

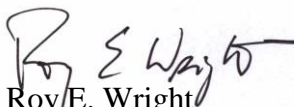


FEMA

W-17061

September 29, 2017

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

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

SUBJECT: April 1, 2018, and January 1, 2019, Program Changes

This memorandum provides notification of the changes the National Flood Insurance Program (NFIP) will implement effective April 1, 2018. This memorandum also includes the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies that the NFIP will implement effective January 1, 2019. These changes will require modifications to the *NFIP Flood Insurance Manual*, the *Transaction Record Reporting and Processing (TRRP) Plan*, and the Edit Specifications document.

Program Changes effective April 1, 2018 include the following:

- Updated premium rates;
- Updated guidance for reformation of policies issued using an incorrect Standard Flood Insurance Policy form;
- Premium receipt date guidance for invalid payments;
- Revised primary residence rules;
- Clarification of Increased Cost of Compliance premium for Other Residential buildings;
- Additional time to complete Phase 2 reunderwriting for HFIAA Section 28 – Clear Communication of Risk; and
- Additional guidance for elevation datum conversions.

Program Changes effective January 1, 2019, include the following:

- Updated base premiums for Preferred Risk Policies (PRPs) (including PRP-eligible AR and A99 zone policies) and policies rated under the Newly Mapped procedure; and
- Updated premium multiplier tables for policies rated under the Newly Mapped procedure.

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

- Attachment A – Summary of the NFIP April 2018 and January 2019 Program Changes
- Attachment B – Updated Rate Tables Effective April 1, 2018
- Attachment C – Updated PRP Premiums and Newly Mapped Base Premium and Multiplier Tables Effective January 1, 2019
- Attachment D – TRRP Plan and Edit Specifications Changes Effective April 1, 2018

The NFIP will issue updates to the *Specific Rating Guidelines* by November 1, 2017.

The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2018. The NFIP will provide the revised CRS list under separate cover by February 1, 2018.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ARCHIVED APRIL 2018

ATTACHMENT A

**SUMMARY OF THE NFIP PROGRAM CHANGES
EFFECTIVE APRIL 1, 2018 AND JANUARY 1, 2019**

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National Flood Insurance Program

April 1, 2018 and January 1, 2019 Program Changes: A Summary

The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2018; the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies will become effective January 1, 2019. See Attachment B for updated rate tables effective April 1, 2018 and Attachment C for updated PRP premiums and Newly Mapped base premium and multiplier tables effective January 1, 2019. Attachment D provides revised Transaction Record Reporting and Processing (TRRP) Plan pages and updated Edit Specifications.

1. Premium Increases and Surcharges

Overall, premiums will increase from an estimated average of \$866 per policy to \$935, for an average increase of 8.0 percent. These amounts do not include the HFIAA surcharge or the Federal Policy Fee (FPF). When the HFIAA surcharge and FPF are included, the total amount billed the policyholder will increase from \$994 to \$1,062, for an average increase of 6.9 percent.

Premium increases effective April 1, 2018, comply with all the requirements of both the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Those requirements are as follows:

- Premium rates for four categories of Pre-FIRM subsidized policies – non-primary residential properties, business properties, Severe Repetitive Loss (SRL) properties (which includes cumulatively damaged properties), and substantially damaged/substantially improved properties – must be increased 25 percent annually until they reach full-risk rates;
- The *average* annual premium rate increases for all other risk classes are limited to 15 percent while the *individual* premium rate increase for any individual policy is simultaneously limited to 18 percent; and
- The average annual premium rate increase for all other Pre-FIRM subsidized policies not covered by the first bullet above must be at least 5 percent.

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

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

For policies issued on or after April 1, 2018, there will be no changes to:

- Deductible Factors
- Federal Policy Fee
- Reserve Fund Assessment
- HFIAA Surcharge
- Probation Surcharge
- ICC Premiums
- **Pre-FIRM Subsidized Policies** (a group of policies in SFHA Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, V1-30, and VE, that receive rates insufficient to pay the anticipated losses and expenses for that group)
 - Primary Residences: The combined premium increase for all primary residence policies in these zones is 5 percent, with a total increase of 5 percent.
 - Other Pre-FIRM Subsidized Policies Not Subject to 25 Percent Annual Increases: These are primarily condominium policies and multifamily policies. Premiums will increase 5 percent, with a total increase of 5 percent.
 - Non-Primary Residences: The combined premium increase for non-primary residence policies in these zones is 24 percent, with a total increase of 22 percent.
 - Other Pre-FIRM Subsidized Policies Subject to 25 Percent Annual Increases as required by BW-12: Premiums will increase slightly less than 25 percent, primarily due to the impact of rounding. The overall increase for these categories is about 23 percent.
- **Other Subsidized Policies**
 - A99 Zones (i.e., zones in which flood protection systems are still in the process of being constructed) and AR Zones: Premium changes for those AR and A99 zone policies that are not eligible to use PRP premiums will be effective April 1, 2018. Premiums for these policies will increase 2 percent, with a total increase of 1 percent. Premium increases for A99 and AR zone policies eligible for the PRP are described below.
- **V Zones** (coastal high-velocity zones)

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

 - Post-FIRM V Zones: Premiums will increase 11 percent, with a total increase of 11 percent.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 1 percent, with a total increase of 1 percent.
 - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will remain unchanged.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 3 percent, with a total increase of 2 percent.

- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard-Rated Policies: Premiums will increase 2 percent, with a total increase of 1 percent.
- **Miscellaneous**
 - Group Flood Insurance Policies (GFIPs): No change.
 - Tentative and Provisional Rates: No change.
 - Mortgage Portfolio Protection Program (MPPP): No change
- **Changes to Become Effective January 1, 2019**
 - Preferred Risk Policies (PRPs): Premiums will increase 8 percent, with a total increase of 6 percent.
 - A99 and AR Zone Policies eligible for the PRP: Premiums will increase 8 percent, with a total increase of 6 percent.
 - Properties Newly Mapped into the SFHA: Newly Mapped policies are initially charged PRP premiums during the first year following the effective date of the map change. Annual increases to these policies result from the use of a “multiplier” that varies by the year of the map change; this multiplier is applied to the base premium before adding the ICC premium. The RFA is added after the ICC premium, and this subtotal is the amount subject to the annual premium rate increase cap. The HFIAA surcharge, probation surcharge (if applicable), and the FPF will be added to the premium; they are not subject to the cap on annual premium rate increases. As a result of increases to the multiplier that will be effective January 1, 2019, premiums for Newly Mapped policies will increase 15 percent, with a total increase of 11 percent.

2. Policy Reformation for Use of Incorrect Standard Flood Insurance Policy Form

FEMA is updating Policy Reformation guidance for policies that were issued on an incorrect policy form (i.e., Dwelling, General Property, or RCBAP form). When insurers reform policies that were issued on an incorrect policy form, the maximum coverage amount on the reformed policies can be equal to the amount of coverage that was on the incorrect policy when it was discovered to be incorrect, subject to the coverage limits under the correct form. If additional premium is due, the insurer must send an underpayment notice for the additional premium. Insurers must receive the additional premium within 30 days of the underpayment notice prior to processing the policy at the restored coverage amount or prior to processing any claim. FEMA will allow the insurer to deduct the additional premium due from the claim settlement.

3. Premium Receipt Date Guidance for Invalid Payments

The NFIP Flood Insurance Manual provides guidance for determining a policy transaction effective date based on the date the transaction was applied for and the premium receipt date. FEMA considers a payment invalid if the financial institution determines there are Non-Sufficient Funds (NSF) in the account, the payment is non-negotiable for any other reason, or a reversal (dispute) is successfully completed on an electronic payment. NFIP insurers cannot use

the receipt date of the invalid payment as the premium receipt date to determine the effective date of a policy transaction (application, endorsement, or renewal).

Upon notification of the NSF/non-negotiable/reversal status of a premium payment, the insurer is to cancel/nullify the transaction associated with that payment back to the transaction's effective date immediately. The insurer will send notification to the policyholder, agent, and lender(s), if applicable, of the cancellation/nullification of the transaction for invalid payment due to NSF/non-negotiable/reversal status. If the insurer receives a new payment, the insurer must process the transaction based on the premium receipt date of the new payment. The effective date of the transaction is subject to the effective date rules based on the new payment receipt date. *Note: A new application or endorsement request is not required for this transaction as long as the insurer still has the original request.*

4. Primary Residence Determination

FEMA is updating the Primary Residence guidance to allow a policyholder and policyholder's spouse to have more than one primary residence. This change will accommodate those situations in which each spouse may reside more than 50 percent of the year at a separate residence. The policyholder and policyholder's spouse can each have one primary residence provided that they submit the required supporting documentation for each residence.

5. Clarification of Increased Cost of Compliance Premium for Other Residential Buildings

FEMA is restructuring the ICC premium table in the Rating Section of the Flood Insurance Manual to clarify the different building amount of insurance available to 1-4 family buildings and other residential buildings.

6. HFIAA Section 28, Clear Communication of Risk – Phase 2 Reunderwriting

In view of the resource constraints imposed by the extensive flooding resulting from recent hurricanes and flooding events, FEMA is allowing additional time for NFIP insurers to complete the reunderwriting required for HFIAA Section 28, Clear Communication of Risk - Phase 2. (See NFIP Bulletin W-16021 dated March 29, 2016.) Instead of reunderwriting Phase 2 policy renewals effective on or after October 1, 2017, for the full year of policy renewals, NFIP insurers can now reunderwrite Phase 2 policy renewals effective on or after April 1, 2018. The reunderwriting process for these policies must be completed by April 1, 2019 for the full year of policy renewals. FEMA will not send the clear communication Cost-of-Flood letter for these policies until after the system processing of April 2018 policy data reported through the Transaction Record Reporting and Processing Plan. *Note: For those Phase 2 policy renewals already reunderwritten under the current timeline, FEMA does not require insurers to reunderwrite them again at the next renewal.*

7. Datum Conversion

FEMA is providing additional guidance for elevation datum conversions:

- (1) The elevations used to calculate the elevation difference should always be the same datum.
- (2) Since datum NAVD88 was not used to develop Flood Insurance Rate Maps (FIRMs) until June 1991, insurers can use the following guidelines for reunderwriting rating purposes:
 - a. For any documentation used to validate elevations dated prior to June 1991, assume that all elevations are NGVD29.
 - b. For elevation-rated policies where the rating community information references a FIRM dated prior to June 1, 1991, assume the elevations are NGVD29.
 - c. If unable to confirm that the datum of all the elevations on the elevation documentation are the same, assume the same datum was used for all elevations.
 - d. If the elevation documentation is not available on existing elevation-rated policies where the rating community information references a FIRM dated prior to June 1, 1991, assume the elevations are NGVD29.
 - e. For areas that have a datum other than NGVD29 or NAVD88, a community official, surveyor, or the Flood Insurance Study for the community are resources for datum conversions.
 - f. Since Hawaii and the U.S. Island Territories never used NGVD29 or NAVD88 in developing their FIRMs, properties located in these areas do not require datum conversion. The same datum (referred to Local Tidal Datum and Local Mean Sea Level) is used in Hawaii and the U.S. Island Territories. It should be noted that prior FIRMs issued in Hawaii have referenced the NGVD29 datum incorrectly.
 - g. Unnumbered A zones without an estimated Base Flood Elevation and AO zones do not require a datum conversion for rating purposes.
 - h. Unnumbered A zones with an estimated Base Flood Elevation require confirmation that the elevations are using the same datum.

For all of the above items, if the current FIRM references a different datum, convert the elevations to the current datum

8. Updated Claims Data Elements

The TRRP Plan includes updates to several Claims data elements, including adjustment of the field length to accommodate up to 10 characters for the assigned Adjuster Individual Flood Control Number.

ATTACHMENT B

UPDATED RATE TABLES

EFFECTIVE APRIL 1, 2018

ARCHIVED APRIL 2018

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RATING

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

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

I. AMOUNT OF INSURANCE AVAILABLE^{1, 2}

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 ³	\$ 60,000	\$190,000	\$250,000
2–4 Family Building	\$ 35,000 ³	\$ 60,000	\$190,000	\$250,000
Other Residential Building	\$100,000 ⁵	\$175,000	\$325,000	\$500,000
Non-Residential Building (including Business Buildings and Other Non-Residential Buildings) ⁴	\$100,000	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential Property ⁶	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential Property ⁴	\$100,000	\$150,000	\$350,000	\$500,000

1. This Table provides the maximum coverage amounts available under the Emergency Program coverage and the Regular Program, and the columns cannot be aggregated to exceed the limits in the Regular Program, which are established by statute. The aggregate limits for building coverage are the maximum coverage amounts allowed by statute for each building included in the relevant Occupancy Category.
2. These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.
3. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.
6. The Residential Occupancy Category includes the Single Family, 2–4 Family, Other Residential, and Residential Condominium Occupancies.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1–5 show annual rates per \$100 of coverage. Table 6

provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Tables 7A–7C for Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, and HFIAA Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	BUILDING	CONTENTS
Residential	1.04	1.31
Non-Residential Business, Other Non-Residential	1.13	2.22

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2}

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

FIRM ZONES A, AE, A1-A30, A0, AH, D³

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.04 / .95	1.31 / 1.71	1.04 / .95		1.04 / 2.00		1.89 / 3.54		1.13 / 2.10	
	With Basement	1.11 / 1.40	1.31 / 1.44	1.11 / 1.40		1.04 / 1.67		1.99 / 3.45		1.19 / 2.06	
	With Enclosure ⁵	1.11 / 1.68	1.31 / 1.71	1.11 / 1.68		1.11 / 2.08		1.99 / 4.37		1.19 / 2.59	
	Elevated on Crawlspace	1.04 / .95	1.31 / 1.71	1.04 / .95		1.04 / 2.00		1.89 / 3.54		1.13 / 2.10	
	Non-Elevated with Subgrade Crawlspace	1.04 / .95	1.31 / 1.44	1.04 / .95		1.04 / 2.00		1.89 / 3.54		1.13 / 2.10	
	Manufactured (Mobile) Home ⁶	1.04 / .95	1.31 / 1.71					1.89 / 3.54		1.13 / 2.10	
CONTENTS LOCATION	Basement & Above ⁷				1.31 / 1.44		1.31 / 1.44		3.74 / 5.93		2.22 / 3.51
	Enclosure & Above ⁸				1.31 / 1.71		1.31 / 1.71		3.74 / 7.11		2.22 / 4.20
	Lowest Floor Only – Above Ground Level				1.31 / 1.71		1.31 / 1.71		3.74 / 3.11		2.22 / 1.85
	Lowest Floor Above Ground Level and Higher Floors				1.31 / 1.19		1.31 / 1.19		3.74 / 2.65		2.22 / 1.59
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home ⁶							3.74 / 3.11		2.22 / 1.85	

FIRM ZONES V, VE, V1-V30

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.35 / 2.39	1.68 / 4.08	1.35 / 2.39		1.35 / 4.39		2.51 / 8.59		1.51 / 5.07	
	With Basement	1.45 / 3.53	1.68 / 3.46	1.45 / 3.53		1.45 / 6.53		2.65 / 12.77		1.59 / 7.53	
	With Enclosure ⁵	1.45 / 4.17	1.68 / 4.06	1.45 / 4.17		1.45 / 7.30		2.65 / 14.24		1.59 / 8.40	
	Elevated on Crawlspace	1.35 / 2.39	1.68 / 4.08	1.35 / 2.39		1.35 / 4.39		2.51 / 8.59		1.51 / 5.07	
	Non-Elevated with Subgrade Crawlspace	1.35 / 2.39	1.68 / 3.46	1.35 / 2.39		1.35 / 4.39		2.51 / 8.59		1.51 / 5.07	
	Manufactured (Mobile) Home ⁶	1.35 / 7.44	1.68 / 4.06					2.51 / 24.26		1.51 / 14.28	
CONTENTS LOCATION	Basement & Above ⁷				1.68 / 3.46		1.68 / 3.46		4.93 / 15.06		2.92 / 8.88
	Enclosure & Above ⁸				1.68 / 3.06		1.68 / 4.06		4.93 / 16.29		2.92 / 9.59
	Lowest Floor Only – Above Ground Level				1.68 / 4.06		1.68 / 4.06		4.93 / 13.65		2.92 / 8.05
	Lowest Floor Above Ground Level and Higher Floors				1.68 / 3.57		1.68 / 3.57		4.93 / 11.78		2.92 / 6.95
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home ⁶							4.93 / 22.69		2.92 / 13.36	

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	With Basement	1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42		1.31 / .42	
	With Enclosure ⁵	1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁶	1.09 / .54	1.67 / .53					1.31 / .57		1.31 / .57	
CONTENTS LOCATION	Basement & Above ⁷				2.11 / .79		2.11 / .79		2.16 / .86		2.16 / .86
	Enclosure & Above ⁸				2.11 / .90		2.11 / .90		2.16 / 1.00		2.16 / 1.00
	Lowest Floor Only – Above Ground Level				1.67 / .83		1.67 / .83		1.34 / .61		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors				1.67 / .53		1.67 / .53		1.34 / .43		1.34 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home ⁶							1.17 / .74		1.17 / .74	

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2}
NON-PRIMARY RESIDENCE³

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

FIRM ZONES A, AE, A1-A30, A0, AH, D⁴

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁵		OTHER RESIDENTIAL (CONDO UNIT) ⁵	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			2.53 / 2.19	3.20 / 3.95	2.53 / 2.19		2.53 / 2.19	
	With Basement			2.71 / 3.23	3.20 / 3.29	2.71 / 3.23		2.71 / 3.23	
	With Enclosure ⁶			2.71 / 3.89	3.20 / 3.95	2.71 / 3.89		2.71 / 3.89	
	Elevated on Crawlspace			2.53 / 2.19	3.20 / 3.95	2.53 / 2.19		2.53 / 2.19	
	Non-Elevated with Subgrade Crawlspace			2.53 / 2.19	3.20 / 3.29	2.53 / 2.19		2.53 / 2.19	
	Manufactured (Mobile) Home ⁷			1.75 / 1.51	2.21 / 2.74				
CONTENTS LOCATION	Basement & Above ⁸						3.20 / 3.29		3.20 / 3.29
	Enclosure & Above ⁹						3.20 / 3.95		3.20 / 3.95
	Lowest Floor Only – Above Ground Level						3.20 / 3.95		3.20 / 3.95
	Lowest Floor Above Ground Level and Higher Floors						3.20 / 2.74		3.20 / 2.74
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home ⁷								

FIRM ZONES V, VE, V1-V30

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁵		OTHER RESIDENTIAL (CONDO UNIT) ⁵	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			3.29 / 5.66	4.12 / 9.70	3.29 / 5.66		3.29 / 5.66	
	With Basement			3.51 / 8.42	4.12 / 8.20	3.51 / 8.42		3.51 / 8.42	
	With Enclosure ⁶			3.51 / 9.95	4.12 / 9.66	3.51 / 9.95		3.51 / 9.95	
	Elevated on Crawlspace			3.29 / 5.66	4.12 / 9.70	3.29 / 5.66		3.29 / 5.66	
	Non-Elevated with Subgrade Crawlspace			3.29 / 5.66	4.12 / 8.20	3.29 / 5.66		3.29 / 5.66	
	Manufactured (Mobile) Home ⁷			3.29 / 20.39	4.12 / 9.66				
CONTENTS LOCATION	Basement & Above ⁸						4.12 / 8.20		4.12 / 8.20
	Enclosure & Above ⁹						4.12 / 9.66		4.12 / 9.66
	Lowest Floor Only – Above Ground Level						4.12 / 9.66		4.12 / 9.66
	Lowest Floor Above Ground Level and Higher Floors						4.12 / 8.49		4.12 / 8.49
	Above Ground Level – More Than 1 Full Floor						.71 / .59		.71 / .59
	Manufactured (Mobile) Home ⁷								

FIRM ZONES A99, B, C, X

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30	
	With Basement			1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42	
	With Enclosure ⁶			1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46	
	Elevated on Crawlspace			1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspace			1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁷			1.09 / .54	1.67 / .53				
CONTENTS LOCATION	Basement & Above ⁸						2.11 / .79		2.11 / .79
	Enclosure & Above ⁹						2.11 / .90		2.11 / .90
	Lowest Floor Only – Above Ground Level						1.67 / .83		1.67 / .83
	Lowest Floor Above Ground Level and Higher Floors						1.67 / .53		1.67 / .53
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home ⁷								

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. Individually owned unit in the condominium form of ownership located within a multi-unit building.
6. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES
SEVERE REPETITIVE LOSS PROPERTIES^{1, 2, 3}**

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

FIRM ZONES A, AE, A1-A30, A0, AH, D⁴

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.01 / 2.05	2.56 / 3.68	2.01 / 2.05	
	With Basement	2.14 / 3.03	2.56 / 3.06	2.14 / 3.03	
	With Enclosure ⁵	2.14 / 3.63	2.56 / 3.68	2.14 / 3.63	
	Elevated on Crawlspce	2.01 / 2.05	2.56 / 3.68	2.01 / 2.05	
	Non-Elevated with Subgrade Crawlspce	2.01 / 2.05	2.56 / 3.06	2.01 / 2.05	
	Manufactured (Mobile) Home ⁶	2.01 / 2.05	2.56 / 3.68		
CONTENTS LOCATION	Basement & Above ⁷				2.56 / 3.06
	Enclosure & Above ⁸				2.56 / 3.68
	Lowest Floor Only – Above Ground Level				2.56 / 3.68
	Lowest Floor Above Ground Level and Higher Floors				2.56 / 2.56
	Above Ground Level – More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home ⁶				

FIRM ZONES V, VE, V1-V30

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.61 / 5.16	3.26 / 8.83	2.61 / 5.16	
	With Basement	2.80 / 7.67	3.26 / 7.48	2.80 / 7.67	
	With Enclosure ⁵	2.80 / 9.08	3.26 / 8.80	2.80 / 9.08	
	Elevated on Crawlspce	2.61 / 5.16	3.26 / 8.83	2.61 / 5.16	
	Non-Elevated with Subgrade Crawlspce	2.61 / 5.16	3.26 / 7.48	2.61 / 5.16	
	Manufactured (Mobile) Home ⁶	2.61 / 16.29	3.26 / 8.80		
CONTENTS LOCATION	Basement & Above ⁷				3.26 / 7.48
	Enclosure & Above ⁸				3.26 / 8.80
	Lowest Floor Only – Above Ground Level				3.26 / 8.80
	Lowest Floor Above Ground Level and Higher Floors				3.26 / 7.75
	Above Ground Level – More Than 1 Full Floor				.78 / .65
	Manufactured (Mobile) Home ⁶				

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.09 / .30	1.67 / .53	1.09 / .30	
	With Basement	1.22 / .42	1.87 / .61	1.22 / .42	
	With Enclosure ⁵	1.22 / .46	1.87 / .69	1.22 / .46	
	Elevated on Crawlspce	1.09 / .30	1.67 / .53	1.09 / .30	
	Non-Elevated with Subgrade Crawlspce	1.09 / .30	1.67 / .53	1.09 / .30	
	Manufactured (Mobile) Home ⁶	1.09 / .54	1.67 / .53		
CONTENTS LOCATION	Basement & Above ⁷				2.11 / .79
	Enclosure & Above ⁸				2.11 / .90
	Lowest Floor Only – Above Ground Level				1.67 / .83
	Lowest Floor Above Ground Level and Higher Floors				1.67 / .53
	Above Ground Level – More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home ⁶				

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES ^{1, 2}
SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015 ³
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.89 / 1.74	2.37 / 3.11	1.89 / 1.74		1.89 / 3.66		2.06 / 3.85		2.06 / 3.85	
	With Basement	2.01 / 2.56	2.36 / 2.61	2.01 / 2.56		1.89 / 3.05		2.17 / 3.75		2.17 / 3.75	
	With Enclosure ⁵	2.01 / 3.06	2.37 / 3.11	2.01 / 3.06		2.01 / 3.82		2.17 / 4.75		2.17 / 4.75	
	Elevated on Crawlspace	1.89 / 1.74	2.37 / 3.11	1.89 / 1.74		1.89 / 3.66		2.06 / 3.85		2.06 / 3.85	
	Non-Elevated with Subgrade Crawlspace	1.89 / 1.74	2.37 / 2.61	1.89 / 1.74		1.89 / 3.66		2.06 / 3.85		2.06 / 3.85	
	Manufactured (Mobile) Home ⁶	1.89 / 1.74	2.37 / 3.11					2.06 / 3.85		2.06 / 3.85	
CONTENTS LOCATION	Basement & Above ⁷				2.37 / 2.61		2.37 / 2.61		4.05 / 6.46		4.05 / 6.46
	Enclosure & Above ⁸				2.37 / 3.11		2.37 / 3.11		4.05 / 7.72		4.05 / 7.72
	Lowest Floor Only – Above Ground Level				2.37 / 3.11		2.37 / 3.11		4.05 / 3.38		4.05 / 3.38
	Lowest Floor Above Ground Level and Higher Floors				2.37 / 2.17		2.37 / 2.17		4.05 / 2.89		4.05 / 2.89
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home ⁶								4.05 / 3.38		4.05 / 3.38

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.45 / 4.37	3.06 / 7.48	2.45 / 4.37		2.45 / 8.09		2.74 / 9.35		2.74 / 9.35	
	With Basement	2.64 / 6.50	3.06 / 6.35	2.64 / 6.50		2.64 / 12.06		2.89 / 13.87		2.89 / 13.87	
	With Enclosure ⁵	2.64 / 7.66	3.06 / 7.47	2.64 / 7.66		2.64 / 13.43		2.89 / 15.49		2.89 / 15.49	
	Elevated on Crawlspace	2.45 / 4.37	3.06 / 7.48	2.45 / 4.37		2.45 / 8.09		2.74 / 9.35		2.74 / 9.35	
	Non-Elevated with Subgrade Crawlspace	2.45 / 4.37	3.06 / 6.35	2.45 / 4.37		2.45 / 8.09		2.74 / 9.35		2.74 / 9.35	
	Manufactured (Mobile) Home ⁶	2.45 / 13.71	3.06 / 7.47					2.74 / 26.39		2.74 / 26.39	
CONTENTS LOCATION	Basement & Above ⁷				3.06 / 6.35		3.06 / 6.35		5.34 / 16.38		5.34 / 16.38
	Enclosure & Above ⁸				3.06 / 7.47		3.06 / 7.47		5.34 / 17.71		5.34 / 17.71
	Lowest Floor Only – Above Ground Level				3.06 / 7.47		3.06 / 7.47		5.34 / 14.82		5.34 / 14.82
	Lowest Floor Above Ground Level and Higher Floors				3.06 / 6.56		3.06 / 6.56		5.34 / 12.81		5.34 / 12.81
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home ⁶								5.34 / 24.67		5.34 / 24.67

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	With Basement	1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42		1.31 / .42	
	With Enclosure ⁵	1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁶	1.09 / .54	1.67 / .53					1.31 / .57		1.31 / .57	
CONTENTS LOCATION	Basement & Above ⁷				2.11 / .79		2.11 / .79		2.16 / .86		2.16 / .86
	Enclosure & Above ⁸				2.11 / .90		2.11 / .90		2.16 / 1.00		2.16 / 1.00
	Lowest Floor Only – Above Ground Level				1.67 / .83		1.67 / .83		1.34 / .61		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors				1.67 / .53		1.67 / .53		1.34 / .43		1.34 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home ⁶								1.17 / .74		1.17 / .74

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. However, Post-FIRM rating may always be used if beneficial to the insured. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

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

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

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ¹	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	With Basement	1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42	
	With Enclosure ²	1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawl原因	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawl原因	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ³	1.09 / .54	1.67 / .53					1.31 / .57	
CONTENTS LOCATION	Basement & Above ⁴				2.11 / .79		2.11 / .79		2.16 / .86
	Enclosure & Above ⁵				2.11 / .90		2.11 / .90		2.16 / 1.00
	Lowest Floor Only – Above Ground Level				1.67 / .83		1.67 / .83		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors				1.67 / .53		1.67 / .53		1.34 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								1.17 / .74

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ¹	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.91 / .28	1.33 / .32	2.91 / .21		2.43 / .43		2.43 / .43	
	With Basement	***	***	***		***		***	
	With Enclosure ²	***	***	***		***		***	
	Elevated on Crawl原因	2.91 / .28	1.33 / .32	2.91 / .21		2.43 / .43		2.43 / .43	
	Non-Elevated with Subgrade Crawl原因	2.91 / .28	1.33 / .32	2.91 / .21		2.43 / .43		2.43 / .43	
	Manufactured (Mobile) Home ³	3.49 / .80	1.82 / .46					3.23 / 1.49	
CONTENTS LOCATION	Basement & Above ⁴				***		***		***
	Enclosure & Above ⁵				***		***		***
	Lowest Floor Only – Above Ground Level				1.45 / .32		1.45 / .32		1.26 / .25
	Lowest Floor Above Ground Level and Higher Floors				1.07 / .20		1.07 / .20		1.10 / .24
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								1.72 / .44

FIRM ZONES AO, AH (No Basement/Enclosure/Crawl原因/Subgrade Crawl原因 Buildings Only)⁶

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

- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- Zones AO, AH Buildings with Basement/Enclosure/Crawl原因/Subgrade Crawl原因: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance from the community.
- "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates even without an Elevation Certificate or Letter of Compliance.
- For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 8 apply.

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

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

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

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{4,5}		MANUFACTURED (MOBILE) HOME ^{6,7}	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	Single Family	Non-Residential Business, Other Non- Residential ⁸
+4	.28 / .08	.27 / .12	.24 / .08	.21 / .08	.24 / .08	.20 / .08	.30 / .15	.30 / .29
+3	.32 / .08	.31 / .15	.27 / .08	.24 / .08	.27 / .08	.23 / .09	.35 / .17	.34 / .32
+2	.47 / .10	.44 / .19	.39 / .08	.34 / .08	.32 / .08	.28 / .10	.50 / .23	.49 / .44
+1	.88 / .14	.81 / .29	.71 / .08	.61 / .09	.46 / .08	.36 / .12	.96 / .37	.93 / .72
0	2.02 / .23	1.83 / .48	1.57 / .08	1.35 / .13	.68 / .08	.58 / .14	2.21 / .65	2.09 / 1.31
-1	5.05 / .29	4.40 / .63	3.99 / .09	3.39 / .18	1.15 / .08	.86 / .17	5.51 / .98	5.01 / 2.09
-2 ⁷	7.35 / .55	6.52 / 1.22	5.86 / .13	4.95 / .22	***	***	7.31 / 2.15	7.53 / 3.89
-3 ⁷	9.25 / .92	8.26 / 2.09	7.42 / .15	6.30 / .39	***	***	9.64 / 3.09	9.45 / 5.90
-4 ⁷	11.00 / 1.47	10.15 / 3.14	9.14 / .25	7.82 / .64	***	***	11.94 / 4.20	11.45 / 8.47
-5 ⁷	12.51 / 1.97	11.63 / 4.22	10.55 / .39	9.10 / 1.00	***	***	13.39 / 5.31	12.95 / 10.69
-6 ⁷	12.92 / 2.47	12.16 / 5.20	11.15 / .62	9.75 / 1.48	***	***	13.73 / 6.08	13.36 / 12.28
-7 ⁷	13.33 / 2.89	12.52 / 6.11	11.67 / .85	10.31 / 1.96	***	***	14.07 / 6.69	13.75 / 13.62
-8 ⁷	13.60 / 3.29	12.80 / 6.91	12.06 / 1.10	10.74 / 2.47	***	***	14.27 / 7.14	13.98 / 14.52
-9 ⁷	13.63 / 3.59	12.91 / 7.47	12.15 / 1.35	10.91 / 2.97	***	***	14.32 / 7.34	14.00 / 15.01
-10 ⁷	13.66 / 3.93	12.98 / 8.10	12.22 / 1.53	11.04 / 3.38	***	***	14.38 / 7.55	14.00 / 15.50
-11 ⁷	13.69 / 4.24	13.05 / 8.80	12.29 / 1.92	11.22 / 4.11	***	***	14.45 / 7.75	14.00 / 15.99
-12 ⁷	13.72 / 4.61	13.20 / 9.48	12.54 / 2.19	11.52 / 4.66	***	***	14.53 / 8.06	14.02 / 16.48
-13 ⁷	13.75 / 4.92	13.33 / 9.96	12.69 / 2.41	11.69 / 5.07	***	***	14.60 / 8.27	14.05 / 16.98
-14 ⁷	13.81 / 5.22	13.43 / 10.53	12.82 / 2.66	11.88 / 5.57	***	***	14.70 / 8.46	14.09 / 17.47
-15 ⁷	14.10 / 5.51	13.72 / 11.10	13.12 / 2.89	12.20 / 6.02	***	***	14.79 / 8.78	14.36 / 17.95
-16 ⁷	***	***	***	***	***	***	***	***

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

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

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

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

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace ⁴		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace ⁴		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace ⁴		MANUFACTURED (MOBILE) HOME ^{6,7}	
	Residential	Non-Residential Business, Other Non-Residential ⁸	Residential	Non-Residential Business, Other Non-Residential ⁸	Residential	Non-Residential Business, Other Non-Residential ⁸	Single Family	Non-Residential Business, Other Non-Residential ⁸
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.36 / .18
+1	.48 / .12	.42 / .12	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.64 / .23	.62 / .27
0	.95 / .12	.79 / .12	.69 / .12	.60 / .12	.38 / .12	.22 / .12	1.23 / .37	1.18 / .41
-1	1.93 / .16	1.75 / .13	1.47 / .13	1.14 / .30	.56 / .12	.22 / .12	2.70 / .45	2.50 / .62
-2 ⁷	3.42 / .12	2.63 / .21	2.53 / .12	2.18 / .12	***	***	4.47 / .86	4.18 / .91
-3 ⁷	4.54 / .12	3.94 / .12	3.39 / .12	2.94 / .12	***	***	6.15 / 1.52	5.85 / 1.63
-4 ⁷	5.80 / .18	5.05 / .12	4.39 / .12	3.82 / .12	***	***	7.91 / 2.34	7.63 / 2.56
-5 ⁷	6.91 / .29	6.04 / .19	5.32 / .17	4.66 / .12	***	***	9.35 / 3.21	9.11 / 3.57
-6 ⁷	7.58 / .47	6.69 / .31	6.00 / .28	5.29 / .16	***	***	10.04 / 3.99	9.89 / 4.53
-7 ⁷	8.15 / .66	7.27 / .46	6.58 / .42	5.85 / .23	***	***	10.60 / 4.63	10.52 / 5.33
-8 ⁷	8.59 / .86	7.75 / .64	7.07 / .58	6.35 / .35	***	***	10.97 / 5.15	10.94 / 5.99
-9 ⁷	8.82 / 1.06	8.04 / .81	7.38 / .74	6.70 / .47	***	***	11.06 / 5.51	11.08 / 6.48
-10 ⁷	8.89 / 1.24	8.19 / .98	7.56 / .90	6.94 / .60	***	***	11.15 / 5.71	11.23 / 6.80
-11 ⁷	9.29 / 1.47	8.64 / 1.19	8.02 / 1.09	7.44 / .75	***	***	11.26 / 6.30	11.38 / 7.51
-12 ⁷	9.60 / 1.66	9.00 / 1.35	8.38 / 1.25	7.83 / .88	***	***	11.49 / 6.67	11.64 / 8.00
-13 ⁷	9.79 / 1.78	9.23 / 1.48	8.60 / 1.37	8.08 / .99	***	***	11.65 / 6.89	11.82 / 8.28
-14 ⁷	10.01 / 1.94	9.50 / 1.62	8.88 / 1.50	8.39 / 1.11	***	***	11.78 / 7.19	11.99 / 8.67
-15 ⁷	10.32 / 2.08	9.82 / 1.76	9.19 / 1.63	8.73 / 1.21	***	***	12.06 / 7.49	12.28 / 9.05
-16 ⁷	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2-4 Family	Other Residential	Non-Residential Business ⁸	Other Non-Residential ⁸
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor/crawlspace for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
3. If the lowest floor of a crawlspace or subgrade crawlspace is -1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use Submit-For-Rate procedures.
4. Includes subgrade crawlspace.
5. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
8. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

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

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

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

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ³	Residential ⁴	Non-Residential Business, Other Non-Residential ^{3, 4}	
+5 or more	.53 / .11	.49 / .18	.30 / .09	.28 / .09	No Base Flood Elevation ⁵
+2 to +4	1.53 / .16	1.37 / .31	.73 / .09	.64 / .09	
+1	2.99 / .20	2.63 / .41	1.33 / .11	1.50 / .16	
0 or below	***	***	***	***	
+2 or more	.52 / .09	.48 / .14	.29 / .09	.26 / .10	With Base Flood Elevation ⁶
0 to +1	2.48 / .18	2.18 / .31	1.12 / .10	.97 / .11	
-1	5.92 / .39	5.12 / .57	2.56 / .16	2.22 / .33	
-2 or below	***	***	***	***	
No Elevation Certificate ⁷	7.59 / 1.30	6.67 / .90	3.52 / .80	3.01 / .96	No Elevation Certificate

- Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.
- Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
- Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.
- For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

*** Use the SRG manual.

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

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	Single Family	Non-Residential Business, Other Non-Residential ⁶
0 ⁷	5.97 / 1.04	7.21 / 2.74	4.84 / 1.04	5.25 / 2.57	4.18 / 1.04	4.69 / 2.07	8.87 / .88	9.73 / .78
-1 ⁸	10.69 / 5.97	11.15 / 9.59	10.69 / 5.97	10.69 / 7.30	8.24 / 5.83	8.63 / 7.96	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non-Residential Business, Other Non-Residential ⁶	Residential	Non-Residential Business, Other Non-Residential ⁶	Residential	Non-Residential Business, Other Non-Residential ⁶	Single Family	Non-Residential Business, Other Non-Residential ⁶
0 ⁷	4.47 / 2.03	3.95 / 4.26	3.86 / 1.89	3.86 / 3.86	2.73 / 1.68	2.73 / 1.75	4.63 / 2.29	4.82 / 5.77
-1 ⁸	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	3.22 / 1.72	5.88 / 2.55	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential ⁶
0 ⁷		.56 / .25	.56 / .25	.42 / .25
-1 ⁸		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
3. Includes subgrade crawlspace.
4. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
5. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
6. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
7. These rates are to be used if the lowest floor of the building is at or above the BFE.
8. Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***** Use the SRG manual.****FIRM ZONES '75-'81, UNNUMBERED V ZONE****SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential ⁴	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.80	.81	1.30	1.71	2.38
+3	.87	.87	1.53	1.97	2.76
+2	1.27	1.32	1.98	2.50	3.30
+1	1.71	1.77	2.56	3.06	3.86
0	2.21	2.35	3.06	3.66	4.53
-1	2.98	3.07	3.68	4.32	5.34
-2	3.74	3.91	4.46	5.16	6.24
-3	4.70	4.94	5.45	6.23	7.40
-4 or below	***	***	***	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
2. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
3. Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 - (1) Insect screening, provided that no additional supports are required for the screening; or
 - (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
 - (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
 - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.
4. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
5. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
6. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
7. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.
8. **NOTE:** Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

*** Use the SRG manual.

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

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential ⁵	Replacement Cost Ratio .75 or More ⁶	Replacement Cost Ratio .50 to .74 ⁶	Replacement Cost Ratio Under .50 ⁶
+4 or more	1.08	1.08	2.16	2.71	3.80
+3	1.14	1.14	2.60	3.29	4.56
+2	1.54	1.54	2.98	3.76	5.22
+1	1.95	2.01	3.40	4.28	5.91
0	2.53	2.62	4.02	4.92	6.49
-1 ⁷	3.30	3.47	4.61	5.54	7.13
-2 ⁷	4.40	4.58	5.34	6.31	7.91
-3 ⁷	5.18	5.44	6.28	7.30	8.93
-4 or below ⁷	***	***	***	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
2. Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.
3. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
4. With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
6. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.
7. For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

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

*** Use the SRG manual.

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES¹
NOT ELEVATION-RATED RATES

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

PRE-FIRM RATES²

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ³	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	With Basement		1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42	
	With Enclosure		1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspce		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspce		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁴		1.09 / .54	1.67 / .53					1.31 / .57	
CONTENTS LOCATION	Basement & Above					2.11 / .79		2.11 / .79		2.16 / .86
	Enclosure & Above					2.11 / .90		2.11 / .90		2.16 / 1.00
	Lowest Floor Only – Above Ground Level					1.67 / .83		1.67 / .83		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors					1.67 / .53		1.67 / .53		1.34 / .43
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ⁴									1.17 / .74

POST-FIRM RATES

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ³	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	With Basement		1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42	
	With Enclosure		1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspce		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspce		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁴		1.09 / .54	1.67 / .53					1.31 / .57	
CONTENTS LOCATION	Basement & Above					2.11 / .79		2.11 / .79		2.16 / .86
	Enclosure & Above					2.11 / .90		2.11 / .90		2.16 / 1.00
	Lowest Floor Only – Above Ground Level					1.67 / .83		1.67 / .83		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors					1.67 / .53		1.67 / .53		1.34 / .43
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ⁴									1.17 / .74

- Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.
- Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

**TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES**

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

FIRM ZONES AR and AR Dual Zones¹ – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	Single Family	Non-Residential Business, Other Non-Residential ⁴
+4	.28 / .08	.27 / .12	.24 / .08	.21 / .08	.24 / .08	.20 / .08	.30 / .15	.30 / .24
+3	.32 / .08	.31 / .15	.27 / .08	.24 / .08	.27 / .08	.23 / .09	.35 / .17	.34 / .25
+2	.47 / .10	.44 / .19	.39 / .08	.34 / .08	.32 / .08	.28 / .10	.50 / .23	.49 / .34
+1	.88 / .14	.81 / .29	.71 / .08	.61 / .09	.46 / .08	.36 / .12	.96 / .30	.93 / .51
0	1.09 / .30	1.03 / .30	1.09 / .30	1.03 / .30	.68 / .08	.58 / .14	1.09 / .30	1.31 / .57
-1 ⁵	SEE FOOTNOTE 5							

FIRM ZONES AR and AR Dual Zones¹ – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ²		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	Residential	Non-Residential Business, Other Non-Residential ⁴	Residential	Non-Residential Business, Other Non-Residential ⁴	Residential	Non-Residential Business, Other Non-Residential ⁴	Single Family	Non-Residential Business, Other Non-Residential ⁴
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.36 / .18
+1	.48 / .12	.42 / .12	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.64 / .23	.62 / .27
0	.95 / .12	.79 / .12	.69 / .12	.60 / .12	.38 / .12	.22 / .12	1.23 / .37	1.17 / .55
-1 ⁵	SEE FOOTNOTE 5							

FIRM ZONES AR and AR Dual Zones¹ – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential ⁴
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ⁶		.35 / .12	.35 / .12	.22 / .12
-2 ⁶		.35 / .12	.35 / .12	.22 / .12

- Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.
- Includes subgrade crawlspace.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- For elevation for -1 and below, refer to Table 4.
- These rates are applicable only to contents-only policies.

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

All Except RCBAP, PRP, Newly Mapped, MPPP, Provisionally Rated, and Submit-for-Rate Policies

RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	1-4 FAMILY		OTHER RESIDENTIAL, NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
				Building Amount of Insurance		Building Amount of Insurance	
				\$1- \$230,000	\$230,001- \$250,000	\$1- \$480,000	\$480,001- \$500,000
Table 1	N/A	All Emergency Program	N/A	\$0	\$0	\$0	\$0
Table 2A, 2B, 2C, and 2D	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All Pre-FIRM	N/A	\$70	\$55	\$70	\$55
	A99, B, C, X, D	All Pre-FIRM	N/A	\$5	\$4	\$5	\$4
Table 3A	A99, B, C, and X	All Pre-FIRM and Post-FIRM	N/A	\$5	\$4	\$5	\$4
	AO, AH, and D	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A	\$5	\$4	\$5	\$4
Table 3B	AE, A1-A30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$5	\$4	\$5	\$4
		Post-FIRM Non-Elevated; Pre-FIRM Non-Elevated or Elevated with full enclosure	< -1	\$34	\$24	\$34	\$24
		Post-FIRM Elevated; Pre-FIRM Elevated, partial or no enclosure	< -1	\$9	\$6	\$9	\$6
Table 3C	Unnumbered A	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A (All)	\$5	\$4	\$5	\$4
Table 3D	('75-'81) VE, V1-V30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$30	\$20	\$30	\$20
Table 3E	(Post '81) VE, V1-V30	Post-FIRM Elevated no enclosure and Pre-FIRM Elevated no obstruction (no enclosure) and '75-'81 Post-FIRM no obstruction	> -4	\$18	\$13	\$18	\$13
Table 3F	(Post '81) VE, V1-V30	Post-FIRM Elevated with enclosure < 300 SF breakaway and Pre-FIRM or '75-'81 Post-FIRM Optional rating Elevated with enclosure < 300 SF breakaway	> -4	\$18	\$13	\$18	\$13
Table 4	AR and AR Dual	All (rated without elevation)	N/A	\$5	\$4	\$5	\$4
Table 5	AR and AR Dual	All (rated with elevation)	> -1	\$5	\$4	\$5	\$4
Table 6	A, AE, A1-A30, AO, AH, V, VE, V1-V30	All Tentative Rate	N/A	\$5	\$4	\$5	\$4

NOTES:

- (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and GFIPs.
- (2) The ICC Premium is not eligible for the deductible discount.
- (3) For RCBAP, PRP, Newly Mapped, MPPP, and Provisionally Rated policies, use the ICC Premiums contained in applicable sections of this manual.
- (4) Use the ICC Premiums above for Table 3B for elevations of -2 and below. For all other Submit-for-Rate policies, refer to the SRG manual.
- (5) For further guidance on **Other Residential**, Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ^{1, 2, 3}			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.15 / .331	1.48 / .794	1.30 / .072	1.30 / .072	1.88 / .337
WITH BASEMENT	1.24 / .441	1.57 / 1.663	1.58 / .096	1.58 / .096	SUBMIT FOR RATE
WITH ENCLOSURE	1.24 / .331	1.57 / .816	1.37 / .072	1.37 / .072	
ELEVATED ON CRAWLSPACE	1.15 / .331	1.48 / .794	1.30 / .072	1.30 / .072	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.15 / .331	1.48 / .794	1.30 / .072	1.30 / .072	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ^{1, 2, 3}			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.31 / 1.44	1.68 / 3.46	2.11 / .79	2.11 / .79	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.31 / 1.71	1.68 / 4.06	2.11 / .90	2.11 / .90	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.31 / 1.71	1.68 / 4.06	1.67 / .83	1.67 / .83	1.45 / .32
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.31 / 1.19	1.68 / 3.57	1.67 / .53	1.67 / .53	1.07 / .20
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM⁴

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{4, 5}	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{4, 5}
+4	.34 / .046	.30 / .046
+3	.39 / .046	.34 / .046
+2	.55 / .046	.40 / .046
+1	1.01 / .061	.56 / .061
0	2.29 / .075	1.44 / .075
-1 ^{6, 7}	6.10 / .174	3.48 / .149
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM⁴

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
-1 ^{6, 7}	2.47 / .37	1.47 / .24	.56 / .12	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

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

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

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

5 Includes subgrade crawlspaces.

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

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

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015^{1, 2, 3}
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	2.10 / .577	2.68 / 1.437	1.30 / .072
WITH BASEMENT	2.22 / .812	2.85 / 3.062	1.58 / .096
WITH ENCLOSURE	2.22 / .577	2.85 / 1.483	1.37 / .072
ELEVATED ON CRAWLSPACE	2.10 / .577	2.68 / 1.437	1.30 / .072
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.10 / .577	2.68 / 1.437	1.30 / .072

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	2.37 / 2.57	3.06 / 6.25	2.11 / .79
ENCLOSURE/CRAWLSPACE AND ABOVE	2.37 / 3.06	3.06 / 7.35	2.11 / .90
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	2.37 / 3.06	3.06 / 7.35	1.67 / .83
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	2.37 / 2.12	3.06 / 6.47	1.67 / .53
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .12	.59 / .51	.35 / .12

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ²	.72 / .055	.47 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3,8}	2.37 / .090	1.05 / .15

**POST-FIRM UNNUMBERED A ZONE
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,4}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .070	.30 / .09	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.71 / .082	.73 / .12	
+1	3.29 / .190	1.33 / .13	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .058	.29 / .09	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	2.35 / .082	1.12 / .10	
-1	6.66 / .240	2.56 / .16	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	8.34 / 1.30	3.52 / .80	NO ELEVATION CERTIFICATE

1 Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

2 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

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

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

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

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

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

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

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

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES**BUILDING – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED**

BUILDING TYPE	RATES
No Basement/Enclosure	1.30 / .072
With Basement	1.58 / .096
With Enclosure	1.37 / .072
Elevated on Crawlspace	1.30 / .072
Non-Elevated with Subgrade Crawlspace	1.30 / .072

CONTENTS – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.11 / .79
Enclosure/Crawlspace and above	2.11 / .90
Lowest floor only – above ground level	1.67 / .83
Lowest floor above ground level and higher floors	1.67 / .53
Above ground level more than 1 full floor	.35 / .12

BUILDING – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.34 / .046	.30 / .046
+3	.39 / .046	.34 / .046
+2	.55 / .046	.40 / .046
+1	1.01 / .061	.56 / .061
0	1.30 / .072	1.44 / .075
-1 ³	SEE FOOTNOTE 3	

CONTENTS – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	BASEMENT/ENCLOSURE/ CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
-1 ³	SEE FOOTNOTE 3			

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

2 Includes subgrade crawlspace.

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

TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES¹

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

REGULAR PROGRAM — 1975–1981² POST-FIRM CONSTRUCTION³ FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}
0 ⁶	5.69 / .334	5.37 / .334
–1 ⁷	13.30 / 1.244	8.96 / .956
–2	***	***

1975–1981 POST-FIRM CONSTRUCTION FIRM ZONES V1–V30, VE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁶	5.14 / 2.01	4.55 / 1.93	2.81 / 1.71	.56 / .25
–1 ⁷	8.81 / 7.15	7.22 / 7.15	3.30 / 1.78	.56 / .25
–2	***	***	***	***

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***Use the SRG manual.

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

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2, 3}

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

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.94 / .93	1.31 / 1.75	1.27 / 2.35	1.68 / 4.33	.80 / .22	1.28 / .39
	WITH BASEMENT	1.03 / 1.14	1.31 / 1.75	1.36 / 4.08	1.68 / 4.08	.87 / .32	1.45 / .48
	WITH ENCLOSURE	1.03 / 1.36	1.31 / 1.75	1.36 / 4.43	1.68 / 4.43	.87 / .36	1.45 / .58
	ELEVATED ON CRAWLSPACE	.94 / .93	1.31 / 1.75	1.27 / 2.35	1.68 / 4.33	.80 / .22	1.28 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.94 / .93	1.31 / 1.75	1.27 / 2.35	1.68 / 4.33	.80 / .22	1.28 / .39

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.80 / .22	1.28 / .39	2.37 / .42	1.45 / .32
	WITH BASEMENT	.87 / .32	1.45 / .48	***	***
	WITH ENCLOSURE	.87 / .36	1.45 / .58	***	***
	ELEVATED ON CRAWLSPACE	.80 / .22	1.28 / .39	2.37 / .42	1.45 / .32
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.80 / .22	1.28 / .39	2.37 / .42	1.45 / .32
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ⁴)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ⁵		.23 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{6, 7}		1.56 / .23		.84 / .15	

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating hierarchy guidance and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 4 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 5 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 6 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 7 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***Use the SRG manual.

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1–4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES¹
(Including Townhouse/Rowhouse)
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{2, 3, 4}

FIRM ZONES:		A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.83 / 2.00	2.55 / 3.71	2.45 / 5.07	3.25 / 9.32	.80 / .22	1.28 / .39
	WITH BASEMENT	1.98 / 2.45	2.55 / 3.12	2.62 / 8.77	3.25 / 8.76	.87 / .32	1.45 / .48
	WITH ENCLOSURE	1.98 / 2.92	2.55 / 3.20	2.62 / 9.57	3.25 / 9.55	.87 / .36	1.45 / .58
	ELEVATED ON CRAWLSPACE	1.83 / 2.00	2.55 / 3.71	2.45 / 5.07	3.25 / 9.32	.80 / .22	1.28 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.83 / 2.00	2.55 / 3.71	2.45 / 5.07	3.25 / 9.32	.80 / .22	1.28 / .39

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

2 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

3 Refer to Table 2C, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.

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

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TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015^{1, 2, 3}
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.72 / 1.68	2.37 / 3.17	2.30 / 4.30	3.06 / 7.90	.80 / .22	1.28 / .39
	WITH BASEMENT	1.83 / 2.07	2.37 / 2.65	2.46 / 7.42	3.06 / 7.42	.87 / .32	1.45 / .48
	WITH ENCLOSURE	1.83 / 2.46	2.37 / 2.73	2.46 / 8.08	3.06 / 8.08	.87 / .36	1.45 / .58
	ELEVATED ON CRAWLSPACE	1.72 / 1.68	2.37 / 3.17	2.30 / 4.30	3.06 / 7.90	.80 / .22	1.28 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.72 / 1.68	2.37 / 3.17	2.30 / 4.30	3.06 / 7.90	.80 / .22	1.28 / .39

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B in this section of the manual, Pre-FIRM Subsidized Rate Ineligibility Determination to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

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TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES¹**(Including Townhouse/Rowhouse)**

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.27 / .10	.24 / .08	.21 / .08
+3	.31 / .10	.27 / .08	.24 / .08
+2	.44 / .10	.35 / .08	.34 / .08
+1	.81 / .12	.57 / .08	.43 / .09
0	1.83 / .21	1.43 / .09	.76 / .12
–1 ⁴	4.40 / .47	3.74 / .20	.99 / .14
–2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
–1 ⁴	2.01 / .37	1.47 / .24	.56 / .12	.35 / .12
–2	***	***	***	.35 / .12

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is –1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 Includes subgrade crawlspace.
- 4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

***Use the SRG manual.

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

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1, 2}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.53 / .11	.60 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.53 / .16	1.02 / .12	
+1	2.99 / .20	2.10 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.52 / .09	.60 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	1.82 / .18	1.60 / .13	
-1	5.92 / .46	3.80 / .17	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	7.59 / 1.30	5.43 / .90	NO ELEVATION CERTIFICATE

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

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

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

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

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

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

***Use the SRG manual.

TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES**REGULAR PROGRAM – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.80 / .22	1.28 / .39
WITH BASEMENT	.87 / .32	1.45 / .48
WITH ENCLOSURE	.87 / .36	1.45 / .58
ELEVATED ON CRAWLSPACE	.80 / .22	1.28 / .39
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.80 / .22	1.28 / .39

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.27 / .10	.24 / .08	.21 / .08
+3	.31 / .10	.27 / .08	.24 / .08
+2	.44 / .10	.35 / .08	.34 / .08
+1	.80 / .12	.57 / .08	.43 / .09
0	.80 / .21	.80 / .09	.75 / .12
-1 ³	SEE FOOTNOTE 3		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
-1 ³	SEE FOOTNOTE 3			

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

2 Includes subgrade crawlspace.

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

TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES¹**(Including Townhouse/Rowhouse)**

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}**FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴
0 ⁵	5.85 / 1.08	4.68 / 1.08	4.04 / 1.08
–1 ⁶	8.54 / 4.46	7.82 / 4.46	5.58 / 4.05
–2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}**FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁵	5.14 / 2.01	4.55 / 1.93	2.81 / 1.71	.56 / .25
–1 ⁶	8.81 / 7.15	7.22 / 4.45	3.30 / 1.78	.56 / .25
–2	***	***	***	.56 / .25

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

2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

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

4 Includes subgrade crawlspace.

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

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

***Use the SRG manual.

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

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	1.27	.80
+3	1.46	.86
+2	1.98	1.27
+1	2.69	1.71
0	3.37	2.21
-1	4.06	2.98
-2	4.95	3.74
-3	5.89	4.70
-4 or lower	***	***

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

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

2 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- Insect screening, provided that no additional supports are required for the screening; or
- Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
- Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
- One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

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

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

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

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

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}
ELEVATED BUILDINGS WITH OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE⁴	BUILDING RATE	CONTENTS RATE
+4 or more	2.34	1.07
+3	2.50	1.14
+2	2.97	1.54
+1	3.39	1.94
0	4.05	2.53
-1 ⁵	4.97	3.29
-2 ⁵	5.80	4.40
-3 ⁵	6.70	5.18
-4 or lower ⁵	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

3 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.

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

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

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

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

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V-ZONE RATES

SUBMIT FOR RATING

ATTACHMENT C

**UPDATED PREFERRED RISK POLICY PREMIUMS AND
NEWLY MAPPED BASE PREMIUM AND MULTIPLIER TABLES**

EFFECTIVE JANUARY 1, 2019

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EFFECTIVE JANUARY 1, 2019

**TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE ²			WITHOUT BASEMENT OR ENCLOSURE ³		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$108
\$ 30,000	\$ 12,000	\$172	\$ 30,000	\$ 12,000	\$143
\$ 50,000	\$ 20,000	\$230	\$ 50,000	\$ 20,000	\$201
\$ 75,000	\$ 30,000	\$277	\$ 75,000	\$ 30,000	\$243
\$100,000	\$ 40,000	\$307	\$100,000	\$ 40,000	\$274
\$125,000	\$ 50,000	\$325	\$125,000	\$ 50,000	\$290
\$150,000	\$ 60,000	\$345	\$150,000	\$ 60,000	\$312
\$200,000	\$ 80,000	\$385	\$200,000	\$ 80,000	\$345
\$250,000	\$100,000	\$415	\$250,000	\$100,000	\$370

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 22	\$ 8,000	\$ 43
\$ 12,000	\$ 40	\$ 12,000	\$ 71
\$ 20,000	\$ 75	\$ 20,000	\$112
\$ 30,000	\$ 91	\$ 30,000	\$134
\$ 40,000	\$105	\$ 40,000	\$154
\$ 50,000	\$119	\$ 50,000	\$173
\$ 60,000	\$133	\$ 60,000	\$192
\$ 80,000	\$160	\$ 80,000	\$215
\$100,000	\$188	\$100,000	\$239

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019

**TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹**

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure²

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$153	\$169	\$183	\$198	\$212	\$225	\$237	\$248	\$260
	\$ 30,000	\$169	\$184	\$199	\$214	\$228	\$241	\$253	\$264	\$276
	\$ 50,000	\$207	\$224	\$239	\$253	\$267	\$280	\$292	\$303	\$315
	\$ 75,000	\$226	\$242	\$257	\$271	\$285	\$298	\$311	\$321	\$333
	\$100,000	\$250	\$267	\$282	\$297	\$311	\$323	\$335	\$347	\$358
	\$125,000	\$257	\$272	\$286	\$301	\$315	\$328	\$341	\$352	\$363
	\$150,000	\$262	\$277	\$292	\$307	\$320	\$333	\$346	\$357	\$369
	\$200,000	\$297	\$313	\$328	\$343	\$356	\$369	\$381	\$391	\$403
	\$250,000	\$316	\$332	\$347	\$362	\$375	\$387	\$400	\$412	\$422
	\$300,000	\$332	\$347	\$361	\$374	\$387	\$399	\$412	\$422	\$433
	\$350,000	\$347	\$362	\$375	\$389	\$401	\$413	\$426	\$435	\$446
	\$400,000	\$361	\$374	\$388	\$402	\$414	\$425	\$438	\$447	\$458
	\$450,000	\$373	\$387	\$400	\$414	\$425	\$436	\$449	\$459	\$469
	\$500,000	\$385	\$398	\$412	\$425	\$435	\$446	\$459	\$469	\$478

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure³

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$120	\$134	\$146	\$159	\$171	\$182	\$192	\$203	\$212
	\$ 30,000	\$141	\$154	\$166	\$178	\$190	\$201	\$212	\$223	\$231
	\$ 50,000	\$181	\$194	\$206	\$218	\$230	\$242	\$252	\$262	\$271
	\$ 75,000	\$204	\$216	\$229	\$241	\$252	\$263	\$274	\$284	\$293
	\$100,000	\$225	\$237	\$249	\$261	\$272	\$284	\$295	\$304	\$314
	\$125,000	\$232	\$245	\$258	\$268	\$280	\$290	\$300	\$311	\$319
	\$150,000	\$241	\$253	\$266	\$276	\$288	\$298	\$309	\$318	\$328
	\$200,000	\$272	\$284	\$297	\$309	\$319	\$330	\$341	\$349	\$359
	\$250,000	\$289	\$301	\$314	\$326	\$336	\$347	\$357	\$367	\$375
	\$300,000	\$315	\$325	\$336	\$346	\$356	\$367	\$374	\$383	\$392
	\$350,000	\$332	\$341	\$353	\$362	\$371	\$379	\$389	\$397	\$406
	\$400,000	\$348	\$356	\$368	\$375	\$384	\$393	\$402	\$410	\$419
	\$450,000	\$363	\$370	\$379	\$388	\$397	\$405	\$414	\$421	\$431
	\$500,000	\$375	\$382	\$392	\$400	\$407	\$417	\$425	\$432	\$442

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019

**TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹**

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
With Basement or Enclosure²

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 987	\$1,284	\$1,567	\$1,837	\$2,095	\$2,340	\$2,572	\$2,791	\$2,997	\$3,191
	\$100,000	\$1,415	\$1,711	\$1,994	\$2,265	\$2,522	\$2,767	\$2,999	\$3,219	\$3,424	\$3,617
	\$150,000	\$1,712	\$2,006	\$2,287	\$2,553	\$2,809	\$3,051	\$3,281	\$3,498	\$3,701	\$3,893
	\$200,000	\$1,881	\$2,176	\$2,455	\$2,722	\$2,978	\$3,221	\$3,451	\$3,667	\$3,871	\$4,062
	\$250,000	\$2,001	\$2,294	\$2,575	\$2,841	\$3,097	\$3,339	\$3,569	\$3,785	\$3,990	\$4,182
	\$300,000	\$2,132	\$2,425	\$2,706	\$2,972	\$3,228	\$3,470	\$3,700	\$3,917	\$4,120	\$4,312
	\$350,000	\$2,278	\$2,570	\$2,850	\$3,119	\$3,372	\$3,615	\$3,844	\$4,061	\$4,266	\$4,457
	\$400,000	\$2,373	\$2,666	\$2,946	\$3,213	\$3,468	\$3,711	\$3,940	\$4,156	\$4,360	\$4,552
	\$450,000	\$2,481	\$2,775	\$3,054	\$3,323	\$3,577	\$3,819	\$4,048	\$4,266	\$4,469	\$4,660
	\$500,000	\$2,600	\$2,894	\$3,173	\$3,441	\$3,696	\$3,939	\$4,168	\$4,384	\$4,588	\$4,779

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
Without Basement or Enclosure³

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 606	\$ 764	\$ 916	\$1,060	\$1,198	\$1,328	\$1,451	\$1,568	\$1,678	\$1,781
	\$100,000	\$ 827	\$ 985	\$1,135	\$1,280	\$1,417	\$1,548	\$1,672	\$1,789	\$1,898	\$2,002
	\$150,000	\$ 980	\$1,136	\$1,287	\$1,430	\$1,565	\$1,694	\$1,817	\$1,933	\$2,041	\$2,144
	\$200,000	\$1,149	\$1,306	\$1,454	\$1,599	\$1,734	\$1,863	\$1,986	\$2,102	\$2,210	\$2,312
	\$250,000	\$1,262	\$1,419	\$1,568	\$1,711	\$1,848	\$1,976	\$2,098	\$2,215	\$2,323	\$2,425
	\$300,000	\$1,382	\$1,539	\$1,689	\$1,832	\$1,968	\$2,096	\$2,219	\$2,335	\$2,443	\$2,546
	\$350,000	\$1,441	\$1,604	\$1,754	\$1,896	\$2,033	\$2,162	\$2,284	\$2,399	\$2,508	\$2,610
	\$400,000	\$1,519	\$1,675	\$1,825	\$1,968	\$2,104	\$2,233	\$2,355	\$2,471	\$2,580	\$2,682
	\$450,000	\$1,597	\$1,754	\$1,903	\$2,046	\$2,182	\$2,311	\$2,434	\$2,549	\$2,657	\$2,760
	\$500,000	\$1,681	\$1,838	\$1,988	\$2,131	\$2,267	\$2,395	\$2,518	\$2,634	\$2,742	\$2,844

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

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$148	\$ 50,000	\$360
\$100,000	\$234	\$100,000	\$556
\$150,000	\$316	\$150,000	\$740
\$200,000	\$400	\$200,000	\$931
\$250,000	\$485	\$250,000	\$1,122
\$300,000	\$570	\$300,000	\$1,314
\$350,000	\$655	\$350,000	\$1,506
\$400,000	\$740	\$400,000	\$1,697
\$450,000	\$822	\$450,000	\$1,889
\$500,000	\$907	\$500,000	\$2,081

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019

**TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008¹**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE ²			WITHOUT BASEMENT OR ENCLOSURE ³		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$108
\$ 30,000	\$ 12,000	\$172	\$ 30,000	\$ 12,000	\$143
\$ 50,000	\$ 20,000	\$230	\$ 50,000	\$ 20,000	\$201
\$ 75,000	\$ 30,000	\$277	\$ 75,000	\$ 30,000	\$243
\$100,000	\$ 40,000	\$307	\$100,000	\$ 40,000	\$274
\$125,000	\$ 50,000	\$325	\$125,000	\$ 50,000	\$290
\$150,000	\$ 60,000	\$345	\$150,000	\$ 60,000	\$312
\$200,000	\$ 80,000	\$385	\$200,000	\$ 80,000	\$345
\$250,000	\$100,000	\$415	\$250,000	\$100,000	\$370

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 22	\$ 8,000	\$ 43
\$ 12,000	\$ 40	\$ 12,000	\$ 71
\$ 20,000	\$ 75	\$ 20,000	\$112
\$ 30,000	\$ 91	\$ 30,000	\$134
\$ 40,000	\$105	\$ 40,000	\$154
\$ 50,000	\$119	\$ 50,000	\$173
\$ 60,000	\$133	\$ 60,000	\$192
\$ 80,000	\$160	\$ 80,000	\$215
\$100,000	\$188	\$100,000	\$239

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019

**TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008¹**

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure²

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$153	\$169	\$183	\$198	\$212	\$225	\$237	\$248	\$260
	\$ 30,000	\$169	\$184	\$199	\$214	\$228	\$241	\$253	\$264	\$276
	\$ 50,000	\$207	\$224	\$239	\$253	\$267	\$280	\$292	\$303	\$315
	\$ 75,000	\$226	\$242	\$257	\$271	\$285	\$298	\$311	\$321	\$333
	\$100,000	\$250	\$267	\$282	\$297	\$311	\$323	\$335	\$347	\$358
	\$125,000	\$257	\$272	\$286	\$301	\$315	\$328	\$341	\$352	\$363
	\$150,000	\$262	\$277	\$292	\$307	\$320	\$333	\$346	\$357	\$369
	\$200,000	\$297	\$313	\$328	\$343	\$356	\$369	\$381	\$391	\$403
	\$250,000	\$316	\$332	\$347	\$362	\$375	\$387	\$400	\$412	\$422
	\$300,000	\$332	\$347	\$361	\$374	\$387	\$399	\$412	\$422	\$433
	\$350,000	\$347	\$362	\$375	\$389	\$401	\$413	\$426	\$435	\$446
	\$400,000	\$361	\$374	\$388	\$402	\$414	\$425	\$438	\$447	\$458
	\$450,000	\$373	\$387	\$400	\$414	\$425	\$436	\$449	\$459	\$469
	\$500,000	\$385	\$398	\$412	\$425	\$435	\$446	\$459	\$469	\$478

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure³

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$120	\$134	\$148	\$159	\$171	\$182	\$192	\$203	\$212
	\$ 30,000	\$141	\$154	\$166	\$178	\$190	\$201	\$212	\$223	\$231
	\$ 50,000	\$181	\$194	\$206	\$218	\$230	\$242	\$252	\$262	\$271
	\$ 75,000	\$204	\$216	\$229	\$241	\$252	\$263	\$274	\$284	\$293
	\$100,000	\$225	\$237	\$249	\$261	\$272	\$284	\$295	\$304	\$314
	\$125,000	\$232	\$245	\$258	\$268	\$280	\$290	\$300	\$311	\$319
	\$150,000	\$241	\$253	\$266	\$276	\$288	\$298	\$309	\$318	\$328
	\$200,000	\$272	\$284	\$297	\$309	\$319	\$330	\$341	\$349	\$359
	\$250,000	\$289	\$301	\$314	\$326	\$336	\$347	\$357	\$367	\$375
	\$300,000	\$315	\$325	\$336	\$346	\$356	\$367	\$374	\$383	\$392
	\$350,000	\$332	\$341	\$353	\$362	\$371	\$379	\$389	\$397	\$406
	\$400,000	\$348	\$356	\$368	\$375	\$384	\$393	\$402	\$410	\$419
	\$450,000	\$363	\$370	\$379	\$388	\$397	\$405	\$414	\$421	\$431
	\$500,000	\$375	\$382	\$392	\$400	\$407	\$417	\$425	\$432	\$442

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019

**TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008¹**

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
With Basement or Enclosure²

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 987	\$1,284	\$1,567	\$1,837	\$2,095	\$2,340	\$2,572	\$2,791	\$2,997	\$3,191
	\$100,000	\$1,415	\$1,711	\$1,994	\$2,265	\$2,522	\$2,767	\$2,999	\$3,219	\$3,424	\$3,617
	\$150,000	\$1,712	\$2,006	\$2,287	\$2,553	\$2,809	\$3,051	\$3,281	\$3,498	\$3,701	\$3,893
	\$200,000	\$1,881	\$2,176	\$2,455	\$2,722	\$2,978	\$3,221	\$3,451	\$3,667	\$3,871	\$4,062
	\$250,000	\$2,001	\$2,294	\$2,575	\$2,841	\$3,097	\$3,339	\$3,569	\$3,785	\$3,990	\$4,182
	\$300,000	\$2,132	\$2,425	\$2,706	\$2,972	\$3,228	\$3,470	\$3,700	\$3,917	\$4,120	\$4,312
	\$350,000	\$2,278	\$2,570	\$2,850	\$3,119	\$3,372	\$3,615	\$3,844	\$4,061	\$4,266	\$4,457
	\$400,000	\$2,373	\$2,666	\$2,946	\$3,213	\$3,468	\$3,711	\$3,940	\$4,156	\$4,360	\$4,552
	\$450,000	\$2,481	\$2,775	\$3,054	\$3,323	\$3,577	\$3,819	\$4,048	\$4,266	\$4,469	\$4,660
	\$500,000	\$2,600	\$2,894	\$3,173	\$3,441	\$3,696	\$3,939	\$4,168	\$4,384	\$4,588	\$4,779

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
Without Basement or Enclosure³

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 606	\$ 764	\$ 916	\$1,060	\$1,198	\$1,328	\$1,451	\$1,568	\$1,678	\$1,781
	\$100,000	\$ 827	\$ 985	\$1,135	\$1,280	\$1,417	\$1,548	\$1,672	\$1,789	\$1,898	\$2,002
	\$150,000	\$ 980	\$1,136	\$1,287	\$1,430	\$1,565	\$1,694	\$1,817	\$1,933	\$2,041	\$2,144
	\$200,000	\$1,149	\$1,306	\$1,454	\$1,599	\$1,734	\$1,863	\$1,986	\$2,102	\$2,210	\$2,312
	\$250,000	\$1,262	\$1,419	\$1,568	\$1,711	\$1,848	\$1,976	\$2,098	\$2,215	\$2,323	\$2,425
	\$300,000	\$1,382	\$1,539	\$1,689	\$1,832	\$1,968	\$2,096	\$2,219	\$2,335	\$2,443	\$2,546
	\$350,000	\$1,447	\$1,604	\$1,754	\$1,896	\$2,033	\$2,162	\$2,284	\$2,399	\$2,508	\$2,610
	\$400,000	\$1,519	\$1,675	\$1,825	\$1,968	\$2,104	\$2,233	\$2,355	\$2,471	\$2,580	\$2,682
	\$450,000	\$1,597	\$1,754	\$1,903	\$2,046	\$2,182	\$2,311	\$2,434	\$2,549	\$2,657	\$2,760
	\$500,000	\$1,681	\$1,838	\$1,988	\$2,131	\$2,267	\$2,395	\$2,518	\$2,634	\$2,742	\$2,844

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

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$148	\$ 50,000	\$360
\$100,000	\$234	\$100,000	\$556
\$150,000	\$316	\$150,000	\$740
\$200,000	\$400	\$200,000	\$931
\$250,000	\$485	\$250,000	\$1,122
\$300,000	\$570	\$300,000	\$1,314
\$350,000	\$655	\$350,000	\$1,506
\$400,000	\$740	\$400,000	\$1,697
\$450,000	\$822	\$450,000	\$1,889
\$500,000	\$907	\$500,000	\$2,081

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**TABLE 6A. NEWLY MAPPED MULTIPLIER
FOR POLICIES EFFECTIVE APRIL 1, 2016 THROUGH DECEMBER 31, 2016**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2015–Dec 2015	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2016–Dec 2016	1. New business 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6B. NEWLY MAPPED MULTIPLIER
FOR POLICIES EFFECTIVE JANUARY 1, 2017 THROUGH DECEMBER 31, 2017**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2016–Dec 2016	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6C. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE
JANUARY 1, 2018 THROUGH DECEMBER 31, 2018**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2016–Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2018–Dec 2018	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6D. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE
JANUARY 1, 2019 THROUGH DECEMBER 31, 2019**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.415
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.415
Jan 2016–Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.230
Jan 2017–Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.070
Jan 2018–Dec 2018	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped Policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2019–Dec 2019	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

ATTACHMENT D

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND
EDIT SPECIFICATIONS**

EFFECTIVE APRIL 1, 2018

ARCHIVED APRIL 2018

ARCHIVED APRIL 2018

Summary of the April 2018 TRRP Plan updates (Change 29)

<p>Part 4 - Data Dictionary</p>	<ol style="list-style-type: none">1. Adjuster Individual Flood Control Number - Increased field length from 8 to 10; (Note: The additional characters need to be filled in with leading zeroes)2. Adjusting Firm Flood Identifier - revised text in Note to add the following updates.<ol style="list-style-type: none">a) For Non-WYO staff adjusters, the Adjusting Firm Flood Identifier must be reported.b) WYO staff adjusters must use the WYO NAIC number.3. Revised deductible options for Other Residential Policies Effective April 1, 2018, Other Residential Policies (Building and Contents) will be allowed to use deductible options of \$15,000 to \$50,000.4. HFIAA Surcharge (TRRP page updated with Endorsement logic rules)5. House Worship Indicator (No changes in TRRP, Edit (PL382010) is revised)6. Non-Profit Entity Indicator (No changes in TRRP, Edit (PL385010) is revised)7. Small Business Indicator (No changes in TRRP, Edit (PL360010) is revised)8. Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator (TRRP page updated to align with Edit PL352010)9. Pre-FIRM SFHA - Prior Policy Indicator (TRRP page updated to align with Edit PL341010)10. Policy Assignment Type (No changes in TRRP, Edit PL316020 is cancelled)
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	11. HFIAA Surcharge - Refunded - Page Revision
Part 6 - Record Layouts	Revised Claim TRRP transaction record layouts to reflect increase of Adjuster Individual Flood Control Number from 8 to 10.
Part 7 - Instructions for Formatting Data Elements and Revising Data Elements Values	Revised PICTURE length for Adjuster Individual Flood Control Number from 9(8) to 9(10).
Appendix C - Error Reporting	Revised Claim Error record layouts to reflect field length increase of Adjuster Individual Flood Control Number from 8 to 10 characters.

ARCHIVED APRIL 2018

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1	January 1, 1992
Revision 2	March 1, 1995
Revision 3	October 1, 1997
Revision 4	October 1, 2001
Changes 1 & 2	May 1, 2002
Change 3	October 1, 2002
Change 4	May 1, 2003
Change 5	October 1, 2003
Change 6	May 1, 2004
Change 6.1	February 1, 2005
Changes 7 & 7 (Revised)	May 1, 2005
Changes 8 & 8.1	October 1, 2005
Change 9	May 1, 2006
Changes 10, 11 & 12	May 1, 2008
Changes 13, 13.1 & 13.2	October 1, 2009
Change 14	January 1, 2011
Change 15	October 1, 2011
Change 16	May 1, 2012
Change 17	October 1, 2012
Change 18	January 1, 2013
Change 19, 19.1, 19.2 & 19.3	October 1, 2013
Change 20	June 1, 2014
Change 21	October 1, 2014
Change 22	January 1, 2015
Change 23, 23.1, 23.2, 23.3	April 1, 2015
Change 24, 24.1	November 1, 2015
Change 25	April 1, 2016
Change 26, 26.1, 26.2	October 1, 2016
Change 27	April 1, 2017
Change 28	October 1, 2017
Change 29	April 1, 2018

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DATA ELEMENT: Adjusting 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: 10

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.

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: 5

DEPENDENCIES: None

SYSTEM FUNCTION: Claims

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

NOTE:

- For Non-WYO Staff Adjusters, the Adjusting Firm Flood Identifier must be reported with an associated Adjuster Individual Flood Control Number (FCN).
- For WYO Staff Adjusters, the Adjusting Firm Flood Identifier must be the WYO NAIC number.
- The Adjusting Firm Flood Identifier cannot be blank.

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.)

1. 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

2. 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	

3. 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 Non-residential 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 April 1, 2018, Other Residential policies will be allowed to use these 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.

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

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.)

1. 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
2. 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	
3. 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 Non-residential policies only. RCBAF 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 April 1, 2018, Other Residential policies will be allowed to use these deductible options.

4. 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.

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

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.....contd.,

Endorsements

- Endorsements that do not require a premium change or there was no change in the primary residence status, the HFIAA surcharge is \$0.
- Endorsements where the Primary Residence Indicator changes from 'Y' (primary) to 'N' (non-primary) mid term, the HFIAA surcharge is recalculated pro-rata and the amount can be positive.
- Endorsements where the Primary Residence Indicator changes from 'N' (non-primary) to 'Y' (primary), the HFIAA surcharge is recalculated pro-rata and the amount can be negative.

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DATA ELEMENT: House Worship Indicator

ALIAS: None

ACRONYM: HOUSE-WORSHP

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No

Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: Non-Profit Entity Indicator

ALIAS: None

ACRONYM: NON-PROFIT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is a non-profit entity.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: Sml-Business Indicator

ALIAS: None

ACRONYM: SM-BUS-BLDG

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: 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:

- 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 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 regardless of the original new business date.

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:

- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z', must report 'N', 'Y', or blank 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: Policy Assignment Type

ALIAS: None

ACRONYM: (PMF) POL-ASSIGN-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates a change in the named insured associated with a transfer of ownership. This field also distinguishes whether the transfer of ownership resulted from a property purchase, or through a gift, inheritance or other legal conveyance.

EDIT CRITERIA: Alpha, Acceptable Values:

N - No assignment
P - Assignment due to new purchase
O - Other assignment

LENGTH: 1

DEPENDENCIES: Information is obtained from the policy endorsement.

SYSTEM FUNCTION: Compliance per the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policy endorsements with endorsement effective date on or after October 1, 2013.

NOTE:

- Policies with endorsement effective dates prior to October 1, 2013 can be reported with 'N' or blank.
- Policies with Property Purchase Date prior to 7/6/2012 can be reported with 'N' or blank.
- Risk rating method '9' (MPPP) and 'G' (GFIP) policies are not required to report the Policy Assignment Type - 'N' or blank are acceptable values.
- If the Property Purchase Date is on or after 7/6/2012, the Policy Assignment Type must be 'P'.

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

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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	134-143
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

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

<u>Record A</u>	Field Length	Record Position
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
Adjuster Individual Flood Control Number	10	281-290
Adjusting Firm Flood Identifier	6	291-295
Reserved for NFIP Use	164	296-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

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	35-42
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	10	111-120
Adjusting Firm Flood Identifier	5	121-125
Reserved for NFIP Use	334	126-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

37 Change Reserve

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator- Building	1	63
Final Payment Indicator- Contents	1	64
Final Payment Indicator- ICC	1	65
HFIAA/Section-28 Loss Indicator	1	66
Adjuster Individual Flood Control Number	10	67-76
Adjusting Firm Flood Identifier	5	77-81
Reserved for NFIP Use	378	82-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

40 Partial Payment

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code(40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	10	75-84
Adjusting Firm Flood Identifier	5	85-89
Reserved for NFIP Use	370	90-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

43 Close Claim/Loss

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

43 Close Claim/Loss (Cont'd.)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
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	10	268-277
Adjusting Firm Flood Identifier	5	278-282
Reserved for NFIP Use	17	283-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

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	10	50-59
Adjusting Firm Flood Identifier	5	60-64
Reserved for NFIP Use	395	65-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

49 Addition to Final Payment

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages- Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason - Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinurance Claim Settlement Indicator	1	152
HFIAA/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	10	192-201
Adjusting Firm Flood Identifier	5	202-206
Reserved for NFIP Use	253	207-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

52 Recovery After Final Payment

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code(52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages- Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents- Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
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	10	226-235
Adjusting Firm Flood Identifier	5	236-240
Reserved for NFIP Use	219	241-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

61 General Claim/Loss Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve - Building	12	77-88
Reserve - Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason - Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason - Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204

61 General Claim/Loss Correction (Cont'd)

Record A

	<u>Field Length</u>	<u>Record Position</u>
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	10	268-277
Adjusting Firm Flood Identifier	5	278-282
Reserved for NFIP Use	177	283-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

64 Claim Payment Correction

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator- Building	1	64
Final Payment Indicator- Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator- ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	10	75-84
Adjusting Firm Flood Identifier	5	85-89
Reserved for NFIP Use	370	90-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

67 Recovery Correction

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
HFIAA/Section-28 Loss Indicator	1	111
Adjuster Individual Flood Control Number	10	112-121
Adjusting Firm Flood Identifier	5	122-126
Reserved for NFIP Use	333	127-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

71 Special Allocated Loss Adjustment Expense

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code(71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	10	54-63
Adjusting Firm Flood Identifier	5	64-68
Reserved for NFIP Use	391	69-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

74 Special Allocated Loss Adjustment Expense Correction

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code(74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	10	54-63
Adjusting Firm Flood Identifier	5	64-68
Reserved for NFIP Use	391	69-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Additions/Extensions Indicator	R	-	-	X
Adjuster Individual Flood Control Num.	R	-	-	9(10)
Adjusting Firm Flood Identifier	R	-	-	9(5)
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

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

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.)	<u>Length</u>	<u>Record Position</u>
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.)	<u>Length</u>	<u>Record Position</u>
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.

	<u>Length</u>	<u>Record Position</u>
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	10	563-572
Adjusting Firm Flood Identifier	5	573-577
Reserved for NFIP Use	18	578-595
Error Code	1	596-603
Error Code Date	1	604-611
Error Code	2	612-619
Error Code Date	2	620-627
Error Code	3	628-635
Error Code Date	3	636-643
Error Code	4	644-651
Error Code Date	4	652-659
Error Code	5	660-667
Error Code Date	5	668-675
Error Code	6	676-683
Error Code Date	6	684-691
Error Code	7	692-699

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
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
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(10).
05	OC-Adj-Firm-Fld-Ident	PIC 9(5).
05	OC-NFIP-Use	PIC X(20).
05	OC-Error-Codes-Out.	

10 Error-CDEX Occurs 25 Times

15 Error-Code PIC X(8).

15 Error-Date PIC 9(8).

Summary of the April 2018 Edit Specifications updates (Change 22):

<p>Part 2 - Edits Dictionary</p>	<p>1. CU390010: Adjuster Individual Flood Control Number (revised) Revised Format to reflect increased length from 8 to 10.</p> <p>2. CL391020: Adjusting Firm Flood Identifier (revised) Revised description to reflect the following updates:</p> <ul style="list-style-type: none">a) For Non-WYO staff adjusters, the Adjusting Firm Flood Identifier must be reported.b) WYO staff adjusters must use the WYO NAIC number. <p>3. a) PL029040: Deductible - Building (revised) Revised description to allow deductible options A,B,C,D,E for Other Residential Policies.</p> <p>b) PL030030: Deductible Contents (revised) Revised description to allow deductible options A,B,C,D,E for Other Residential Policies.</p> <p>4. PL325020: HTIAA Surcharge (revised)</p> <p>5. PL382010: House Worship Indicator (revised) Revised description to reflect original new business date in place of policy effective date.</p> <p>6. PL385010: Non-Profit Entity Indicator (revised) Revised description to reflect Policies with original new business date.</p> <p>7. PL360010: Small Business Indicator (revised) Revised description to reflect original new business date in place of policy effective date.</p> <p>8. PL352010: Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator (No change) TRRP page updated to align with Edit. No change in Edit.</p> <p>9. PL341010: Pre-FIRM SFHA - Prior Policy Indicator (No change) TRRP page updated to align with Edit. No change in Edit.</p> <p>10. PL316020: Policy Assignment Type (cancelled) Cancelled Edit.</p>
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INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM EDIT SPECIFICATIONS
FOR THE WRITE-YOUR-OWN PROGRAM

REVISION 8MAY 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, 20.1, 20.2	October 1, 2016
CHANGE	21	October 1, 2017
CHANGE	22	April 1, 2018

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DATA ELEMENT: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER

BASIC INFORMATION

FILE: CLAIMS STATUS: REQUIRED ALIAS:

FIELD NAME: ADJ_IND_FCN

UPDATE: REPLACEMENT

FORMAT: TEN (10) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE:10/01/2016 REVISED:04/01/2018 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.

NOTE: THE ADDITIONAL CHARACTERS NEED TO BE FILLED IN WITH LEADING ZEROES

DATA ELEMENT: ADJUSTING FIRM FLOOD IDENTIFIER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016 REVISED: 04/01/2018 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.

FOR WYO STAFF ADJUSTERS, THE ADJUSTING FIRM FLOOD IDENTIFIER MUST BE THE WYO NAIC NUMBER.

THE ADJUSTING FIRM FLOOD IDENTIFIER CANNOT BE BLANK.

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DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 04/01/18 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

B. FOR ALL OTHER FLOOD RISK ZONES:

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

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

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

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

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

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

1. FOR NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE = '4', DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L', DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A, OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

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

EFFECTIVE APRIL 1, 2018, OTHER RESIDENTIAL POLICIES WILL BE ALLOWED TO USE THE FOLLOWING DEDUCTIBLE OPTIONS:

DEDUCTIBLE OPTIONS

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

5. 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).
6. FOR ALL RESIDENTIAL POLICIES 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 CAN BE REPORTED AS (CODE 'A' - \$10,000).
7. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

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

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 04/01/18 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 NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE IS '4', DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A,
OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, OR 5.

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 APRIL 1, 2018, OTHER RESIDENTIAL POLICIES WILL BE ALLOWED TO USE THE FOLLOWING DEDUCTIBLE OPTIONS

DEDUCTIBLE OPTIONS

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

5. 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).

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

IF NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 04/01/2015, DEDUCTIBLE -CONTENTS CAN BE REPORTED AS (CODE 'A' - \$10,000).

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

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

DATA ELEMENT: HFIAA SURCHARGE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 04/01/2015 REVISED: 04/01/2018 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL325020 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE MUST BE A VALID AMOUNT.

FAIL EDIT

UPDATE ACTION: UPDATE DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 04/01/2015,
HFIAA SURCHARGE AMOUNT CAN BE REPORTED WITH BLANKS OR ZEROS.

OTHERWISE,

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015,
HFIAA SURCHARGE AMOUNT MUST BE GREATER THAN ZERO, EXCEPT FOR GFIP.

ENDORSEMENTS THAT DO NOT REQUIRE A PREMIUM CHANGE OR THERE WAS NO CHANGE IN THE PRIMARY
RESIDENCE STATUS, THE HFIAA SURCHARGE IS \$0.

ENDORSEMENTS WHERE THE PRIMARY RESIDENCE INDICATOR CHANGES FROM 'Y' (PRIMARY) TO 'N' (NON-
PRIMARY) MID TERM, THE HFIAA SURCHARGE IS RECALCULATED PRO-RATA AND THE AMOUNT CAN BE
POSITIVE.

ENDORSEMENTS WHERE THE PRIMARY RESIDENCE INDICATOR CHANGES FROM 'N' (NON-PRIMARY) TO 'Y'
(PRIMARY), THE HFIAA SURCHARGE IS RECALCULATED PRO-RATA AND THE AMOUNT CAN BE NEGATIVE.

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: 04/01/18 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 ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/1/15 WITH
OCCUPANCY TYPE '1', '2' OR '3', MUST REPORT 'N' OR 'Y'.

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: 04/01/18 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 WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/2015
MUST REPORT 'N' OR 'Y'.

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: 04/01/18 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE:

RELATIONAL ERROR CODE: PL360010 ERROR TYPE: CRITICAL

ERROR MESSAGE: SMALL BUSINESS BUILDING INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 11/01/15 MUST REPORT 'N', 'Y' OR BLANK.

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

OTHERWISE,
POLICIES EFFECTIVE ON OR AFTER 11/01/15 WITH OCCUPANCY TYPE '4' OR '6', MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/15 AND OCCUPANCY TYPE '1', '2', OR '3', MUST REPORT '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: 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: POLICY ASSIGNMENT TYPE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED: 04/01/2018

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE:

RELATIONAL ERROR CODE: PL316020 ERROR TYPE: CRITICAL

ERROR MESSAGE: POLICY ASSIGNMENT TYPE DOES NOT CORRESPOND WITH THE PROPERTY PURCHASE DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY ASSIGNMENT TYPE IS 'P',
THE PROPERTY PURCHASE DATE IS REQUIRED - CANNOT BE BLANKS OR ZEROS.

NOTE: THE CANCELLATION IS EFFECTIVE 04/01/2018 AND THE EXISTING ERRORS FOR PL316020 NEED NOT BE REMOVED FROM THE POLICY MASTER.

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ATTACHMENT A

**SUMMARY OF THE NFIP PROGRAM CHANGES
EFFECTIVE APRIL 1, 2018 AND JANUARY 1, 2019**

National Flood Insurance Program

April 1, 2018 and January 1, 2019 Program Changes: A Summary

The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2018; the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies will become effective January 1, 2019. See Attachment B for updated rate tables effective April 1, 2018 and Attachment C for updated PRP premiums and Newly Mapped base premium and multiplier tables effective January 1, 2019. Attachment D provides revised Transaction Record Reporting and Processing (TRRP) Plan pages and updated Edit Specifications.

1. Premium Increases and Surcharges

Overall, premiums will increase from an estimated average of \$866 per policy to \$935, for an average increase of 8.0 percent. These amounts do not include the HFIAA surcharge or the Federal Policy Fee (FPF). When the HFIAA surcharge and FPF are included, the total amount billed the policyholder will increase from \$994 to \$1,062, for an average increase of 6.9 percent.

Premium increases effective April 1, 2018, comply with all the requirements of both the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). Those requirements are as follows:

- Premium rates for four categories of Pre-FIRM subsidized policies – non-primary residential properties, business properties, Severe Repetitive Loss (SRL) properties (which includes cumulatively damaged properties), and substantially damaged/substantially improved properties – must be increased 25 percent annually until they reach full-risk rates;
- The *average* annual premium rate increases for all other risk classes are limited to 15 percent while the *individual* premium rate increase for any individual policy is simultaneously limited to 18 percent; and
- The average annual premium rate increase for all other Pre-FIRM subsidized policies not covered by the first bullet above must be at least 5 percent.

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

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

For policies issued on or after April 1, 2018, there will be no changes to:

- Deductible Factors
- Federal Policy Fee
- Reserve Fund Assessment
- HFIAA Surcharge
- Probation Surcharge
- ICC Premiums
- **Pre-FIRM Subsidized Policies** (a group of policies in SFHA Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, V1-30, and VE, that receive rates insufficient to pay the anticipated losses and expenses for that group)
 - Primary Residences: The combined premium increase for all primary residence policies in these zones is 5 percent, with a total increase of 5 percent.
 - Other Pre-FIRM Subsidized Policies Not Subject to 25 Percent Annual Increases: These are primarily condominium policies and multifamily policies. Premiums will increase 5 percent, with a total increase of 5 percent.
 - Non-Primary Residences: The combined premium increase for non-primary residence policies in these zones is 24 percent, with a total increase of 22 percent.
 - Other Pre-FIRM Subsidized Policies Subject to 25 Percent Annual Increases as required by BW-12: Premiums will increase slightly less than 25 percent, primarily due to the impact of rounding. The overall increase for these categories is about 23 percent.
- **Other Subsidized Policies**
 - A99 Zones (i.e., zones in which flood protection systems are still in the process of being constructed) and AR Zones: Premium changes for those AR and A99 zone policies that are not eligible to use PRP premiums will be effective April 1, 2018. Premiums for these policies will increase 2 percent, with a total increase of 1 percent. Premium increases for A99 and AR zone policies eligible for the PRP are described below.
- **V Zones** (coastal high-velocity zones)

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

 - Post-FIRM V Zones: Premiums will increase 11 percent, with a total increase of 11 percent.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
 - Post-FIRM A1-A30 and AE Zones: Premiums will increase 1 percent, with a total increase of 1 percent.
 - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will remain unchanged.
 - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 3 percent, with a total increase of 2 percent.

- **X Zones** (zones outside the Special Flood Hazard Area)
 - Standard-Rated Policies: Premiums will increase 2 percent, with a total increase of 1 percent.
- **Miscellaneous**
 - Group Flood Insurance Policies (GFIPs): No change.
 - Tentative and Provisional Rates: No change.
 - Mortgage Portfolio Protection Program (MPPP): No change
- **Changes to Become Effective January 1, 2019**
 - Preferred Risk Policies (PRPs): Premiums will increase 8 percent, with a total increase of 6 percent.
 - A99 and AR Zone Policies eligible for the PRP: Premiums will increase 8 percent, with a total increase of 6 percent.
 - Properties Newly Mapped into the SFHA: Newly Mapped policies are initially charged PRP premiums during the first year following the effective date of the map change. Annual increases to these policies result from the use of a “multiplier” that varies by the year of the map change; this multiplier is applied to the base premium before adding the ICC premium. The RFA is added after the ICC premium, and this subtotal is the amount subject to the annual premium rate increase cap. The HFIAA surcharge, probation surcharge (if applicable), and the FPF will be added to the premium; they are not subject to the cap on annual premium rate increases. As a result of increases to the multiplier that will be effective January 1, 2019, premiums for Newly Mapped policies will increase 15 percent, with a total increase of 11 percent.

2. **Policy Reformation for Use of Incorrect Standard Flood Insurance Policy Form**

FEMA is updating Policy Reformation guidance for policies that were issued on an incorrect policy form (i.e., Dwelling, General Property, or RCBAP form). When insurers reform policies that were issued on an incorrect policy form, the maximum coverage amount on the reformed policies can be equal to the amount of coverage that was on the incorrect policy when it was discovered to be incorrect, subject to the coverage limits under the correct form. If additional premium is due, the insurer must send an underpayment notice for the additional premium. Insurers must receive the additional premium within 30 days of the underpayment notice prior to processing the policy at the restored coverage amount or prior to processing any claim. FEMA will allow the insurer to deduct the additional premium due from the claim settlement.

3. **Premium Receipt Date Guidance for Invalid Payments**

The NFIP Flood Insurance Manual provides guidance for determining a policy transaction effective date based on the date the transaction was applied for and the premium receipt date. FEMA considers a payment invalid if the financial institution determines there are Non-Sufficient Funds (NSF) in the account, the payment is non-negotiable for any other reason, or a reversal (dispute) is successfully completed on an electronic payment. NFIP insurers cannot use

the receipt date of the invalid payment as the premium receipt date to determine the effective date of a policy transaction (application, endorsement, or renewal).

Upon notification of the NSF/non-negotiable/reversal status of a premium payment, the insurer is to cancel/nullify the transaction associated with that payment back to the transaction's effective date immediately. The insurer will send notification to the policyholder, agent, and lender(s), if applicable, of the cancellation/nullification of the transaction for invalid payment due to NSF/non-negotiable/reversal status. If the insurer receives a new payment, the insurer must process the transaction based on the premium receipt date of the new payment. The effective date of the transaction is subject to the effective date rules based on the new payment receipt date. *Note: A new application or endorsement request is not required for this transaction as long as the insurer still has the original request.*

4. Primary Residence Determination

FEMA is updating the Primary Residence guidance to allow a policyholder and policyholder's spouse to have more than one primary residence. This change will accommodate those situations in which each spouse may reside more than 50 percent of the year at a separate residence. The policyholder and policyholder's spouse can each have one primary residence provided that they submit the required supporting documentation for each residence.

5. Clarification of Increased Cost of Compliance Premium for Other Residential Buildings

FEMA is restructuring the ICC premium table in the Rating Section of the Flood Insurance Manual to clarify the different building amount of insurance available to 1-4 family buildings and other residential buildings.

6. HFIAA Section 28, Clear Communication of Risk – Phase 2 Reunderwriting

In view of the resource constraints imposed by the extensive flooding resulting from recent hurricanes and flooding events, FEMA is allowing additional time for NFIP insurers to complete the reunderwriting required for HFIAA Section 28, Clear Communication of Risk - Phase 2. (See NFIP Bulletin W-16021 dated March 29, 2016.) Instead of reunderwriting Phase 2 policy renewals effective on or after October 1, 2017, for the full year of policy renewals, NFIP insurers can now reunderwrite Phase 2 policy renewals effective on or after April 1, 2018. The reunderwriting process for these policies must be completed by April 1, 2019 for the full year of policy renewals. FEMA will not send the clear communication Cost-of-Flood letter for these policies until after the system processing of April 2018 policy data reported through the Transaction Record Reporting and Processing Plan. *Note: For those Phase 2 policy renewals already reunderwritten under the current timeline, FEMA does not require insurers to reunderwrite them again at the next renewal.*

7. Datum Conversion

FEMA is providing additional guidance for elevation datum conversions:

- (1) The elevations used to calculate the elevation difference should always be the same datum.
- (2) Since datum NAVD88 was not used to develop Flood Insurance Rate Maps (FIRMs) until June 1991, insurers can use the following guidelines for reunderwriting rating purposes:
 - a. For any documentation used to validate elevations dated prior to June 1991, assume that all elevations are NGVD29.
 - b. For elevation-rated policies where the rating community information references a FIRM dated prior to June 1, 1991, assume the elevations are NGVD29.
 - c. If unable to confirm that the datum of all the elevations on the elevation documentation are the same, assume the same datum was used for all elevations.
 - d. If the elevation documentation is not available on existing elevation-rated policies where the rating community information references a FIRM dated prior to June 1, 1991, assume the elevations are NGVD29.
 - e. For areas that have a datum other than NGVD29 or NAVD88, a community official, surveyor, or the Flood Insurance Study for the community are resources for datum conversions.
 - f. Since Hawaii and the U.S. Island Territories never used NGVD29 or NAVD88 in developing their FIRMs, properties located in these areas do not require datum conversion. The same datum (referred to Local Tidal Datum and Local Mean Sea Level) is used in Hawaii and the U.S. Island Territories. It should be noted that prior FIRMs issued in Hawaii have referenced the NGVD29 datum incorrectly.
 - g. Unnumbered A zones without an estimated Base Flood Elevation and AO zones do not require a datum conversion for rating purposes.
 - h. Unnumbered A zones with an estimated Base Flood Elevation require confirmation that the elevations are using the same datum.

For all of the above items, if the current FIRM references a different datum, convert the elevations to the current datum

8. Updated Claims Data Elements

The TRRP Plan includes updates to several Claims data elements, including adjustment of the field length to accommodate up to 10 characters for the assigned Adjuster Individual Flood Control Number.

ATTACHMENT B
UPDATED RATE TABLES
EFFECTIVE APRIL 1, 2018

RATING

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

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

I. AMOUNT OF INSURANCE AVAILABLE^{1, 2}

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 ³	\$ 60,000	\$190,000	\$250,000
2–4 Family Building	\$ 35,000 ³	\$ 60,000	\$190,000	\$250,000
Other Residential Building	\$100,000 ⁵	\$175,000	\$325,000	\$500,000
Non-Residential Building (including Business Buildings and Other Non-Residential Buildings) ⁴	\$100,000	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential Property ⁶	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential Business, Other Non-Residential Property ⁴	\$100,000	\$150,000	\$350,000	\$500,000

1. This Table provides the maximum coverage amounts available under the Emergency Program coverage and the Regular Program, and the columns cannot be aggregated to exceed the limits in the Regular Program, which are established by statute. The aggregate limits for building coverage are the maximum coverage amounts allowed by statute for each building included in the relevant Occupancy Category.
2. These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.
3. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.
6. The Residential Occupancy Category includes the Single Family, 2–4 Family, Other Residential, and Residential Condominium Occupancies.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1–5 show annual rates per \$100 of coverage. Table 6

provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Tables 7A–7C for Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, and HFIAA Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	BUILDING	CONTENTS
Residential	1.04	1.31
Non-Residential Business, Other Non-Residential	1.13	2.22

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2}

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

FIRM ZONES A, AE, A1-A30, A0, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.04 / .95	1.31 / 1.71	1.04 / .95		1.04 / 2.00		1.89 / 3.54		1.13 / 2.10	
	With Basement	1.11 / 1.40	1.31 / 1.44	1.11 / 1.40		1.04 / 1.67		1.99 / 3.45		1.19 / 2.06	
	With Enclosure ⁵	1.11 / 1.68	1.31 / 1.71	1.11 / 1.68		1.11 / 2.08		1.99 / 4.37		1.19 / 2.59	
	Elevated on Crawlspace	1.04 / .95	1.31 / 1.71	1.04 / .95		1.04 / 2.00		1.89 / 3.54		1.13 / 2.10	
	Non-Elevated with Subgrade Crawlspace	1.04 / .95	1.31 / 1.44	1.04 / .95		1.04 / 2.00		1.89 / 3.54		1.13 / 2.10	
	Manufactured (Mobile) Home ⁶	1.04 / .95	1.31 / 1.71					1.89 / 3.54		1.13 / 2.10	
CONTENTS LOCATION	Basement & Above ⁷				1.31 / 1.44		1.31 / 1.44		3.74 / 5.93		2.22 / 3.51
	Enclosure & Above ⁸				1.31 / 1.71		1.31 / 1.71		3.74 / 7.11		2.22 / 4.20
	Lowest Floor Only – Above Ground Level				1.31 / 1.71		1.31 / 1.71		3.74 / 3.11		2.22 / 1.85
	Lowest Floor Above Ground Level and Higher Floors				1.31 / 1.19		1.31 / 1.19		3.74 / 2.65		2.22 / 1.59
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home ⁶							3.74 / 3.11		2.22 / 1.85	

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.35 / 2.39	1.68 / 4.08	1.35 / 2.39		1.35 / 4.39		2.51 / 8.59		1.51 / 5.07	
	With Basement	1.45 / 3.53	1.68 / 3.46	1.45 / 3.53		1.45 / 6.53		2.65 / 12.77		1.59 / 7.53	
	With Enclosure ⁵	1.45 / 4.17	1.68 / 4.06	1.45 / 4.17		1.45 / 7.30		2.65 / 14.24		1.59 / 8.40	
	Elevated on Crawlspace	1.35 / 2.39	1.68 / 4.08	1.35 / 2.39		1.35 / 4.39		2.51 / 8.59		1.51 / 5.07	
	Non-Elevated with Subgrade Crawlspace	1.35 / 2.39	1.68 / 3.46	1.35 / 2.39		1.35 / 4.39		2.51 / 8.59		1.51 / 5.07	
	Manufactured (Mobile) Home ⁶	1.35 / 7.44	1.68 / 4.06					2.51 / 24.26		1.51 / 14.28	
CONTENTS LOCATION	Basement & Above ⁷				1.68 / 3.46		1.68 / 3.46		4.93 / 15.06		2.92 / 8.88
	Enclosure & Above ⁸				1.68 / 4.06		1.68 / 4.06		4.93 / 16.29		2.92 / 9.59
	Lowest Floor Only – Above Ground Level				1.68 / 4.06		1.68 / 4.06		4.93 / 13.65		2.92 / 8.05
	Lowest Floor Above Ground Level and Higher Floors				1.68 / 3.57		1.68 / 3.57		4.93 / 11.78		2.92 / 6.95
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home ⁶							4.93 / 22.69		2.92 / 13.36	

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	With Basement	1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42		1.31 / .42	
	With Enclosure ⁵	1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁶	1.09 / .54	1.67 / .53					1.31 / .57		1.31 / .57	
CONTENTS LOCATION	Basement & Above ⁷				2.11 / .79		2.11 / .79		2.16 / .86		2.16 / .86
	Enclosure & Above ⁸				2.11 / .90		2.11 / .90		2.16 / 1.00		2.16 / 1.00
	Lowest Floor Only – Above Ground Level				1.67 / .83		1.67 / .83		1.34 / .61		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors				1.67 / .53		1.67 / .53		1.34 / .43		1.34 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home ⁶							1.17 / .74		1.17 / .74	

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2}
NON-PRIMARY RESIDENCE³

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

FIRM ZONES A, AE, A1-A30, A0, AH, D⁴

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁵		OTHER RESIDENTIAL (CONDO UNIT) ⁵	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			2.53 / 2.19	3.20 / 3.95	2.53 / 2.19		2.53 / 2.19	
	With Basement			2.71 / 3.23	3.20 / 3.29	2.71 / 3.23		2.71 / 3.23	
	With Enclosure ⁶			2.71 / 3.89	3.20 / 3.95	2.71 / 3.89		2.71 / 3.89	
	Elevated on Crawlspace			2.53 / 2.19	3.20 / 3.95	2.53 / 2.19		2.53 / 2.19	
	Non-Elevated with Subgrade Crawlspace			2.53 / 2.19	3.20 / 3.29	2.53 / 2.19		2.53 / 2.19	
	Manufactured (Mobile) Home ⁷			1.75 / 1.51	2.21 / 2.74				
CONTENTS LOCATION	Basement & Above ⁸						3.20 / 3.29		3.20 / 3.29
	Enclosure & Above ⁹						3.20 / 3.95		3.20 / 3.95
	Lowest Floor Only – Above Ground Level						3.20 / 3.95		3.20 / 3.95
	Lowest Floor Above Ground Level and Higher Floors						3.20 / 2.74		3.20 / 2.74
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home ⁷								

FIRM ZONES V, VE, V1-V30

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) ⁵		OTHER RESIDENTIAL (CONDO UNIT) ⁵	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			3.29 / 5.66	4.12 / 9.70	3.29 / 5.66		3.29 / 5.66	
	With Basement			3.51 / 8.42	4.12 / 8.20	3.51 / 8.42		3.51 / 8.42	
	With Enclosure ⁶			3.51 / 9.95	4.12 / 9.66	3.51 / 9.95		3.51 / 9.95	
	Elevated on Crawlspace			3.29 / 5.66	4.12 / 9.70	3.29 / 5.66		3.29 / 5.66	
	Non-Elevated with Subgrade Crawlspace			3.29 / 5.66	4.12 / 8.20	3.29 / 5.66		3.29 / 5.66	
	Manufactured (Mobile) Home ⁷			3.29 / 20.39	4.12 / 9.66				
CONTENTS LOCATION	Basement & Above ⁸						4.12 / 8.20		4.12 / 8.20
	Enclosure & Above ⁹						4.12 / 9.66		4.12 / 9.66
	Lowest Floor Only – Above Ground Level						4.12 / 9.66		4.12 / 9.66
	Lowest Floor Above Ground Level and Higher Floors						4.12 / 8.49		4.12 / 8.49
	Above Ground Level – More Than 1 Full Floor						.71 / .59		.71 / .59
	Manufactured (Mobile) Home ⁷								

FIRM ZONES A99, B, C, X

		OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
				Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure			1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30	
	With Basement			1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42	
	With Enclosure ⁶			1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46	
	Elevated on Crawlspace			1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspace			1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁷			1.09 / .54	1.67 / .53				
CONTENTS LOCATION	Basement & Above ⁸						2.11 / .79		2.11 / .79
	Enclosure & Above ⁹						2.11 / .90		2.11 / .90
	Lowest Floor Only – Above Ground Level						1.67 / .83		1.67 / .83
	Lowest Floor Above Ground Level and Higher Floors						1.67 / .53		1.67 / .53
	Above Ground Level – More Than 1 Full Floor						.35 / .12		.35 / .12
	Manufactured (Mobile) Home ⁷								

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. Individually owned unit in the condominium form of ownership located within a multi-unit building.
6. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
7. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

**TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES
SEVERE REPETITIVE LOSS PROPERTIES^{1, 2, 3}**

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

FIRM ZONES A, AE, A1-A30, A0, AH, D⁴

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
			Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		2.01 / 2.05	2.56 / 3.68	2.01 / 2.05	
	With Basement		2.14 / 3.03	2.56 / 3.06	2.14 / 3.03	
	With Enclosure ⁵		2.14 / 3.63	2.56 / 3.68	2.14 / 3.63	
	Elevated on Crawlspc		2.01 / 2.05	2.56 / 3.68	2.01 / 2.05	
	Non-Elevated with Subgrade Crawlspc		2.01 / 2.05	2.56 / 3.06	2.01 / 2.05	
	Manufactured (Mobile) Home ⁶		2.01 / 2.05	2.56 / 3.68		
CONTENTS LOCATION	Basement & Above ⁷					2.56 / 3.06
	Enclosure & Above ⁸					2.56 / 3.68
	Lowest Floor Only – Above Ground Level					2.56 / 3.68
	Lowest Floor Above Ground Level and Higher Floors					2.56 / 2.56
	Above Ground Level – More Than 1 Full Floor					.35 / .12
	Manufactured (Mobile) Home ⁶					

FIRM ZONES V, VE, V1-V30

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
			Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		2.61 / 5.16	3.26 / 8.83	2.61 / 5.16	
	With Basement		2.80 / 7.67	3.26 / 7.48	2.80 / 7.67	
	With Enclosure ⁵		2.80 / 9.08	3.26 / 8.80	2.80 / 9.08	
	Elevated on Crawlspc		2.61 / 5.16	3.26 / 8.83	2.61 / 5.16	
	Non-Elevated with Subgrade Crawlspc		2.61 / 5.16	3.26 / 7.48	2.61 / 5.16	
	Manufactured (Mobile) Home ⁶		2.61 / 16.29	3.26 / 8.80		
CONTENTS LOCATION	Basement & Above ⁷					3.26 / 7.48
	Enclosure & Above ⁸					3.26 / 8.80
	Lowest Floor Only – Above Ground Level					3.26 / 8.80
	Lowest Floor Above Ground Level and Higher Floors					3.26 / 7.75
	Above Ground Level – More Than 1 Full Floor					.78 / .65
	Manufactured (Mobile) Home ⁶					

FIRM ZONES A99, B, C, X

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
			Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.09 / .30	1.67 / .53	1.09 / .30	
	With Basement		1.22 / .42	1.87 / .61	1.22 / .42	
	With Enclosure ⁵		1.22 / .46	1.87 / .69	1.22 / .46	
	Elevated on Crawlspc		1.09 / .30	1.67 / .53	1.09 / .30	
	Non-Elevated with Subgrade Crawlspc		1.09 / .30	1.67 / .53	1.09 / .30	
	Manufactured (Mobile) Home ⁶		1.09 / .54	1.67 / .53		
CONTENTS LOCATION	Basement & Above ⁷					2.11 / .79
	Enclosure & Above ⁸					2.11 / .90
	Lowest Floor Only – Above Ground Level					1.67 / .83
	Lowest Floor Above Ground Level and Higher Floors					1.67 / .53
	Above Ground Level – More Than 1 Full Floor					.35 / .12
	Manufactured (Mobile) Home ⁶					

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.
4. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.
5. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES ^{1, 2}
SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015 ³
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, A0, AH, D³

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.89 / 1.74	2.37 / 3.11	1.89 / 1.74		1.89 / 3.66		2.06 / 3.85		2.06 / 3.85	
	With Basement	2.01 / 2.56	2.36 / 2.61	2.01 / 2.56		1.89 / 3.05		2.17 / 3.75		2.17 / 3.75	
	With Enclosure ⁵	2.01 / 3.06	2.37 / 3.11	2.01 / 3.06		2.01 / 3.82		2.17 / 4.75		2.17 / 4.75	
	Elevated on Crawlspace	1.89 / 1.74	2.37 / 3.11	1.89 / 1.74		1.89 / 3.66		2.06 / 3.85		2.06 / 3.85	
	Non-Elevated with Subgrade Crawlspace	1.89 / 1.74	2.37 / 2.61	1.89 / 1.74		1.89 / 3.66		2.06 / 3.85		2.06 / 3.85	
	Manufactured (Mobile) Home ⁶	1.89 / 1.74	2.37 / 3.11					2.06 / 3.85		2.06 / 3.85	
CONTENTS LOCATION	Basement & Above ⁷				2.37 / 2.61		2.37 / 2.61		4.05 / 6.46		4.05 / 6.46
	Enclosure & Above ⁸				2.37 / 3.11		2.37 / 3.11		4.05 / 7.72		4.05 / 7.72
	Lowest Floor Only – Above Ground Level				2.37 / 3.11		2.37 / 3.11		4.05 / 3.38		4.05 / 3.38
	Lowest Floor Above Ground Level and Higher Floors				2.37 / 2.17		2.37 / 2.17		4.05 / 2.89		4.05 / 2.89
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home ⁶							4.05 / 3.38		4.05 / 3.38	

FIRM ZONES V, VE, V1-V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.45 / 4.37	3.06 / 7.48	2.45 / 4.37		2.45 / 8.09		2.74 / 9.35		2.74 / 9.35	
	With Basement	2.64 / 6.50	3.06 / 6.35	2.64 / 6.50		2.64 / 12.06		2.89 / 13.87		2.89 / 13.87	
	With Enclosure ⁵	2.64 / 7.66	3.06 / 7.47	2.64 / 7.66		2.64 / 13.43		2.89 / 15.49		2.89 / 15.49	
	Elevated on Crawlspace	2.45 / 4.37	3.06 / 7.48	2.45 / 4.37		2.45 / 8.09		2.74 / 9.35		2.74 / 9.35	
	Non-Elevated with Subgrade Crawlspace	2.45 / 4.37	3.06 / 6.35	2.45 / 4.37		2.45 / 8.09		2.74 / 9.35		2.74 / 9.35	
	Manufactured (Mobile) Home ⁶	2.45 / 13.71	3.06 / 7.47					2.74 / 26.39		2.74 / 26.39	
CONTENTS LOCATION	Basement & Above ⁷				3.06 / 6.35		3.06 / 6.35		5.34 / 16.38		5.34 / 16.38
	Enclosure & Above ⁸				3.06 / 7.47		3.06 / 7.47		5.34 / 17.71		5.34 / 17.71
	Lowest Floor Only – Above Ground Level				3.06 / 7.47		3.06 / 7.47		5.34 / 14.82		5.34 / 14.82
	Lowest Floor Above Ground Level and Higher Floors				3.06 / 6.56		3.06 / 6.56		5.34 / 12.81		5.34 / 12.81
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home ⁶							5.34 / 24.67		5.34 / 24.67	

FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS ⁴		OTHER NON-RESIDENTIAL ⁴	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	With Basement	1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42		1.31 / .42	
	With Enclosure ⁵	1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspace	1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁶	1.09 / .54	1.67 / .53					1.31 / .57		1.31 / .57	
CONTENTS LOCATION	Basement & Above ⁷				2.11 / .79		2.11 / .79		2.16 / .86		2.16 / .86
	Enclosure & Above ⁸				2.11 / .90		2.11 / .90		2.16 / 1.00		2.16 / 1.00
	Lowest Floor Only – Above Ground Level				1.67 / .83		1.67 / .83		1.34 / .61		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors				1.67 / .53		1.67 / .53		1.34 / .43		1.34 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home ⁶							1.17 / .74		1.17 / .74	

1. Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. However, Post-FIRM rating may always be used if beneficial to the insured. If there has been a lapse in coverage, refer to Table 10, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
2. Refer to Table 11, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
3. Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
5. For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

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

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

FIRM ZONES A99, B, C, X

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ¹	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	With Basement		1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42	
	With Enclosure ²		1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspac		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspac		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ³		1.09 / .54	1.67 / .53					1.31 / .57	
CONTENTS LOCATION	Basement & Above ⁴					2.11 / .79		2.11 / .79		2.16 / .86
	Enclosure & Above ⁵					2.11 / .90		2.11 / .90		2.16 / 1.00
	Lowest Floor Only – Above Ground Level					1.67 / .83		1.67 / .83		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors					1.67 / .53		1.67 / .53		1.34 / .43
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³									1.17 / .74

FIRM ZONE D

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ¹	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		2.91 / .28	1.33 / .32	2.91 / .21		2.43 / .43		2.43 / .43	
	With Basement		***	***	***		***		***	
	With Enclosure ²		***	***	***		***		***	
	Elevated on Crawlspac		2.91 / .28	1.33 / .32	2.91 / .21		2.43 / .43		2.43 / .43	
	Non-Elevated with Subgrade Crawlspac		2.91 / .28	1.33 / .32	2.91 / .21		2.43 / .43		2.43 / .43	
	Manufactured (Mobile) Home ³		3.49 / .80	1.82 / .46					3.23 / 1.49	
CONTENTS LOCATION	Basement & Above ⁴					***		***		***
	Enclosure & Above ⁵					***		***		***
	Lowest Floor Only – Above Ground Level					1.45 / .32		1.45 / .32		1.26 / .25
	Lowest Floor Above Ground Level and Higher Floors					1.07 / .20		1.07 / .20		1.10 / .24
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³									1.72 / .44

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspac/Subgrade Crawlspac Buildings Only)⁶

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

- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- Zones AO, AH Buildings with Basement/Enclosure/Crawlspac/Subgrade Crawlspac: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspac/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.
- “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance from the community.
- “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates even without an Elevation Certificate or Letter of Compliance.
- For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 8 apply.

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

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

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

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{4,5}		MANUFACTURED (MOBILE) HOME ^{6,7}	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁸	Single Family	Non-Residential Business, Other Non- Residential ⁸
+4	.28 / .08	.27 / .12	.24 / .08	.21 / .08	.24 / .08	.20 / .08	.30 / .15	.30 / .29
+3	.32 / .08	.31 / .15	.27 / .08	.24 / .08	.27 / .08	.23 / .09	.35 / .17	.34 / .32
+2	.47 / .10	.44 / .19	.39 / .08	.34 / .08	.32 / .08	.28 / .10	.50 / .23	.49 / .44
+1	.88 / .14	.81 / .29	.71 / .08	.61 / .09	.46 / .08	.36 / .12	.96 / .37	.93 / .72
0	2.02 / .23	1.83 / .48	1.57 / .08	1.35 / .13	.68 / .08	.58 / .14	2.21 / .65	2.09 / 1.31
-1	5.05 / .29	4.40 / .63	3.99 / .09	3.39 / .18	1.15 / .08	.86 / .17	5.51 / .98	5.01 / 2.09
-2 ⁷	7.35 / .55	6.52 / 1.22	5.86 / .13	4.95 / .22	***	***	7.31 / 2.15	7.53 / 3.89
-3 ⁷	9.25 / .92	8.26 / 2.09	7.42 / .15	6.30 / .39	***	***	9.64 / 3.09	9.45 / 5.90
-4 ⁷	11.00 / 1.47	10.15 / 3.14	9.14 / .25	7.82 / .64	***	***	11.94 / 4.20	11.45 / 8.47
-5 ⁷	12.51 / 1.97	11.63 / 4.22	10.55 / .39	9.10 / 1.00	***	***	13.39 / 5.31	12.95 / 10.69
-6 ⁷	12.92 / 2.47	12.16 / 5.20	11.15 / .62	9.75 / 1.48	***	***	13.73 / 6.08	13.36 / 12.28
-7 ⁷	13.33 / 2.89	12.52 / 6.11	11.67 / .85	10.31 / 1.96	***	***	14.07 / 6.69	13.75 / 13.62
-8 ⁷	13.60 / 3.29	12.80 / 6.91	12.06 / 1.10	10.74 / 2.47	***	***	14.27 / 7.14	13.98 / 14.52
-9 ⁷	13.63 / 3.59	12.91 / 7.47	12.15 / 1.35	10.91 / 2.97	***	***	14.32 / 7.34	14.00 / 15.01
-10 ⁷	13.66 / 3.93	12.98 / 8.10	12.22 / 1.53	11.04 / 3.38	***	***	14.38 / 7.55	14.00 / 15.50
-11 ⁷	13.69 / 4.24	13.05 / 8.80	12.29 / 1.92	11.22 / 4.11	***	***	14.45 / 7.75	14.00 / 15.99
-12 ⁷	13.72 / 4.61	13.20 / 9.48	12.54 / 2.19	11.52 / 4.66	***	***	14.53 / 8.06	14.02 / 16.48
-13 ⁷	13.75 / 4.92	13.33 / 9.96	12.69 / 2.41	11.69 / 5.07	***	***	14.60 / 8.27	14.05 / 16.98
-14 ⁷	13.81 / 5.22	13.43 / 10.53	12.82 / 2.66	11.88 / 5.57	***	***	14.70 / 8.46	14.09 / 17.47
-15 ⁷	14.10 / 5.51	13.72 / 11.10	13.12 / 2.89	12.20 / 6.02	***	***	14.79 / 8.78	14.36 / 17.95
-16 ⁷	***	***	***	***	***	***	***	***

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

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

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

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

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace ⁴		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace ⁴		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace ⁴		MANUFACTURED (MOBILE) HOME ^{6,7}	
	Residential	Non-Residential Business, Other Non-Residential ⁸	Residential	Non-Residential Business, Other Non-Residential ⁸	Residential	Non-Residential Business, Other Non-Residential ⁸	Single Family	Non-Residential Business, Other Non-Residential ⁸
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.36 / .18
+1	.48 / .12	.42 / .12	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.64 / .23	.62 / .27
0	.95 / .12	.79 / .12	.69 / .12	.60 / .12	.38 / .12	.22 / .12	1.23 / .37	1.18 / .41
-1	1.93 / .16	1.75 / .13	1.47 / .13	1.14 / .30	.56 / .12	.22 / .12	2.70 / .45	2.50 / .62
-2 ⁷	3.42 / .12	2.63 / .21	2.53 / .12	2.18 / .12	***	***	4.47 / .86	4.18 / .91
-3 ⁷	4.54 / .12	3.94 / .12	3.39 / .12	2.94 / .12	***	***	6.15 / 1.52	5.85 / 1.63
-4 ⁷	5.80 / .18	5.05 / .12	4.39 / .12	3.82 / .12	***	***	7.91 / 2.34	7.63 / 2.56
-5 ⁷	6.91 / .29	6.04 / .19	5.32 / .17	4.66 / .12	***	***	9.35 / 3.21	9.11 / 3.57
-6 ⁷	7.58 / .47	6.69 / .31	6.00 / .28	5.29 / .16	***	***	10.04 / 3.99	9.89 / 4.53
-7 ⁷	8.15 / .66	7.27 / .46	6.58 / .42	5.85 / .23	***	***	10.60 / 4.63	10.52 / 5.33
-8 ⁷	8.59 / .86	7.75 / .64	7.07 / .58	6.35 / .35	***	***	10.97 / 5.15	10.94 / 5.99
-9 ⁷	8.82 / 1.06	8.04 / .81	7.38 / .74	6.70 / .47	***	***	11.06 / 5.51	11.08 / 6.48
-10 ⁷	8.89 / 1.24	8.19 / .98	7.56 / .90	6.94 / .60	***	***	11.15 / 5.71	11.23 / 6.80
-11 ⁷	9.29 / 1.47	8.64 / 1.19	8.02 / 1.09	7.44 / .75	***	***	11.26 / 6.30	11.38 / 7.51
-12 ⁷	9.60 / 1.66	9.00 / 1.35	8.38 / 1.25	7.83 / .88	***	***	11.49 / 6.67	11.64 / 8.00
-13 ⁷	9.79 / 1.78	9.23 / 1.48	8.60 / 1.37	8.08 / .99	***	***	11.65 / 6.89	11.82 / 8.28
-14 ⁷	10.01 / 1.94	9.50 / 1.62	8.88 / 1.50	8.39 / 1.11	***	***	11.78 / 7.19	11.99 / 8.67
-15 ⁷	10.32 / 2.08	9.82 / 1.76	9.19 / 1.63	8.73 / 1.21	***	***	12.06 / 7.49	12.28 / 9.05
-16 ⁷	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR				
	Single Family	2-4 Family	Other Residential	Non-Residential Business ⁸	Other Non-Residential ⁸
+4		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12	.22 / .12

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor/elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
3. If the lowest floor of a crawlspace or subgrade crawlspace is -1, use Submit-For-Rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use Submit-For-Rate procedures.
4. Includes subgrade crawlspace.
5. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
6. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
7. For elevations of -2 and below and -1 and below for Manufactured (Mobile) Homes, follow Submit-for-Rate procedures in this manual. These rates supersede the rates in the SRG manual.
8. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

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

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

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

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

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ³	Residential ⁴	Non-Residential Business, Other Non-Residential ^{3, 4}	
+5 or more	.53 / .11	.49 / .18	.30 / .09	.28 / .09	No Base Flood Elevation ⁵
+2 to +4	1.53 / .16	1.37 / .31	.73 / .09	.64 / .09	
+1	2.99 / .20	2.63 / .41	1.33 / .11	1.50 / .16	
0 or below	***	***	***	***	
+2 or more	.52 / .09	.48 / .14	.29 / .09	.26 / .10	With Base Flood Elevation ⁶
0 to +1	2.48 / .18	2.18 / .31	1.12 / .10	.97 / .11	
-1	5.92 / .39	5.12 / .57	2.56 / .16	2.22 / .33	
-2 or below	***	***	***	***	
No Elevation Certificate ⁷	7.59 / 1.30	6.67 / .90	3.52 / .80	3.01 / .96	No Elevation Certificate

1. Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Pre-FIRM buildings may use this table if the rates are more favorable to the insured.
3. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
4. For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.
5. Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.
6. Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.
7. For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

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

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

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁶	Single Family	Non-Residential Business, Other Non-Residential ⁶
0 ⁷	5.97 / 1.04	7.21 / 2.74	4.84 / 1.04	5.25 / 2.57	4.18 / 1.04	4.69 / 2.07	8.87 / .88	9.73 / .78
-1 ⁸	10.69 / 5.97	11.15 / 9.59	10.69 / 5.97	10.69 / 7.30	8.24 / 5.83	8.63 / 7.96	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non-Residential Business, Other Non-Residential ⁶	Residential	Non-Residential Business, Other Non-Residential ⁶	Residential	Non-Residential Business, Other Non-Residential ⁶	Single Family	Non-Residential Business, Other Non-Residential ⁶
0 ⁷	4.47 / 2.03	3.95 / 4.26	3.86 / 1.89	3.86 / 3.86	2.73 / 1.68	2.73 / 1.75	4.63 / 2.29	4.82 / 5.77
-1 ⁸	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	3.22 / 1.72	5.88 / 2.55	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential ⁶
0 ⁷		.56 / .25	.56 / .25	.42 / .25
-1 ⁸		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
2. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
3. Includes subgrade crawlspace.
4. Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
5. Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
6. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
7. These rates are to be used if the lowest floor of the building is at or above the BFE.
8. Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

***** Use the SRG manual.****FIRM ZONES '75-'81, UNNUMBERED V ZONE****SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential ⁴	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.80	.81	1.30	1.71	2.38
+3	.87	.87	1.53	1.97	2.76
+2	1.27	1.32	1.98	2.50	3.30
+1	1.71	1.77	2.56	3.06	3.86
0	2.21	2.35	3.06	3.66	4.53
-1	2.98	3.07	3.68	4.32	5.34
-2	3.74	3.91	4.46	5.16	6.24
-3	4.70	4.94	5.45	6.23	7.40
-4 or below	***	***	***	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
2. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
3. Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 - (1) Insect screening, provided that no additional supports are required for the screening; *or*
 - (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or*
 - (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
 - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.
4. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
5. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
6. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
7. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.
8. **NOTE:** Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

*** Use the SRG manual.

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

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential ⁵	Replacement Cost Ratio .75 or More ⁶	Replacement Cost Ratio .50 to .74 ⁶	Replacement Cost Ratio Under .50 ⁶
+4 or more	1.08	1.08	2.16	2.71	3.80
+3	1.14	1.14	2.60	3.29	4.56
+2	1.54	1.54	2.98	3.76	5.22
+1	1.95	2.01	3.40	4.28	5.91
0	2.53	2.62	4.02	4.92	6.49
-1 ⁷	3.30	3.47	4.61	5.54	7.13
-2 ⁷	4.40	4.58	5.34	6.31	7.91
-3 ⁷	5.18	5.44	6.28	7.30	8.93
-4 or below ⁷	***	***	***	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
2. Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.
3. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
4. With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
6. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.
7. For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

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

*** Use the SRG manual.

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES¹
NOT ELEVATION-RATED RATES

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

PRE-FIRM RATES²

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ³	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	With Basement		1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42	
	With Enclosure		1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspc		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspc		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁴		1.09 / .54	1.67 / .53					1.31 / .57	
CONTENTS LOCATION	Basement & Above					2.11 / .79		2.11 / .79		2.16 / .86
	Enclosure & Above					2.11 / .90		2.11 / .90		2.16 / 1.00
	Lowest Floor Only – Above Ground Level					1.67 / .83		1.67 / .83		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors					1.67 / .53		1.67 / .53		1.34 / .43
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ⁴									1.17 / .74

POST-FIRM RATES

		OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL ³	
			Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	With Basement		1.22 / .42	1.87 / .61	1.22 / .42		1.31 / .42		1.31 / .42	
	With Enclosure		1.22 / .46	1.87 / .69	1.22 / .46		1.31 / .46		1.31 / .46	
	Elevated on Crawlspc		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Non-Elevated with Subgrade Crawlspc		1.09 / .30	1.67 / .53	1.09 / .30		1.03 / .30		1.03 / .30	
	Manufactured (Mobile) Home ⁴		1.09 / .54	1.67 / .53					1.31 / .57	
CONTENTS LOCATION	Basement & Above					2.11 / .79		2.11 / .79		2.16 / .86
	Enclosure & Above					2.11 / .90		2.11 / .90		2.16 / 1.00
	Lowest Floor Only – Above Ground Level					1.67 / .83		1.67 / .83		1.34 / .61
	Lowest Floor Above Ground Level and Higher Floors					1.67 / .53		1.67 / .53		1.34 / .43
	Above Ground Level – More Than 1 Full Floor					.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ⁴									1.17 / .74

- Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.
- Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.

**TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES**

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

FIRM ZONES AR and AR Dual Zones¹ – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential ⁴	Single Family	Non-Residential Business, Other Non-Residential ⁴
+4	.28 / .08	.27 / .12	.24 / .08	.21 / .08	.24 / .08	.20 / .08	.30 / .15	.30 / .24
+3	.32 / .08	.31 / .15	.27 / .08	.24 / .08	.27 / .08	.23 / .09	.35 / .17	.34 / .25
+2	.47 / .10	.44 / .19	.39 / .08	.34 / .08	.32 / .08	.28 / .10	.50 / .23	.49 / .34
+1	.88 / .14	.81 / .29	.71 / .08	.61 / .09	.46 / .08	.36 / .12	.96 / .30	.93 / .51
0	1.09 / .30	1.03 / .30	1.09 / .30	1.03 / .30	.68 / .08	.58 / .14	1.09 / .30	1.31 / .57
-1 ⁵	SEE FOOTNOTE 5							

FIRM ZONES AR and AR Dual Zones¹ – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ²		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ²		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ²		MANUFACTURED (MOBILE) HOME ³	
	Residential	Non-Residential Business, Other Non-Residential ⁴	Residential	Non-Residential Business, Other Non-Residential ⁴	Residential	Non-Residential Business, Other Non-Residential ⁴	Single Family	Non-Residential Business, Other Non-Residential ⁴
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.36 / .18
+1	.48 / .12	.42 / .12	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.64 / .23	.62 / .27
0	.95 / .12	.79 / .12	.69 / .12	.60 / .12	.38 / .12	.22 / .12	1.23 / .37	1.17 / .55
-1 ⁵	SEE FOOTNOTE 5							

FIRM ZONES AR and AR Dual Zones¹ – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential Business, Other Non-Residential ⁴
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ⁶		.35 / .12	.35 / .12	.22 / .12
-2 ⁶		.35 / .12	.35 / .12	.22 / .12

- Properties in AR zones may be eligible for the PRP. Refer to the PRP section of this manual.
- Includes subgrade crawlspace.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; see the Definitions section of this manual.
- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.
- For elevation for -1 and below, refer to Table 4.
- These rates are applicable only to contents-only policies.

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

All Except RCBAP, PRP, Newly Mapped, MPPP, Provisionally Rated, and Submit-for-Rate Policies

RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	1-4 FAMILY		OTHER RESIDENTIAL, NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL	
				Building Amount of Insurance		Building Amount of Insurance	
				\$1- \$230,000	\$230,001- \$250,000	\$1- \$480,000	\$480,001- \$500,000
Table 1	N/A	All Emergency Program	N/A	\$0	\$0	\$0	\$0
Table 2A, 2B, 2C, and 2D	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All Pre-FIRM	N/A	\$70	\$55	\$70	\$55
	A99, B, C, X, D	All Pre-FIRM	N/A	\$5	\$4	\$5	\$4
Table 3A	A99, B, C, and X	All Pre-FIRM and Post-FIRM	N/A	\$5	\$4	\$5	\$4
	AO, AH, and D	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A	\$5	\$4	\$5	\$4
Table 3B	AE, A1-A30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$5	\$4	\$5	\$4
		Post-FIRM Non-Elevated; Pre-FIRM Non-Elevated or Elevated with full enclosure	< -1	\$34	\$24	\$34	\$24
		Post-FIRM Elevated; Pre-FIRM Elevated, partial or no enclosure	< -1	\$9	\$6	\$9	\$6
Table 3C	Unnumbered A	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A (All)	\$5	\$4	\$5	\$4
Table 3D	('75-'81) VE, V1-V30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$30	\$20	\$30	\$20
Table 3E	(Post '81) VE, V1-V30	Post-FIRM Elevated no enclosure and Pre-FIRM Elevated no obstruction (no enclosure) and '75-'81 Post-FIRM no obstruction	> -4	\$18	\$13	\$18	\$13
Table 3F	(Post '81) VE, V1-V30	Post-FIRM Elevated with enclosure < 300 SF breakaway and Pre-FIRM or '75-'81 Post-FIRM Optional rating Elevated with enclosure < 300 SF breakaway	> -4	\$18	\$13	\$18	\$13
Table 4	AR and AR Dual	All (rated without elevation)	N/A	\$5	\$4	\$5	\$4
Table 5	AR and AR Dual	All (rated with elevation)	> -1	\$5	\$4	\$5	\$4
Table 6	A, AE, A1-A30, AO, AH, V, VE, V1-V30	All Tentative Rate	N/A	\$5	\$4	\$5	\$4

NOTES:

- (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units located within a multi-unit building and insured under the Dwelling Form, contents-only policies, and GFIPs.
- (2) The ICC Premium is not eligible for the deductible discount.
- (3) For RCBAP, PRP, Newly Mapped, MPPP, and Provisionally Rated policies, use the ICC Premiums contained in applicable sections of this manual.
- (4) Use the ICC Premiums above for Table 3B for elevations of -2 and below. For all other Submit-for-Rate policies, refer to the SRG manual.
- (5) For further guidance on **Other Residential**, Non-Residential Business and Other Non-Residential occupancies, refer to the General Rules section of this manual.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ^{1, 2, 3}			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.15 / .331	1.48 / .794	1.30 / .072	1.30 / .072	1.88 / .337
WITH BASEMENT	1.24 / .441	1.57 / 1.663	1.58 / .096	1.58 / .096	SUBMIT FOR RATE
WITH ENCLOSURE	1.24 / .331	1.57 / .816	1.37 / .072	1.37 / .072	
ELEVATED ON CRAWLSPACE	1.15 / .331	1.48 / .794	1.30 / .072	1.30 / .072	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.15 / .331	1.48 / .794	1.30 / .072	1.30 / .072	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ^{1, 2, 3}			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.31 / 1.44	1.68 / 3.46	2.11 / .79	2.11 / .79	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.31 / 1.71	1.68 / 4.06	2.11 / .90	2.11 / .90	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.31 / 1.71	1.68 / 4.06	1.67 / .83	1.67 / .83	1.45 / .32
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.31 / 1.19	1.68 / 3.57	1.67 / .53	1.67 / .53	1.07 / .20
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM⁴

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{4, 5}	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{4, 5}
+4	.34 / .046	.30 / .046
+3	.39 / .046	.34 / .046
+2	.55 / .046	.40 / .046
+1	1.01 / .061	.56 / .061
0	2.29 / .075	1.44 / .075
-1 ^{6, 7}	6.10 / .174	3.48 / .149
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM⁴

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
-1 ^{6, 7}	2.47 / .37	1.47 / .24	.56 / .12	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.

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

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

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

5 Includes subgrade crawlspace.

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

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

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015^{1, 2, 3}
 ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	2.10 / .577	2.68 / 1.437	1.30 / .072
WITH BASEMENT	2.22 / .812	2.85 / 3.062	1.58 / .096
WITH ENCLOSURE	2.22 / .577	2.85 / 1.483	1.37 / .072
ELEVATED ON CRAWLSPACE	2.10 / .577	2.68 / 1.437	1.30 / .072
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.10 / .577	2.68 / 1.437	1.30 / .072

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM		
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	2.37 / 2.57	3.06 / 6.25	2.11 / .79
ENCLOSURE/CRAWLSPACE AND ABOVE	2.37 / 3.06	3.06 / 7.35	2.11 / .90
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	2.37 / 3.06	3.06 / 7.35	1.67 / .83
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	2.37 / 2.12	3.06 / 6.47	1.67 / .53
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.35 / .12	.59 / .51	.35 / .12

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ²	.72 / .055	.47 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{3, 8}	2.37 / .090	1.05 / .15

**POST-FIRM UNNUMBERED A ZONE
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1, 4}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ⁵	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .070	.30 / .09	NO BASE FLOOD ELEVATION ⁶
+2 TO +4	1.71 / .082	.73 / .12	
+1	3.29 / .190	1.33 / .13	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .058	.29 / .09	WITH BASE FLOOD ELEVATION ⁷
0 TO +1	2.35 / .082	1.12 / .10	
-1	6.66 / .240	2.56 / .16	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁸	8.34 / 1.30	3.52 / .80	NO ELEVATION CERTIFICATE

1 Post-FIRM buildings in zones A, AO, or AH with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

2 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

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

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

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

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

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

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

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

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES

BUILDING – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.30 / .072
With Basement	1.58 / .096
With Enclosure	1.37 / .072
Elevated on Crawlspace	1.30 / .072
Non-Elevated with Subgrade Crawlspace	1.30 / .072

CONTENTS – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.11 / .79
Enclosure/Crawlspace and above	2.11 / .90
Lowest floor only – above ground level	1.67 / .83
Lowest floor above ground level and higher floors	1.67 / .53
Above ground level more than 1 full floor	.35 / .12

BUILDING – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.34 / .046	.30 / .046
+3	.39 / .046	.34 / .046
+2	.55 / .046	.40 / .046
+1	1.01 / .061	.56 / .061
0	1.30 / .072	1.44 / .075
-1 ³	SEE FOOTNOTE 3	

CONTENTS – PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	BASEMENT/ENCLOSURE/ CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
-1 ³	SEE FOOTNOTE 3			

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

2 Includes subgrade crawlspace.

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

TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES¹

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

**REGULAR PROGRAM — 1975–1981² POST-FIRM CONSTRUCTION³
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}
0 ⁶	5.69 / .334	5.37 / .334
–1 ⁷	13.30 / 1.244	8.96 / .956
–2	***	***

**1975–1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁶	5.14 / 2.01	4.55 / 1.93	2.81 / 1.71	.56 / .25
–1 ⁷	8.81 / 7.15	7.22 / 7.15	3.30 / 1.78	.56 / .25
–2	***	***	***	***

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****Use the SRG manual.****REGULAR PROGRAM 1975–1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE — ELEVATED BUILDINGS**

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2, 3}

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

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.94 / .93	1.31 / 1.75	1.27 / 2.35	1.68 / 4.33	.80 / .22	1.28 / .39
	WITH BASEMENT	1.03 / 1.14	1.31 / 1.75	1.36 / 4.08	1.68 / 4.08	.87 / .32	1.45 / .48
	WITH ENCLOSURE	1.03 / 1.36	1.31 / 1.75	1.36 / 4.43	1.68 / 4.43	.87 / .36	1.45 / .58
	ELEVATED ON CRAWLSPACE	.94 / .93	1.31 / 1.75	1.27 / 2.35	1.68 / 4.33	.80 / .22	1.28 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.94 / .93	1.31 / 1.75	1.27 / 2.35	1.68 / 4.33	.80 / .22	1.28 / .39

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.80 / .22	1.28 / .39	2.37 / .42	1.45 / .32
	WITH BASEMENT	.87 / .32	1.45 / .48	***	***
	WITH ENCLOSURE	.87 / .36	1.45 / .58	***	***
	ELEVATED ON CRAWLSPACE	.80 / .22	1.28 / .39	2.37 / .42	1.45 / .32
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.80 / .22	1.28 / .39	2.37 / .42	1.45 / .32
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ⁴)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ⁵		.23 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{6, 7}		1.56 / .23		.84 / .15	

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating hierarchy guidance and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.
- 4 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 5 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 6 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.
- 7 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***Use the SRG manual.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1–4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES¹
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{2, 3, 4}

FIRM ZONES:		A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.83 / 2.00	2.55 / 3.71	2.45 / 5.07	3.25 / 9.32	.80 / .22	1.28 / .39
	WITH BASEMENT	1.98 / 2.45	2.55 / 3.12	2.62 / 8.77	3.25 / 8.76	.87 / .32	1.45 / .48
	WITH ENCLOSURE	1.98 / 2.92	2.55 / 3.20	2.62 / 9.57	3.25 / 9.55	.87 / .36	1.45 / .58
	ELEVATED ON CRAWLSPACE	1.83 / 2.00	2.55 / 3.71	2.45 / 5.07	3.25 / 9.32	.80 / .22	1.28 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.83 / 2.00	2.55 / 3.71	2.45 / 5.07	3.25 / 9.32	.80 / .22	1.28 / .39

- 1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.
- 2 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If there has been a lapse in coverage, refer to Table 2B, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
- 3 Refer to Table 2C, Pre-FIRM Rate Table Hierarchy, to determine which Pre-FIRM rate table to use.
- 4 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, follow the Submit-for-Rate procedures for policy processing.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015^{1, 2, 3}

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.72 / 1.68	2.37 / 3.17	2.30 / 4.30	3.06 / 7.90	.80 / .22	1.28 / .39
	WITH BASEMENT	1.83 / 2.07	2.37 / 2.65	2.46 / 7.42	3.06 / 7.42	.87 / .32	1.45 / .48
	WITH ENCLOSURE	1.83 / 2.46	2.37 / 2.73	2.46 / 8.08	3.06 / 8.08	.87 / .36	1.45 / .58
	ELEVATED ON CRAWLSPACE	1.72 / 1.68	2.37 / 3.17	2.30 / 4.30	3.06 / 7.90	.80 / .22	1.28 / .39
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.72 / 1.68	2.37 / 3.17	2.30 / 4.30	3.06 / 7.90	.80 / .22	1.28 / .39

- 1 Use this table to rate a Pre-FIRM building that has been substantially improved on or after April 1, 2015. If there has been a lapse in coverage, refer to Table 2B in this section of the manual, Pre-FIRM Subsidized Rate Ineligibility Determination to confirm whether Pre-FIRM subsidized rates can be used.
- 2 Refer to the Pre-FIRM rating guidance hierarchy and chart in Table 2C to determine which Pre-FIRM rate table to use.
- 3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES¹**(Including Townhouse/Rowhouse)**

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.27 / .10	.24 / .08	.21 / .08
+3	.31 / .10	.27 / .08	.24 / .08
+2	.44 / .10	.35 / .08	.34 / .08
+1	.81 / .12	.57 / .08	.43 / .09
0	1.83 / .21	1.43 / .09	.75 / .12
–1 ⁴	4.40 / .47	3.74 / .20	.99 / .14
–2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
–1 ⁴	2.01 / .37	1.47 / .24	.56 / .12	.35 / .12
–2	***	***	***	.35 / .12

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is –1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 Includes subgrade crawlspace.
- 4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

***Use the SRG manual.

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

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1, 2}**

ELEVATION DIFFERENCE	BUILDING	CONTENTS ³	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.53 / .11	.60 / .12	NO BASE FLOOD ELEVATION ⁴
+2 TO +4	1.53 / .16	1.02 / .12	
+1	2.99 / .20	2.10 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.52 / .09	.60 / .12	WITH BASE FLOOD ELEVATION ⁵
0 TO +1	1.82 / .18	1.60 / .13	
-1	5.92 / .46	3.80 / .17	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁶	7.59 / 1.30	5.43 / .90	NO ELEVATION CERTIFICATE

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

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

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

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

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

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

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

TABLE 4F. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES**REGULAR PROGRAM – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.80 / .22	1.28 / .39
WITH BASEMENT	.87 / .32	1.45 / .48
WITH ENCLOSURE	.87 / .36	1.45 / .58
ELEVATED ON CRAWLSPACE	.80 / .22	1.28 / .39
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.80 / .22	1.28 / .39

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.27 / .10	.24 / .08	.21 / .08
+3	.31 / .10	.27 / .08	.24 / .08
+2	.44 / .10	.35 / .08	.34 / .08
+1	.80 / .12	.57 / .08	.43 / .09
0	.80 / .21	.80 / .09	.75 / .12
-1 ³	SEE FOOTNOTE 3		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.48 / .12	.38 / .12	.38 / .12	.35 / .12
0	.95 / .12	.69 / .12	.38 / .12	.35 / .12
-1 ³	SEE FOOTNOTE 3			

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

2 Includes subgrade crawlspace.

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

TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES¹**(Including Townhouse/Rowhouse)**

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}**FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴
0 ⁵	5.85 / 1.08	4.68 / 1.08	4.04 / 1.08
–1 ⁶	8.54 / 4.46	7.82 / 4.46	5.58 / 4.05
–2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION^{2, 3}**FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁵	5.14 / 2.01	4.55 / 1.93	2.81 / 1.71	.56 / .25
–1 ⁶	8.81 / 7.15	7.22 / 7.15	3.30 / 1.78	.56 / .25
–2	***	***	***	.56 / .25

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

2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-’81 V Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

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

4 Includes subgrade crawlspace.

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

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

***Use the SRG manual.

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

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1–V30, VE ZONE RATES¹
ELEVATED BUILDINGS FREE OF OBSTRUCTION² BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE ³	BUILDING RATE	CONTENTS RATE
+4 or more	1.27	.80
+3	1.46	.86
+2	1.98	1.27
+1	2.69	1.71
0	3.37	2.21
-1	4.06	2.98
-2	4.95	3.74
-3	5.89	4.70
-4 or lower	***	***

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

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

2 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- a. Insect screening, provided that no additional supports are required for the screening; *or*
- b. Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; *or*
- c. Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
- d. One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

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

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

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

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

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V1–V30, VE ZONE RATES^{1,2}
ELEVATED BUILDINGS WITH OBSTRUCTION³ BELOW THE
BEAM SUPPORTING THE BUILDING'S LOWEST FLOOR**

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE⁴	BUILDING RATE	CONTENTS RATE
+4 or more	2.34	1.07
+3	2.50	1.14
+2	2.97	1.54
+1	3.39	1.94
0	4.05	2.53
–1 ⁵	4.97	3.29
–2 ⁵	5.80	4.40
–3 ⁵	6.70	5.18
–4 or lower ⁵	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.

2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

3 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.

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

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

NOTE: For high-rise only, use Submit-for-Rate procedures if there is an elevator below the BFE.

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

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

ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V-ZONE RATES

SUBMIT FOR RATING

ATTACHMENT C

**UPDATED PREFERRED RISK POLICY PREMIUMS AND
NEWLY MAPPED BASE PREMIUM AND MULTIPLIER TABLES**

EFFECTIVE JANUARY 1, 2019

EFFECTIVE JANUARY 1, 2019

**TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE ²			WITHOUT BASEMENT OR ENCLOSURE ³		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$108
\$ 30,000	\$ 12,000	\$172	\$ 30,000	\$ 12,000	\$143
\$ 50,000	\$ 20,000	\$230	\$ 50,000	\$ 20,000	\$201
\$ 75,000	\$ 30,000	\$277	\$ 75,000	\$ 30,000	\$243
\$100,000	\$ 40,000	\$307	\$100,000	\$ 40,000	\$274
\$125,000	\$ 50,000	\$325	\$125,000	\$ 50,000	\$290
\$150,000	\$ 60,000	\$345	\$150,000	\$ 60,000	\$312
\$200,000	\$ 80,000	\$385	\$200,000	\$ 80,000	\$345
\$250,000	\$100,000	\$415	\$250,000	\$100,000	\$370

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 22	\$ 8,000	\$ 43
\$ 12,000	\$ 40	\$ 12,000	\$ 71
\$ 20,000	\$ 75	\$ 20,000	\$112
\$ 30,000	\$ 91	\$ 30,000	\$134
\$ 40,000	\$105	\$ 40,000	\$154
\$ 50,000	\$119	\$ 50,000	\$173
\$ 60,000	\$133	\$ 60,000	\$192
\$ 80,000	\$160	\$ 80,000	\$215
\$100,000	\$188	\$100,000	\$239

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019**TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹****OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**With Basement or Enclosure²

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$153	\$169	\$183	\$198	\$212	\$225	\$237	\$248	\$260
	\$ 30,000	\$169	\$184	\$199	\$214	\$228	\$241	\$253	\$264	\$276
	\$ 50,000	\$207	\$224	\$239	\$253	\$267	\$280	\$292	\$303	\$315
	\$ 75,000	\$226	\$242	\$257	\$271	\$285	\$298	\$311	\$321	\$333
	\$100,000	\$250	\$267	\$282	\$297	\$311	\$323	\$335	\$347	\$358
	\$125,000	\$257	\$272	\$286	\$301	\$315	\$328	\$341	\$352	\$363
	\$150,000	\$262	\$277	\$292	\$307	\$320	\$333	\$346	\$357	\$369
	\$200,000	\$297	\$313	\$328	\$343	\$356	\$369	\$381	\$391	\$403
	\$250,000	\$316	\$332	\$347	\$362	\$375	\$387	\$400	\$412	\$422
	\$300,000	\$332	\$347	\$361	\$374	\$387	\$399	\$412	\$422	\$433
	\$350,000	\$347	\$362	\$375	\$389	\$401	\$413	\$426	\$435	\$446
	\$400,000	\$361	\$374	\$388	\$402	\$414	\$425	\$438	\$447	\$458
	\$450,000	\$373	\$387	\$400	\$414	\$425	\$436	\$449	\$459	\$469
	\$500,000	\$385	\$398	\$412	\$425	\$435	\$446	\$459	\$469	\$478

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONSWithout Basement or Enclosure³

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$120	\$134	\$146	\$159	\$171	\$182	\$192	\$203	\$212
	\$ 30,000	\$141	\$154	\$166	\$178	\$190	\$201	\$212	\$223	\$231
	\$ 50,000	\$181	\$194	\$206	\$218	\$230	\$242	\$252	\$262	\$271
	\$ 75,000	\$204	\$216	\$229	\$241	\$252	\$263	\$274	\$284	\$293
	\$100,000	\$225	\$237	\$249	\$261	\$272	\$284	\$295	\$304	\$314
	\$125,000	\$232	\$245	\$258	\$268	\$280	\$290	\$300	\$311	\$319
	\$150,000	\$241	\$253	\$266	\$276	\$288	\$298	\$309	\$318	\$328
	\$200,000	\$272	\$284	\$297	\$309	\$319	\$330	\$341	\$349	\$359
	\$250,000	\$289	\$301	\$314	\$326	\$336	\$347	\$357	\$367	\$375
	\$300,000	\$315	\$325	\$336	\$346	\$356	\$367	\$374	\$383	\$392
	\$350,000	\$332	\$341	\$353	\$362	\$371	\$379	\$389	\$397	\$406
	\$400,000	\$348	\$356	\$368	\$375	\$384	\$393	\$402	\$410	\$419
	\$450,000	\$363	\$370	\$379	\$388	\$397	\$405	\$414	\$421	\$431
	\$500,000	\$375	\$382	\$392	\$400	\$407	\$417	\$425	\$432	\$442

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019**TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES¹****NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
With Basement or Enclosure²**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 987	\$1,284	\$1,567	\$1,837	\$2,095	\$2,340	\$2,572	\$2,791	\$2,997	\$3,191
	\$100,000	\$1,415	\$1,711	\$1,994	\$2,265	\$2,522	\$2,767	\$2,999	\$3,219	\$3,424	\$3,617
	\$150,000	\$1,712	\$2,006	\$2,287	\$2,553	\$2,809	\$3,051	\$3,281	\$3,498	\$3,701	\$3,893
	\$200,000	\$1,881	\$2,176	\$2,455	\$2,722	\$2,978	\$3,221	\$3,451	\$3,667	\$3,871	\$4,062
	\$250,000	\$2,001	\$2,294	\$2,575	\$2,841	\$3,097	\$3,339	\$3,569	\$3,785	\$3,990	\$4,182
	\$300,000	\$2,132	\$2,425	\$2,706	\$2,972	\$3,228	\$3,470	\$3,700	\$3,917	\$4,120	\$4,312
	\$350,000	\$2,278	\$2,570	\$2,850	\$3,119	\$3,372	\$3,615	\$3,844	\$4,061	\$4,266	\$4,457
	\$400,000	\$2,373	\$2,666	\$2,946	\$3,213	\$3,468	\$3,711	\$3,940	\$4,156	\$4,360	\$4,552
	\$450,000	\$2,481	\$2,775	\$3,054	\$3,323	\$3,577	\$3,819	\$4,048	\$4,266	\$4,469	\$4,660
	\$500,000	\$2,600	\$2,894	\$3,173	\$3,441	\$3,696	\$3,939	\$4,168	\$4,384	\$4,588	\$4,779

**NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
Without Basement or Enclosure³**

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 606	\$ 764	\$ 916	\$1,060	\$1,198	\$1,328	\$1,451	\$1,568	\$1,678	\$1,781
	\$100,000	\$ 827	\$ 985	\$1,135	\$1,280	\$1,417	\$1,548	\$1,672	\$1,789	\$1,898	\$2,002
	\$150,000	\$ 980	\$1,136	\$1,287	\$1,430	\$1,565	\$1,694	\$1,817	\$1,933	\$2,041	\$2,144
	\$200,000	\$1,149	\$1,306	\$1,454	\$1,599	\$1,734	\$1,863	\$1,986	\$2,102	\$2,210	\$2,312
	\$250,000	\$1,262	\$1,419	\$1,568	\$1,711	\$1,848	\$1,976	\$2,098	\$2,215	\$2,323	\$2,425
	\$300,000	\$1,382	\$1,539	\$1,689	\$1,832	\$1,968	\$2,096	\$2,219	\$2,335	\$2,443	\$2,546
	\$350,000	\$1,447	\$1,604	\$1,754	\$1,896	\$2,033	\$2,162	\$2,284	\$2,399	\$2,508	\$2,610
	\$400,000	\$1,519	\$1,675	\$1,825	\$1,968	\$2,104	\$2,233	\$2,355	\$2,471	\$2,580	\$2,682
	\$450,000	\$1,597	\$1,754	\$1,903	\$2,046	\$2,182	\$2,311	\$2,434	\$2,549	\$2,657	\$2,760
	\$500,000	\$1,681	\$1,838	\$1,988	\$2,131	\$2,267	\$2,395	\$2,518	\$2,634	\$2,742	\$2,844

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

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$148	\$ 50,000	\$360
\$100,000	\$234	\$100,000	\$556
\$150,000	\$316	\$150,000	\$740
\$200,000	\$400	\$200,000	\$931
\$250,000	\$485	\$250,000	\$1,122
\$300,000	\$570	\$300,000	\$1,314
\$350,000	\$655	\$350,000	\$1,506
\$400,000	\$740	\$400,000	\$1,697
\$450,000	\$822	\$450,000	\$1,889
\$500,000	\$907	\$500,000	\$2,081

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1. Use this table for eligible properties in AR or A99 zones on or after October 1, 2016.
2. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
3. Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019

**TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008¹**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

WITH BASEMENT OR ENCLOSURE ²			WITHOUT BASEMENT OR ENCLOSURE ³		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$108
\$ 30,000	\$ 12,000	\$172	\$ 30,000	\$ 12,000	\$143
\$ 50,000	\$ 20,000	\$230	\$ 50,000	\$ 20,000	\$201
\$ 75,000	\$ 30,000	\$277	\$ 75,000	\$ 30,000	\$243
\$100,000	\$ 40,000	\$307	\$100,000	\$ 40,000	\$274
\$125,000	\$ 50,000	\$325	\$125,000	\$ 50,000	\$290
\$150,000	\$ 60,000	\$345	\$150,000	\$ 60,000	\$312
\$200,000	\$ 80,000	\$385	\$200,000	\$ 80,000	\$345
\$250,000	\$100,000	\$415	\$250,000	\$100,000	\$370

RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 22	\$ 8,000	\$ 43
\$ 12,000	\$ 40	\$ 12,000	\$ 71
\$ 20,000	\$ 75	\$ 20,000	\$112
\$ 30,000	\$ 91	\$ 30,000	\$134
\$ 40,000	\$105	\$ 40,000	\$154
\$ 50,000	\$119	\$ 50,000	\$173
\$ 60,000	\$133	\$ 60,000	\$192
\$ 80,000	\$160	\$ 80,000	\$215
\$100,000	\$188	\$100,000	\$239

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

- 1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.
- 2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.
- 3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019

**TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008¹**

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

With Basement or Enclosure²

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$153	\$169	\$183	\$198	\$212	\$225	\$237	\$248	\$260
	\$ 30,000	\$169	\$184	\$199	\$214	\$228	\$241	\$253	\$264	\$276
	\$ 50,000	\$207	\$224	\$239	\$253	\$267	\$280	\$292	\$303	\$315
	\$ 75,000	\$226	\$242	\$257	\$271	\$285	\$298	\$311	\$321	\$333
	\$100,000	\$250	\$267	\$282	\$297	\$311	\$323	\$335	\$347	\$358
	\$125,000	\$257	\$272	\$286	\$301	\$315	\$328	\$341	\$352	\$363
	\$150,000	\$262	\$277	\$292	\$307	\$320	\$333	\$346	\$357	\$369
	\$200,000	\$297	\$313	\$328	\$343	\$356	\$369	\$381	\$391	\$403
	\$250,000	\$316	\$332	\$347	\$362	\$375	\$387	\$400	\$412	\$422
	\$300,000	\$332	\$347	\$361	\$374	\$387	\$399	\$412	\$422	\$433
	\$350,000	\$347	\$362	\$375	\$389	\$401	\$413	\$426	\$435	\$446
	\$400,000	\$361	\$374	\$388	\$402	\$414	\$425	\$438	\$447	\$458
	\$450,000	\$373	\$387	\$400	\$414	\$425	\$436	\$449	\$459	\$469
	\$500,000	\$385	\$398	\$412	\$425	\$435	\$446	\$459	\$469	\$478

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS

Without Basement or Enclosure³

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$120	\$134	\$146	\$159	\$171	\$182	\$192	\$203	\$212
	\$ 30,000	\$141	\$154	\$166	\$178	\$190	\$201	\$212	\$223	\$231
	\$ 50,000	\$181	\$194	\$206	\$218	\$230	\$242	\$252	\$262	\$271
	\$ 75,000	\$204	\$216	\$229	\$241	\$252	\$263	\$274	\$284	\$293
	\$100,000	\$225	\$237	\$249	\$261	\$272	\$284	\$295	\$304	\$314
	\$125,000	\$232	\$245	\$258	\$268	\$280	\$290	\$300	\$311	\$319
	\$150,000	\$241	\$253	\$266	\$276	\$288	\$298	\$309	\$318	\$328
	\$200,000	\$272	\$284	\$297	\$309	\$319	\$330	\$341	\$349	\$359
	\$250,000	\$289	\$301	\$314	\$326	\$336	\$347	\$357	\$367	\$375
	\$300,000	\$315	\$325	\$336	\$346	\$356	\$367	\$374	\$383	\$392
	\$350,000	\$332	\$341	\$353	\$362	\$371	\$379	\$389	\$397	\$406
	\$400,000	\$348	\$356	\$368	\$375	\$384	\$393	\$402	\$410	\$419
	\$450,000	\$363	\$370	\$379	\$388	\$397	\$405	\$414	\$421	\$431
	\$500,000	\$375	\$382	\$392	\$400	\$407	\$417	\$425	\$432	\$442

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

EFFECTIVE JANUARY 1, 2019**TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008¹****NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**
With Basement or Enclosure²

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 987	\$1,284	\$1,567	\$1,837	\$2,095	\$2,340	\$2,572	\$2,791	\$2,997	\$3,191
	\$100,000	\$1,415	\$1,711	\$1,994	\$2,265	\$2,522	\$2,767	\$2,999	\$3,219	\$3,424	\$3,617
	\$150,000	\$1,712	\$2,006	\$2,287	\$2,553	\$2,809	\$3,051	\$3,281	\$3,498	\$3,701	\$3,893
	\$200,000	\$1,881	\$2,176	\$2,455	\$2,722	\$2,978	\$3,221	\$3,451	\$3,667	\$3,871	\$4,062
	\$250,000	\$2,001	\$2,294	\$2,575	\$2,841	\$3,097	\$3,339	\$3,569	\$3,785	\$3,990	\$4,182
	\$300,000	\$2,132	\$2,425	\$2,706	\$2,972	\$3,228	\$3,470	\$3,700	\$3,917	\$4,120	\$4,312
	\$350,000	\$2,278	\$2,570	\$2,850	\$3,119	\$3,372	\$3,615	\$3,844	\$4,061	\$4,266	\$4,457
	\$400,000	\$2,373	\$2,666	\$2,946	\$3,213	\$3,468	\$3,711	\$3,940	\$4,156	\$4,360	\$4,552
	\$450,000	\$2,481	\$2,775	\$3,054	\$3,323	\$3,577	\$3,819	\$4,048	\$4,266	\$4,469	\$4,660
	\$500,000	\$2,600	\$2,894	\$3,173	\$3,441	\$3,696	\$3,939	\$4,168	\$4,384	\$4,588	\$4,779

NON-RESIDENTIAL BUSINESS OR OTHER NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS
Without Basement or Enclosure³

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 606	\$ 764	\$ 916	\$1,060	\$1,198	\$1,328	\$1,451	\$1,568	\$1,678	\$1,781
	\$100,000	\$ 827	\$ 985	\$1,135	\$1,280	\$1,417	\$1,548	\$1,672	\$1,789	\$1,898	\$2,002
	\$150,000	\$ 980	\$1,136	\$1,287	\$1,430	\$1,565	\$1,694	\$1,817	\$1,933	\$2,041	\$2,144
	\$200,000	\$1,149	\$1,306	\$1,454	\$1,599	\$1,734	\$1,863	\$1,986	\$2,102	\$2,210	\$2,312
	\$250,000	\$1,262	\$1,419	\$1,568	\$1,711	\$1,848	\$1,976	\$2,098	\$2,215	\$2,323	\$2,425
	\$300,000	\$1,382	\$1,539	\$1,689	\$1,832	\$1,968	\$2,096	\$2,219	\$2,335	\$2,443	\$2,546
	\$350,000	\$1,447	\$1,604	\$1,754	\$1,896	\$2,033	\$2,162	\$2,284	\$2,399	\$2,508	\$2,610
	\$400,000	\$1,519	\$1,675	\$1,825	\$1,968	\$2,104	\$2,233	\$2,355	\$2,471	\$2,580	\$2,682
	\$450,000	\$1,597	\$1,754	\$1,903	\$2,046	\$2,182	\$2,311	\$2,434	\$2,549	\$2,657	\$2,760
	\$500,000	\$1,681	\$1,838	\$1,988	\$2,131	\$2,267	\$2,395	\$2,518	\$2,634	\$2,742	\$2,844

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

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$148	\$ 50,000	\$360
\$100,000	\$234	\$100,000	\$556
\$150,000	\$316	\$150,000	\$740
\$200,000	\$400	\$200,000	\$931
\$250,000	\$485	\$250,000	\$1,122
\$300,000	\$570	\$300,000	\$1,314
\$350,000	\$655	\$350,000	\$1,506
\$400,000	\$740	\$400,000	\$1,697
\$450,000	\$822	\$450,000	\$1,889
\$500,000	\$907	\$500,000	\$2,081

NOTE: Base Premium does not include the Multiplier, ICC Premium, Reserve Fund Assessment, HFIAA Surcharge, Probation Surcharge, or Federal Policy Fee. To determine the total amount due, refer to the Coverage and Premium subsection in this section of the manual.

1 Use this table for properties newly mapped into SFHA zones excluding AR and A99 on or after October 1, 2016.

2 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces with an attached garage without proper openings.

3 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces, including those with an attached garage, that have proper openings.

**TABLE 6A. NEWLY MAPPED MULTIPLIER
FOR POLICIES EFFECTIVE APRIL 1, 2016 THROUGH DECEMBER 31, 2016**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2015–Dec 2015	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2016–Dec 2016	1. New business 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6B. NEWLY MAPPED MULTIPLIER
FOR POLICIES EFFECTIVE JANUARY 1, 2017 THROUGH DECEMBER 31, 2017**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2016–Dec 2016	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6C. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE
JANUARY 1, 2018 THROUGH DECEMBER 31, 2018**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.325
Jan 2016–Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.150
Jan 2017–Dec 2017	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP 3. Renewal of a policy written, in its prior term, as a Newly Mapped policy	1.000
Jan 2018–Dec 2018	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

**TABLE 6D. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE
JANUARY 1, 2019 THROUGH DECEMBER 31, 2019**

MAP EFFECTIVE DATE	ELIGIBLE TRANSACTION	MULTIPLIER
Oct 2008–Dec 2014	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.415
Jan 2015–Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.415
Jan 2016–Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.230
Jan 2017–Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.070
Jan 2018–Dec 2018	1. New business if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a Newly Mapped Policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2019–Dec 2019	1. New business, if policy effective date is within 12 months of map effective date 2. Renewal of a policy written, in its prior term, as a PRP	1.000

ATTACHMENT D

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND
EDIT SPECIFICATIONS**

EFFECTIVE APRIL 1, 2018

Summary of the April 2018 TRRP Plan updates (Change 29)

Part 4 - Data Dictionary	<ol style="list-style-type: none">1. Adjuster Individual Flood Control Number - Increased field length from 8 to 10; (Note: The additional characters need to be filled in with leading zeroes)2. Adjusting Firm Flood Identifier - revised text in Note to add the following updates.<ol style="list-style-type: none">a) For Non-WYO staff adjusters, the Adjusting Firm Flood Identifier must be reported.b) WYO staff adjusters must use the WYO NAIC number.3. Revised deductible options for Other Residential Policies. Effective April 1, 2018, Other Residential Policies (Building and Contents) will be allowed to use deductible options of \$15,000 to \$50,000.4. HFIAA Surcharge (TRRP page updated with Endorsement logic rules)5. House Worship Indicator (No changes in TRRP, Edit (PL382010) is revised)6. Non-Profit Entity Indicator (No changes in TRRP, Edit (PL385010) is revised)7. Small Business Indicator (No changes in TRRP, Edit (PL360010) is revised)8. Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator (TRRP page updated to align with Edit PL352010)9. Pre-FIRM SFHA - Prior Policy Indicator (TRRP page updated to align with Edit PL341010)10. Policy Assignment Type (No changes in TRRP, Edit PL316020 is cancelled)
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	11. HFIAA Surcharge - Refunded - Page Revision
Part 6 - Record Layouts	Revised Claim TRRP transaction record layouts to reflect increase of Adjuster Individual Flood Control Number from 8 to 10.
Part 7 - Instructions for Formatting Data Elements and Revising Data Elements Values	Revised PICTURE length for Adjuster Individual Flood Control Number from 9(8) to 9(10).
Appendix C - Error Reporting	Revised Claim Error record layouts to reflect field length increase of Adjuster Individual Flood Control Number from 8 to 10 characters.

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1	January 1, 1992
Revision 2	March 1, 1995
Revision 3	October 1, 1997
Revision 4	October 1, 2001
Changes 1 & 2	May 1, 2002
Change 3	October 1, 2002
Change 4	May 1, 2003
Change 5	October 1, 2003
Change 6	May 1, 2004
Change 6.1	February 1, 2005
Changes 7 & 7 (Revised)	May 1, 2005
Changes 8 & 8.1	October 1, 2005
Change 9	May 1, 2006
Changes 10, 11 & 12	May 1, 2008
Changes 13, 13.1 & 13.2	October 1, 2009
Change 14	January 1, 2011
Change 15	October 1, 2011
Change 16	May 1, 2012
Change 17	October 1, 2012
Change 18	January 1, 2013
Change 19, 19.1, 19.2 & 19.3	October 1, 2013
Change 20	June 1, 2014
Change 21	October 1, 2014
Change 22	January 1, 2015
Change 23, 23.1, 23.2, 23.3	April 1, 2015
Change 24, 24.1	November 1, 2015
Change 25	April 1, 2016
Change 26, 26.1, 26.2	October 1, 2016
Change 27	April 1, 2017
Change 28	October 1, 2017
Change 29	April 1, 2018

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DATA ELEMENT: Adjusting 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: 10

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.

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: 5

DEPENDENCIES: None

SYSTEM FUNCTION: Claims

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

NOTE:

- For Non-WYO Staff Adjusters, the Adjusting Firm Flood Identifier must be reported with an associated Adjuster Individual Flood Control Number (FCN).
- For WYO Staff Adjusters, the Adjusting Firm Flood Identifier must be the WYO NAIC number.
- The Adjusting Firm Flood Identifier cannot be blank.

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.)

1. 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
2. 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	
3. 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 Non-residential 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 April 1, 2018, Other Residential policies will be allowed to use these 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.

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

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.)

1. 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
2. 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	
3. 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 Non-residential 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 April 1, 2018, Other Residential policies will be allowed to use these deductible options.

4. 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.

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

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.....contd.,

Endorsements

- Endorsements that do not require a premium change or there was no change in the primary residence status, the HFIAA surcharge is \$0.
- Endorsements where the Primary Residence Indicator changes from 'Y' (primary) to 'N' (non-primary) mid term, the HFIAA surcharge is recalculated pro-rata and the amount can be positive.
- Endorsements where the Primary Residence Indicator changes from 'N' (non-primary) to 'Y' (primary), the HFIAA surcharge is recalculated pro-rata and the amount can be negative.

DATA ELEMENT: **House Worship Indicator**

ALIAS: None

ACRONYM: HOUSE-WORSHP

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: **Non-Profit Entity Indicator**

ALIAS: None

ACRONYM: NON-PROFIT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is a non-profit entity.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: Sml-Business Indicator

ALIAS: None

ACRONYM: SM-BUS-BLDG

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: 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:

- 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 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 regardless of the original new business date.

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:

- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z', must report 'N', 'Y', or blank 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: Policy Assignment Type

ALIAS: None

ACRONYM: (PMF) POL-ASSIGN-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates a change in the named insured associated with a transfer of ownership. This field also distinguishes whether the transfer of ownership resulted from a property purchase, or through a gift, inheritance or other legal conveyance.

EDIT CRITERIA: Alpha, Acceptable Values:

N - No assignment
P - Assignment due to new purchase
O - Other assignment

LENGTH: 1

DEPENDENCIES: Information is obtained from the policy endorsement.

SYSTEM FUNCTION: Compliance per the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policy endorsements with endorsement effective date on or after October 1, 2013.

NOTE:

- Policies with endorsement effective dates prior to October 1, 2013 can be reported with 'N' or blank.
- Policies with Property Purchase Date prior to 7/6/2012 can be reported with 'N' or blank.
- Risk rating method '9' (MPPP) and 'G' (GFIP) policies are not required to report the Policy Assignment Type - 'N' or blank are acceptable values.
- If the Property Purchase Date is on or after 7/6/2012, the Policy Assignment Type must be 'P'.

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

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	134-143
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

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

<u>Record A</u>	Field Length	Record Position
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
Adjuster Individual Flood Control Number	10	281-290
Adjusting Firm Flood Identifier	5	291-295
Reserved for NFIP Use	164	296-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

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	35-42
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	10	111-120
Adjusting Firm Flood Identifier	5	121-125
Reserved for NFIP Use	334	126-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

37 Change Reserve

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator- Building	1	63
Final Payment Indicator- Contents	1	64
Final Payment Indicator- ICC	1	65
HFIAA/Section-28 Loss Indicator	1	66
Adjuster Individual Flood Control Number	10	67-76
Adjusting Firm Flood Identifier	5	77-81
Reserved for NFIP Use	378	82-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

40 Partial Payment

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code(40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	10	75-84
Adjusting Firm Flood Identifier	5	85-89
Reserved for NFIP Use	370	90-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

43 Close Claim/Loss

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (43A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Building Claim Payment (ACV or RCV)	12	77-88
Contents Claim Payment (ACV)	9	89-97
Payment Date	8	98-105
Replacement Cost Indicator	1	106
Claim/Loss Closed Date	8	107-114
Expense of Manufactured (Mobile) Home Removal	4	115-118
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

43 Close Claim/Loss (Cont'd.)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
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	10	268-277
Adjusting Firm Flood Identifier	5	278-282
Reserved for NFIP Use	177	283-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

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	10	50-59
Adjusting Firm Flood Identifier	5	60-64
Reserved for NFIP Use	395	65-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

49 Addition to Final Payment

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages- Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason -Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinurance Claim Settlement Indicator	1	152
HFIAA/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	10	192-201
Adjusting Firm Flood Identifier	5	202-206
Reserved for NFIP Use	253	207-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

52 Recovery After Final Payment

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages- Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents- Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
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	10	226-235
Adjusting Firm Flood Identifier	5	236-240
Reserved for NFIP Use	219	241-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

61 General Claim/Loss Correction

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve - Building	12	77-88
Reserve - Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason - Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason - Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204

61 General Claim/Loss Correction (Cont'd)**Record A**

	<u>Field Length</u>	<u>Record Position</u>
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	10	268-277
Adjusting Firm Flood Identifier	5	278-282
Reserved for NFIP Use	177	283-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

64 Claim Payment Correction

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator- Building	1	64
Final Payment Indicator- Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator- ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	10	75-84
Adjusting Firm Flood Identifier	5	85-89
Reserved for NFIP Use	370	90-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

67 Recovery Correction

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
HFIAA/Section-28 Loss Indicator	1	111
Adjuster Individual Flood Control Number	10	112-121
Adjusting Firm Flood Identifier	5	122-126
Reserved for NFIP Use	333	127-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

71 Special Allocated Loss Adjustment Expense

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	10	54-63
Adjusting Firm Flood Identifier	5	64-68
Reserved for NFIP Use	391	69-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

74 Special Allocated Loss Adjustment Expense Correction

Record A

	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	10	54-63
Adjusting Firm Flood Identifier	5	64-68
Reserved for NFIP Use	391	69-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Additions/Extensions Indicator	R	-	-	X
Adjuster Individual Flood Control Num.	R	-	-	9(10)
Adjusting Firm Flood Identifier	R	-	-	9(5)
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/Crawlspac 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

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

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.)	<u>Length</u>	<u>Record Position</u>
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.)	<u>Length</u>	<u>Record Position</u>
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.

	<u>Length</u>	<u>Record Position</u>
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	10	563-572
Adjusting Firm Flood Identifier	5	573-577
Reserved for NFIP Use	18	578-595
Error Code	1	8
Error Code Date	1	8
Error Code	2	8
Error Code Date	2	8
Error Code	3	8
Error Code Date	3	8
Error Code	4	8
Error Code Date	4	8
Error Code	5	8
Error Code Date	5	8
Error Code	6	8
Error Code Date	6	8
Error Code	7	8

Record Layout (cont'd.)	<u>Length</u>		<u>Record Position</u>
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
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)YYYYI
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(10).
05	OC-Adj-Firm-Fld-Ident	PIC 9(5).
05	OC-NFIP-Use	PIC X(20).
05	OC-Error-Codes-Out.	

10 Error-CDEX Occurs 25 Times

15 Error-Code PIC X(8).

15 Error-Date PIC 9(8).

Summary of the April 2018 Edit Specifications updates (Change 22):

<p>Part 2 - Edits Dictionary</p>	<ol style="list-style-type: none"> 1. CU390010: Adjuster Individual Flood Control Number (revised) Revised Format to reflect increased length from 8 to 10. 2. CL391020: Adjusting Firm Flood Identifier (revised) Revised description to reflect the following updates: <ol style="list-style-type: none"> a) For Non-WYO staff adjusters, the Adjusting Firm Flood Identifier must be reported. b) WYO staff adjusters must use the WYO NAIC number. 3. a) PL029040: Deductible - Building (revised) Revised description to allow deductible options A,B,C,D,E for Other Residential Policies. b) PL030030: Deductible - Contents (revised) Revised description to allow deductible options A,B,C,D,E for Other Residential Policies. 4. PL325020: HFIAA Surcharge (revised) 5. PL382010: House Worship Indicator (revised) Revised description to reflect original new business date in place of policy effective date. 6. PL385010: Non-Profit Entity Indicator (revised) Revised description to reflect Policies with original new business date. 7. PL360010: Small Business Indicator (revised) Revised description to reflect original new business date in place of policy effective date. 8. PL352010: Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator (No change) TRRP page updated to align with Edit. No change in Edit. 9. PL341010: Pre-FIRM SFHA - Prior Policy Indicator (No change) TRRP page updated to align with Edit. No change in Edit. 10. PL316020: Policy Assignment Type (cancelled) Cancelled Edit.
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INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM EDIT SPECIFICATIONS FOR THE WRITE-YOUR-OWN PROGRAM

REVISION 8MAY 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, 20.1, 20.2.....	October 1, 2016
CHANGE	21	October 1, 2017
CHANGE	22	April 1, 2018

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DATA ELEMENT: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER

BASIC INFORMATION

FILE: CLAIMS STATUS: REQUIRED ALIAS:

FIELD NAME: ADJ_IND_FCN

UPDATE: REPLACEMENT

FORMAT: TEN (10) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE:10/01/2016 REVISED:04/01/2018 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.

NOTE: THE ADDITIONAL CHARACTERS NEED TO BE FILLED IN WITH LEADING ZEROES

DATA ELEMENT: ADJUSTING FIRM FLOOD IDENTIFIER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016 REVISED: 04/01/2018 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.

FOR WYO STAFF ADJUSTERS, THE ADJUSTING FIRM FLOOD IDENTIFIER MUST BE THE WYO NAIC NUMBER.

THE ADJUSTING FIRM FLOOD IDENTIFIER CANNOT BE BLANK.

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 04/01/18 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

B. FOR ALL OTHER FLOOD RISK ZONES:

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

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

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

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

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

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

1. FOR NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE = '4', DEDUCTIBLE-BUILDING
MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.

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

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

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

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

EFFECTIVE APRIL 1, 2018, OTHER RESIDENTIAL POLICIES WILL BE ALLOWED TO USE THE FOLLOWING DEDUCTIBLE OPTIONS:

DEDUCTIBLE OPTIONS

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

5. 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).
6. FOR ALL RESIDENTIAL POLICIES 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 CAN BE REPORTED AS (CODE 'A' - \$10,000).
7. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

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

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 04/01/18 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 NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE IS '4', DEDUCTIBLE-CONTENTS MUST
BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A,
OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, OR 5.

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 APRIL 1, 2018, OTHER RESIDENTIAL POLICIES WILL BE ALLOWED TO USE THE FOLLOWING DEDUCTIBLE OPTIONS

DEDUCTIBLE OPTIONS

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

5. 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).

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

IF NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 04/01/2015, DEDUCTIBLE -CONTENTS CAN BE REPORTED AS (CODE 'A' - \$10,000).

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

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

DATA ELEMENT: HFIAA SURCHARGE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 04/01/2015 REVISED: 04/01/2018 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL325020 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE MUST BE A VALID AMOUNT.

FAIL EDIT

UPDATE ACTION: UPDATE DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 04/01/2015,
HFIAA SURCHARGE AMOUNT CAN BE REPORTED WITH BLANKS OR ZEROS.

OTHERWISE,

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015,
HFIAA SURCHARGE AMOUNT MUST BE GREATER THAN ZERO, EXCEPT FOR GFIP.

ENDORSEMENTS THAT DO NOT REQUIRE A PREMIUM CHANGE OR THERE WAS NO CHANGE IN THE PRIMARY
RESIDENCE STATUS, THE HFIAA SURCHARGE IS \$0.

ENDORSEMENTS WHERE THE PRIMARY RESIDENCE INDICATOR CHANGES FROM 'Y' (PRIMARY) TO 'N' (NON-
PRIMARY) MID TERM, THE HFIAA SURCHARGE IS RECALCULATED PRO-RATA AND THE AMOUNT CAN BE
POSITIVE.

ENDORSEMENTS WHERE THE PRIMARY RESIDENCE INDICATOR CHANGES FROM 'N' (NON-PRIMARY) TO 'Y'
(PRIMARY), THE HFIAA SURCHARGE IS RECALCULATED PRO-RATA AND THE AMOUNT CAN BE NEGATIVE.

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: 04/01/18 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 ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/1/15 WITH
OCCUPANCY TYPE '1', '2' OR '3', MUST REPORT 'N' OR 'Y'.

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: 04/01/18 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 WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/2015
MUST REPORT 'N' OR 'Y'.

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: 04/01/18 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE:
RELATIONAL ERROR CODE: PL360010 ERROR TYPE: CRITICAL
ERROR MESSAGE: SMALL BUSINESS BUILDING INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 11/01/15 MUST REPORT 'N', 'Y' OR BLANK.

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

OTHERWISE,
POLICIES EFFECTIVE ON OR AFTER 11/01/15 WITH OCCUPANCY TYPE '4' OR '6', MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/15 AND OCCUPANCY TYPE '1', '2', OR '3', MUST REPORT '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: 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: POLICY ASSIGNMENT TYPE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED: 04/01/2018

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE:

RELATIONAL ERROR CODE: PL316020 ERROR TYPE: CRITICAL

ERROR MESSAGE: POLICY ASSIGNMENT TYPE DOES NOT CORRESPOND WITH THE PROPERTY PURCHASE DATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY ASSIGNMENT TYPE IS 'P',
THE PROPERTY PURCHASE DATE IS REQUIRED - CANNOT BE BLANKS OR ZEROS.

NOTE: THE CANCELLATION IS EFFECTIVE 04/01/2018 AND THE EXISTING ERRORS FOR PL316020 NEED
NOT BE REMOVED FROM THE POLICY MASTER.