE ADJACENT GRADE: _____

TOTAL AREA OF ALL PERMANENT FLOOD OPENINGS:
☐☐☐☐☐☐ SQUARE INCHES.

ARE FLOOD OPENINGS ENGINEERED?
☐ YES ☐ NO
IF YES, SUBMIT CERTIFICATION.

MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

NOTE: WHEELS MUST BE REMOVED FOR TRAVEL TRAILER TO BE INSURABLE.

1. MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER DATA

YEAR OF MANUFACTURE: ☐☐☐☐

MAKE: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

MODEL NUMBER: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

SERIAL NUMBER: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

DIMENSIONS: ☐☐☐ × ☐☐☐ FEET

ARE THERE ANY PERMANENT ADDITIONS AND/OR EXTENSIONS? ☐ YES ☐ NO

IF YES, THE DIMENSIONS ARE: ☐☐☐☐ × ☐☐☐☐ FEET

2. ANCHORING
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ANCHORING SYSTEM UTILIZES: (CHECK ALL THAT APPLY.)
☐ OVER-THE-TOP TIES ☐ GROUND ANCHORS
☐ FRAME TIES ☐ SLAB ANCHORS
☐ FRAME CONNECTORS
☐ OTHER (DESCRIBE): _____

3. INSTALLATION
THE MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER WAS INSTALLED IN ACCORDANCE WITH: (CHECK ALL THAT APPLY.)
☐ MANUFACTURER'S SPECIFICATIONS
☐ LOCAL FLOODPLAIN MANAGEMENT STANDARDS
☐ STATE AND/OR LOCAL BUILDING STANDARDS

CONSTRUCTION INFORMATION

CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION:
☐ BUILDING PERMIT ☐ CONSTRUCTION _____/_____/_____

CHECK IF BUILDING HAS BEEN SUBSTANTIALLY IMPROVED AND ENTER DATE:
☐ SUBSTANTIAL IMPROVEMENT _____/_____/_____

CHECK ONE OF THE FOLLOWING FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS:
☐ LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ LOCATED INSIDE A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

CONTENTS

CONTENTS LOCATED IN:*
☐ BASEMENT/ENCLOSURE ☐ BASEMENT/ENCLOSURE *AND* ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE: _____
*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

BUILDING ELIGIBILITY

THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE NEWLY MAPPED PROCEDURE, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.

ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP:

A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA) EXCLUDING ZONES AR AND A99? ☐ YES ☐ NO

B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?

• 2 LOSS PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
• 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
• 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 ☐ YES ☐ NO
• 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ☐ YES ☐ NO
• 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000 ☐ YES ☐ NO

COVERAGE AND PREMIUM

ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION):

$ _____

ENTER SELECTED OPTION FOR COVERAGE LIMIT AND PREMIUM FROM THE TABLES IN THE *NFIP FLOOD INSURANCE MANUAL*

BUILDING AND CONTENTS COVERAGE COMBINATION

REQUESTED COVERAGE	
BUILDING COVERAGE	$
CONTENTS COVERAGE / CONTENTS ONLY	$
PREMIUM CALCULATION	
BASE PREMIUM	$
MULTIPLIER	
ADJUSTED PREMIUM	$
ICC PREMIUM	$
PREMIUM SUBTOTAL	**$**
RESERVE FUND ASSESSMENT PERCENT	%
RESERVE FUND ASSESSMENT AMOUNT	$
TOTAL PREMIUM	**$**
FEES AND SURCHARGES	
HFIAA SURCHARGE	$
PROBATION SURCHARGE	$
FEDERAL POLICY FEE	$
TOTAL AMOUNT DUE	**$**

INDICATE THE RATE TABLE USED FOR THE BASE PREMIUM: _____
RISK RATING METHOD: ☐ 7 – PRP ☐ R – NEWLY MAPPED

SIGNATURE

NOTICE: BUILDING COVERAGE BENEFITS — EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING — ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.

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

_____
SIGNATURE OF INSURANCE AGENT/PRODUCER

_____/_____/_____
DATE (MM/DD/YYYY)

_____
SIGNATURE OF INSURED (OPTIONAL)

_____/_____/_____
DATE (MM/DD/YYYY)

N F I P C O P Y

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

National Flood Insurance Program

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

SAMPLE FORM FOR NO MANDATORY PURCHASE REQUIREMENT
EFFECTIVE OCTOBER 1, 2016

VERIFICATION THAT THERE IS NO REQUIREMENT TO MAINTAIN FLOOD INSURANCE COVERAGE WITH THE NATIONAL FLOOD INSURANCE PROGRAM

<Insured Property Address>

I, _____, am not required by a lender, loss payee, landlord, or any Federal agency to maintain flood insurance through the National Flood Insurance Program for the above referenced property pursuant to any statute, regulation, or contract, and I am aware that by cancelling my coverage, I may lose eligibility for any subsidized premium rates made available through the National Flood Insurance Program.

Check the reason that best applies:

- ☐ Property Closing Did Not Occur
- ☐ Policy Not Required by Mortgagee Due to a Revised Zone Determination by Mortgagee
- ☐ Insurance No Longer Required by Mortgagee Because Property is no Longer in a Special Flood Hazard Area due to Physical Map Revision
- ☐ Coverage No Longer Required by Mortgagee for a Detached Structure
- ☐ Mortgage Paid Off
- ☐ Voidance Prior to the Policy Effective Date
- ☐ Insurance No Longer Required Based on FEMA Review of Lender's Determination by Means of a Letter of Map Determination
- ☐ Mortgage Paid Off on a Mortgage Portfolio Protection Program Policy
- ☐ Insurance No Longer Required by the Mortgagee Because the Building is Determined Outside of the Special Flood Hazard Area by means of a Letter of Map Amendment

_____
Insured Name (Printed)

_____ _____
Insured Signature and Date

PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.