




FEMA

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October 1, 2018

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

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

SUBJECT: April 1, 2019, and January 1, 2020, Program Changes

This memorandum provides notification of the changes the NFIP will implement effective April 1, 2019. 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, 2020.

Program changes effective April 1, 2019, include the following:

- Updated premium rates
- Severe Repetitive Loss Premium
- Declarations page requirement related to clear communication of risk

Program changes effective January 1, 2020, include the following:

- Updated base premiums for PRPs (including PRP-eligible AR and A99 zone policies) and policies rated under the Newly Mapped procedure
- 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 2019 and January 2020 Program Changes
- Attachment B – Updated Rate Tables Effective April 1, 2019
- Attachment C – Updated Preferred Risk Policy Premiums and Newly Mapped Base Premium and Multiplier Tables Effective January 1, 2020
- Attachment D – TRRP Plan and Edit Specifications Changes Effective April 1, 2019
- Attachment E – Updated Declarations Page Requirements

The NFIP will issue updates to the Specific Rating Guidelines by November 1, 2018.

The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2019. The NFIP will provide the revised CRS list under separate cover by February 1, 2019.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

**ATTACHMENT A**

**SUMMARY OF THE NFIP PROGRAM CHANGES  
EFFECTIVE APRIL 1, 2019 AND JANUARY 1, 2020**

## National Flood Insurance Program

### April 1, 2019 and January 1, 2020 Program Changes: A Summary

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The changes outlined in this bulletin apply to new business and renewals that will become effective on or after April 1, 2019; the premium changes for Preferred Risk Policies (PRPs) and Newly Mapped procedure policies will become effective January 1, 2020. See Attachment B for updated rate tables effective April 1, 2019 and Attachment C for updated PRP premiums and Newly Mapped base premium and multiplier tables effective January 1, 2020. Attachment D provides revised Transaction Record Reporting and Processing (TRRP) Plan pages and updated Edit Specifications. Attachment E provides updated Declarations Page Requirements.

#### **1. Premium Increases and Surcharges**

Overall, premiums will increase from an estimated average of \$926 per policy to \$1,002, for an average increase of 8.2 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 \$1,040 to \$1,115, for an average increase of 7.3 percent.

Premium increases effective April 1, 2019 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 properties within a single risk classification may not be increased by more than 15 percent a year while the *individual* premium rate increase for any individual policy may not be increased by more than 18 percent each year; and
- The average annual premium rate increase for all Pre-FIRM subsidized policies must be not less than 5 percent per year.

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. The 18 percent per property limit also does not apply when a community's Community Rating System (CRS) rating is downgraded; the policy was misrated; or the policyholder increases the amount of insurance purchased or decreases deductibles. The Flood Insurance Manual describes the specific scenarios that constitute a misrating.

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, in some cases, the increase in the total amount a policyholder is charged may exceed 18 percent.

For policies issued on or after April 1, 2019, there will be no changes to:

- Deductible Factors
- Federal Policy Fee
- Reserve Fund Assessment
- HFIAA Surcharge
- Probation Surcharge
- **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 7.3 percent, with a total increase of 7 percent.
  - Other Pre-FIRM Subsidized Policies Not Subject to 25 Percent Annual Increases: These are primarily condominium policies and multifamily policies. Premiums will increase 9 percent, with a total amount billed increase of 8 percent.
  - Pre-FIRM Subsidized Policies Subject to 25 Percent Annual Premium Increases: The increases in both the average premium and the average amount billed for each of the four following categories are as shown:
    - Non-Primary Residences: 24% premium increase; 22% increase in total amount billed
    - Business Policies: 24% premium increase; 23% increase in total amount billed
    - Severe Repetitive Loss (SRL) Properties: 24% premium increase; 23% increase in total amount billed
    - Substantially Improved Properties: 24% premium increase; 22% increase in total amount billed.
- **Other Subsidized Policies**
  - A99 Zones (i.e., zones in which flood protection systems are still in the process of being constructed) and AR Zones: Premiums for these policies will increase 5 percent, with a total amount billed increase of 4 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 6 percent, with a total amount billed increase of 6 percent.
- **A Zones** (non-velocity zones, which are primarily riverine zones)
  - Post-FIRM A1-A30 and AE Zones: Premiums will increase 4 percent, with a total amount billed increase of 3 percent.
  - Post-FIRM AO, AH, AOB, and AHB Zones (shallow flooding zones): Some policies within this rating category will have premium changes; however, for the

entire category the average premiums and total amount billed will remain unchanged.

- Post-FIRM Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 4 percent, with a total amount billed increase of 3 percent.
- **X Zones** (zones outside the Special Flood Hazard Area)
  - Standard-Rated Policies: Premiums will increase 1 percent, with a total amount billed increase of 1 percent.
- **Increased Cost of Compliance**
  - Overall ICC premiums will increase 3%. Refer to the ICC Premium Table in Attachment B.
  - ICC premiums for PRP and Newly Mapped will increase to \$8 (up to and including \$230,000 1-4 Family and up to \$480,000 Other Residential and Non-Residential building coverage) and \$6 (\$230,001 to \$250,000 1-4 Family and \$480,001 to \$500,000 Other Residential and Non-Residential building coverage).
  - ICC premiums for Provisional Rating will increase to \$8 (up to and including \$230,000 building) and \$6 (\$230,001 to \$250,000).
- **Miscellaneous**
  - Group Flood Insurance Policies (GFIPs): No change.
  - Tentative and Provisional Rates: No change.
  - Mortgage Portfolio Protection Program (MPPP) Policies: No change.
- **Changes to Become Effective January 1, 2020**
  - Preferred Risk Policies (PRPs): Premiums will increase 5 percent, with a total amount billed increase of 4 percent.
  - A99 and AR Zone Policies eligible for the PRP: Premiums will increase 5 percent, with a total amount billed increase of 4 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, 2020, premiums for Newly Mapped policies will increase 15 percent, with a total increase of 13 percent.

## 2. **SRL Premium**

Effective April 1, 2019, FEMA will introduce a Severe Repetitive Loss (SRL) Premium for all policies covering properties with an SRL designation. The SRL Premium will be a percentage of the Annual Subtotal Premium. In the premium calculation, agents/insurers should calculate the SRL Premium after the Annual Subtotal Premium subtotal and before the ICC Premium. The SRL Premium will be 5 percent for all SRL policies.

### **3. Primary Residence Guidance**

For policies effective on or after April 1, 2019, FEMA is updating Primary Residence Determination Guidance to allow a 2-4 Family building to be a primary residence for the purposes of assessing the HFIAA Surcharge. The policyholder must provide primary residence documentation that demonstrates that the building is their primary residence.

### **4. Clear Communication**

FEMA's cost-of-flood web page ([www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood)) provides NFIP stakeholders with information about flood risk and policy rating. For policies effective on or after April 1, 2019, FEMA is requiring that the following message appear on the Policy Declarations page: "Refer to [www.fema.gov/cost-of-flood](http://www.fema.gov/cost-of-flood) for more information about flood risk and policy rating."

**ATTACHMENT B**  
**UPDATED RATE TABLES**  
**EFFECTIVE APRIL 1, 2019**





# Appendix J: Rate Tables

## I. Effective Date of Rates

FEMA updates its flood insurance rates once a year, but on occasion the effective date varies. Most of the following tables present rates that will become effective April 1, 2019. However, some Preferred Risk Policy (PRP) and Newly Mapped (NM) tables have effective dates of January 1, 2020. Affected tables will include the January date in red above the table title.

## II. Rates for Standard NFIP Policies

Table 1 presents annual rates per \$100 of coverage for properties in Emergency Program communities. Tables 1–5 show annual rates per \$100 of coverage for properties in Regular Program communities, according to Pre-FIRM premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Table 6 provides tentative rates (for more information, refer to the Tentative Rates subsection in the How to Write section). Tables 7A–7C detail the Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, and HFIAA Surcharge.

### RATE TABLE 1. EMERGENCY PROGRAM RATES

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

	BUILDING	CONTENTS
Residential	1.12	1.41
Non-Residential Business, Other Non-Residential	1.22	2.39

### IMPORTANT TO NOTE

The rate tables in this Appendix have the same numbering as the tables in the April 2018 NFIP Flood Insurance Manual sections from which they came. These table numbers are tied to the Transaction Record Reporting and Processing Plan (TRRP) and cannot be modified at this time.

We have included the section abbreviation used in the April 2018 manual (e.g., RATE, CONDO, etc.) before the word “Table” in the titles in this appendix.

## Appendix J: Rate Tables

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

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

#### FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>3</sup>

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.12 / 1.03	1.41 / 1.84	1.12 / 1.03		1.12 / 2.16		2.36 / 4.43		1.22 / 2.26	
	With Basement	1.20 / 1.51	1.41 / 1.55	1.20 / 1.51		1.12 / 1.80		2.49 / 4.32		1.28 / 2.22	
	With Enclosure <sup>5</sup>	1.20 / 1.81	1.41 / 1.84	1.20 / 1.81		1.20 / 2.24		2.49 / 5.47		1.28 / 2.79	
	Elevated on Crawl Space	1.12 / 1.03	1.41 / 1.84	1.12 / 1.03		1.12 / 2.16		2.36 / 4.43		1.22 / 2.26	
	Non-Elevated with Subgrade Crawl Space	1.12 / 1.03	1.41 / 1.55	1.12 / 1.03		1.12 / 2.16		2.36 / 4.43		1.22 / 2.26	
	Manufactured (Mobile) Home <sup>6</sup>	1.12 / 1.03	1.41 / 1.84					2.36 / 4.43		1.22 / 2.26	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.41 / 1.55		1.41 / 1.55		4.68 / 7.42		2.39 / 3.78
	Enclosure & Above <sup>8</sup>				1.41 / 1.84		1.41 / 1.84		4.68 / 8.90		2.39 / 4.52
	Lowest Floor Only – Above Ground Level				1.41 / 1.84		1.41 / 1.84		4.68 / 3.89		2.39 / 1.99
	Lowest Floor Above Ground Level and Higher Floors				1.41 / 1.28		1.41 / 1.28		4.68 / 3.31		2.39 / 1.71
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>6</sup>							4.68 / 3.89		2.39 / 1.99	

#### FIRM ZONES V, VE, V1–V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.46 / 2.57	1.81 / 4.39	1.46 / 2.57		1.46 / 4.72		3.14 / 10.75		1.63 / 5.46	
	With Basement	1.56 / 3.80	1.81 / 3.72	1.56 / 3.80		1.56 / 7.02		3.31 / 15.99		1.71 / 8.10	
	With Enclosure <sup>5</sup>	1.56 / 4.49	1.81 / 4.37	1.56 / 4.49		1.56 / 7.85		3.31 / 17.83		1.71 / 9.04	
	Elevated on Crawl Space	1.46 / 2.57	1.81 / 4.39	1.46 / 2.57		1.46 / 4.72		3.14 / 10.75		1.63 / 5.46	
	Non-Elevated with Subgrade Crawl Space	1.46 / 2.57	1.81 / 3.72	1.46 / 2.57		1.46 / 4.72		3.14 / 10.75		1.63 / 5.46	
	Manufactured (Mobile) Home <sup>6</sup>	1.46 / 8.00	1.81 / 4.37					3.14 / 30.38		1.63 / 15.36	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.81 / 3.72		1.81 / 3.72		6.17 / 18.86		3.14 / 9.55
	Enclosure & Above <sup>8</sup>				1.81 / 4.37		1.81 / 4.37		6.17 / 20.40		3.14 / 10.31
	Lowest Floor Only – Above Ground Level				1.81 / 4.37		1.81 / 4.37		6.17 / 17.09		3.14 / 8.66
	Lowest Floor Above Ground Level and Higher Floors				1.81 / 3.84		1.81 / 3.84		6.17 / 14.75		3.14 / 7.48
	Above Ground Level – More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67		.52 / .67
	Manufactured (Mobile) Home <sup>6</sup>							6.17 / 28.41		3.14 / 14.37	

#### FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30		1.04 / .30	
	With Basement	1.23 / .42	1.89 / .62	1.23 / .42		1.32 / .42		1.32 / .42		1.32 / .42	
	With Enclosure <sup>5</sup>	1.23 / .46	1.89 / .70	1.23 / .46		1.32 / .46		1.32 / .46		1.32 / .46	
	Elevated on Crawl Space	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30		1.04 / .30	
	Non-Elevated with Subgrade Crawl Space	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30		1.04 / .30	
	Manufactured (Mobile) Home <sup>6</sup>	1.10 / .54	1.69 / .53					1.32 / .58		1.32 / .58	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.13 / .80		2.13 / .80		2.18 / .87		2.18 / .87
	Enclosure & Above <sup>8</sup>				2.13 / .91		2.13 / .91		2.18 / 1.01		2.18 / 1.01
	Lowest Floor Only – Above Ground Level				1.69 / .84		1.69 / .84		1.35 / .62		1.35 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.69 / .53		1.69 / .53		1.35 / .43		1.35 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>6</sup>							1.18 / .75		1.18 / .75	

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 Before You Start 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; refer to Appendix L: Definitions in this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

## Appendix J: Rate Tables

### RATE TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1, 2</sup> NON-PRIMARY RESIDENCE<sup>3</sup>

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

#### FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>3</sup>

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>5</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.16 / 2.74	4.00 / 4.94	3.16 / 2.74		3.16 / 2.74	
	With Basement	3.39 / 4.04	4.00 / 4.12	3.39 / 4.04		3.39 / 4.04	
	With Enclosure <sup>6</sup>	3.39 / 4.87	4.00 / 4.94	3.39 / 4.87		3.39 / 4.87	
	Elevated on Crawlspc	3.16 / 2.74	4.00 / 4.94	3.16 / 2.74		3.16 / 2.74	
	Non-Elevated with Subgrade Crawlspc	3.16 / 2.74	4.00 / 4.12	3.16 / 2.74		3.16 / 2.74	
CONTENTS LOCATION	Manufactured (Mobile) Home <sup>7</sup>	2.19 / 1.89	2.76 / 3.43				
	Basement & Above <sup>8</sup>				4.00 / 4.12		4.00 / 4.12
	Enclosure & Above <sup>9</sup>				4.00 / 4.94		4.00 / 4.94
	Lowest Floor Only – Above Ground Level				4.00 / 4.94		4.00 / 4.94
	Lowest Floor Above Ground Level and Higher Floors				4.00 / 3.43		4.00 / 3.43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>7</sup>						

#### FIRM ZONES V, VE, V1–V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>5</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>5</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	4.12 / 7.08	5.16 / 12.14	4.12 / 7.08		4.12 / 7.08	
	With Basement	4.39 / 10.54	5.16 / 10.27	4.39 / 10.54		4.39 / 10.54	
	With Enclosure <sup>6</sup>	4.39 / 12.46	5.16 / 12.09	4.39 / 12.46		4.39 / 12.46	
	Elevated on Crawlspc	4.12 / 7.08	5.16 / 12.14	4.12 / 7.08		4.12 / 7.08	
	Non-Elevated with Subgrade Crawlspc	4.12 / 7.08	5.16 / 10.27	4.12 / 7.08		4.12 / 7.08	
CONTENTS LOCATION	Manufactured (Mobile) Home <sup>7</sup>	4.12 / 25.53	5.16 / 12.09				
	Basement & Above <sup>8</sup>				5.16 / 10.27		5.16 / 10.27
	Enclosure & Above <sup>9</sup>				5.16 / 12.09		5.16 / 12.09
	Lowest Floor Only – Above Ground Level				5.16 / 12.09		5.16 / 12.09
	Lowest Floor Above Ground Level and Higher Floors				5.16 / 10.63		5.16 / 10.63
	Above Ground Level – More Than 1 Full Floor				.71 / .59		.71 / .59
	Manufactured (Mobile) Home <sup>7</sup>						

#### FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30	
	With Basement	1.23 / .42	1.89 / .62	1.23 / .42		1.32 / .42	
	With Enclosure <sup>6</sup>	1.23 / .46	1.89 / .70	1.23 / .46		1.32 / .46	
	Elevated on Crawlspc	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30	
	Non-Elevated with Subgrade Crawlspc	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30	
CONTENTS LOCATION	Manufactured (Mobile) Home <sup>7</sup>	1.10 / .54	1.69 / .53				
	Basement & Above <sup>8</sup>				2.13 / .80		2.13 / .80
	Enclosure & Above <sup>9</sup>				2.13 / .91		2.13 / .91
	Lowest Floor Only – Above Ground Level				1.69 / .84		1.69 / .84
	Lowest Floor Above Ground Level and Higher Floors				1.69 / .53		1.69 / .53
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12
	Manufactured (Mobile) Home <sup>7</sup>						

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. 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; refer to Appendix L: Definitions in this manual.
8. Includes subgrade crawlspace.
9. Includes crawlspace.

**RATE TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES  
SEVERE REPETITIVE LOSS PROPERTIES<sup>1, 2, 3</sup>**

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

**FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>4</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.39 / 2.44	3.05 / 4.39	2.39 / 2.44	
	With Basement	2.55 / 3.61	3.05 / 3.65	2.55 / 3.61	
	With Enclosure <sup>5</sup>	2.55 / 4.33	3.05 / 4.39	2.55 / 4.33	
	Elevated on Crawlspace	2.39 / 2.44	3.05 / 4.39	2.39 / 2.44	
	Non-Elevated with Subgrade Crawlspace	2.39 / 2.44	3.05 / 3.65	2.39 / 2.44	
	Manufactured (Mobile) Home <sup>6</sup>	2.39 / 2.44	3.05 / 4.39		
CONTENTS LOCATION	Basement & Above <sup>7</sup>				3.05 / 3.65
	Enclosure & Above <sup>8</sup>				3.05 / 4.39
	Lowest Floor Only – Above Ground Level				3.05 / 4.39
	Lowest Floor Above Ground Level and Higher Floors				3.05 / 3.05
	Above Ground Level – More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home <sup>6</sup>				

**FIRM ZONES V, VE, V1–V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.11 / 6.15	3.88 / 10.53	3.11 / 6.15	
	With Basement	3.34 / 9.15	3.88 / 8.92	3.34 / 9.15	
	With Enclosure <sup>5</sup>	3.34 / 10.83	3.88 / 10.49	3.34 / 10.83	
	Elevated on Crawlspace	3.11 / 6.15	3.88 / 10.53	3.11 / 6.15	
	Non-Elevated with Subgrade Crawlspace	3.11 / 6.15	3.88 / 8.92	3.11 / 6.15	
	Manufactured (Mobile) Home <sup>6</sup>	3.11 / 19.43	3.88 / 10.49		
CONTENTS LOCATION	Basement & Above <sup>7</sup>				3.88 / 8.92
	Enclosure & Above <sup>8</sup>				3.88 / 10.49
	Lowest Floor Only – Above Ground Level				3.88 / 10.49
	Lowest Floor Above Ground Level and Higher Floors				3.88 / 9.24
	Above Ground Level – More Than 1 Full Floor				.78 / .65
	Manufactured (Mobile) Home <sup>6</sup>				

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

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.10 / .30	1.69 / .53	1.10 / .30	
	With Basement	1.23 / .42	1.89 / .62	1.23 / .42	
	With Enclosure <sup>5</sup>	1.23 / .46	1.89 / .70	1.23 / .46	
	Elevated on Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30	
	Non-Elevated with Subgrade Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30	
	Manufactured (Mobile) Home <sup>6</sup>	1.10 / .54	1.69 / .53		
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.13 / .80
	Enclosure & Above <sup>8</sup>				2.13 / .91
	Lowest Floor Only – Above Ground Level				1.69 / .84
	Lowest Floor Above Ground Level and Higher Floors				1.69 / .53
	Above Ground Level – More Than 1 Full Floor				.35 / .12
	Manufactured (Mobile) Home <sup>6</sup>				

1. Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. Refer to the rating guidance hierarchy and chart in Table 10 to determine which Pre-FIRM rate table to use. 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 Appendix I: Severe Repetitive Loss Properties in 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; refer to Appendix L: Definitions in this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.

## Appendix J: Rate Tables

### RATE TABLE 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1, 2</sup> SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015<sup>3</sup>

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

#### FIRM ZONES A, AE, A1–A30, AO, AH, D<sup>3</sup>

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	2.36 / 2.17	2.96 / 3.89	2.36 / 2.17		2.36 / 4.58		2.58 / 4.82		2.58 / 4.82	
	With Basement	2.51 / 3.20	2.95 / 3.26	2.51 / 3.20		2.36 / 3.82		2.71 / 4.69		2.71 / 4.69	
	With Enclosure <sup>5</sup>	2.51 / 3.83	2.96 / 3.89	2.51 / 3.83		2.51 / 4.78		2.71 / 5.94		2.71 / 5.94	
	Elevated on Crawlspac	2.36 / 2.17	2.96 / 3.89	2.36 / 2.17		2.36 / 4.58		2.58 / 4.82		2.58 / 4.82	
	Non-Elevated with Subgrade Crawlspac	2.36 / 2.17	2.96 / 3.26	2.36 / 2.17		2.36 / 4.58		2.58 / 4.82		2.58 / 4.82	
	Manufactured (Mobile) Home <sup>6</sup>	2.36 / 2.17	2.96 / 3.89					2.58 / 4.82		2.58 / 4.82	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.96 / 3.26		2.96 / 3.26		5.07 / 8.09		5.07 / 8.09
	Enclosure & Above <sup>8</sup>				2.96 / 3.89		2.96 / 3.89		5.07 / 9.66		5.07 / 9.66
	Lowest Floor Only – Above Ground Level				2.96 / 3.89		2.96 / 3.89		5.07 / 4.23		5.07 / 4.23
	Lowest Floor Above Ground Level and Higher Floors				2.96 / 2.71		2.96 / 2.71		5.07 / 3.61		5.07 / 3.61
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.24 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>6</sup>								5.07 / 4.23		5.07 / 4.23

#### FIRM ZONES V, VE, V1–V30

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.06 / 5.47	3.83 / 9.36	3.06 / 5.47		3.06 / 10.13		3.43 / 11.71		3.43 / 11.71	
	With Basement	3.30 / 8.14	3.83 / 7.95	3.30 / 8.14		3.30 / 15.10		3.61 / 17.37		3.61 / 17.37	
	With Enclosure <sup>5</sup>	3.30 / 9.59	3.83 / 9.35	3.30 / 9.59		3.30 / 16.82		3.61 / 19.40		3.61 / 19.40	
	Elevated on Crawlspac	3.06 / 5.47	3.83 / 9.36	3.06 / 5.47		3.06 / 10.13		3.43 / 11.71		3.43 / 11.71	
	Non-Elevated with Subgrade Crawlspac	3.06 / 5.47	3.83 / 7.95	3.06 / 5.47		3.06 / 10.13		3.43 / 11.71		3.43 / 11.71	
	Manufactured (Mobile) Home <sup>6</sup>	3.06 / 17.17	3.83 / 9.35					3.43 / 33.05		3.43 / 33.05	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				3.83 / 7.95		3.83 / 7.95		6.68 / 20.51		6.68 / 20.51
	Enclosure & Above <sup>8</sup>				3.83 / 9.35		3.83 / 9.35		6.68 / 22.18		6.68 / 22.18
	Lowest Floor Only – Above Ground Level				3.83 / 9.35		3.83 / 9.35		6.68 / 18.56		6.68 / 18.56
	Lowest Floor Above Ground Level and Higher Floors				3.83 / 8.21		3.83 / 8.21		6.68 / 16.04		6.68 / 16.04
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73		.57 / .73
	Manufactured (Mobile) Home <sup>6</sup>								6.68 / 30.89		6.68 / 30.89

#### FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS <sup>4</sup>		OTHER NON-RESIDENTIAL <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30		1.04 / .30	
	With Basement	1.23 / .42	1.89 / .62	1.23 / .42		1.32 / .42		1.32 / .42		1.32 / .42	
	With Enclosure <sup>5</sup>	1.23 / .46	1.89 / .70	1.23 / .46		1.32 / .46		1.32 / .46		1.32 / .46	
	Elevated on Crawlspac	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30		1.04 / .30	
	Non-Elevated with Subgrade Crawlspac	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30		1.04 / .30	
	Manufactured (Mobile) Home <sup>6</sup>	1.10 / .54	1.69 / .53					1.32 / .58		1.32 / .58	
CONTENTS LOCATION	Basement & Above <sup>7</sup>				2.13 / .80		2.13 / .80		2.18 / .87		2.18 / .87
	Enclosure & Above <sup>8</sup>				2.13 / .91		2.13 / .91		2.18 / 1.01		2.18 / 1.01
	Lowest Floor Only – Above Ground Level				1.69 / .84		1.69 / .84		1.35 / .62		1.35 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.69 / .53		1.69 / .53		1.35 / .43		1.35 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>6</sup>								1.18 / .75		1.18 / .75

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 Before You Start 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; refer to Appendix L: Definitions in this manual.
7. Includes subgrade crawlspace.
8. Includes crawlspace.



## Appendix J: Rate Tables

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

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

#### FIRM ZONES A99, B, C, X

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>1</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	With Basement	1.23 / .42	1.89 / .62	1.23 / .42		1.32 / .42		1.32 / .42	
	With Enclosure <sup>2</sup>	1.23 / .46	1.89 / .70	1.23 / .46		1.32 / .46		1.32 / .46	
	Elevated on Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	Non-Elevated with Subgrade Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	Manufactured (Mobile) Home <sup>3</sup>	1.10 / .54	1.69 / .53					1.32 / .58	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				2.13 / .80		2.13 / .80		2.18 / .87
	Enclosure & Above <sup>5</sup>				2.13 / .91		2.13 / .91		2.18 / 1.01
	Lowest Floor Only – Above Ground Level				1.69 / .84		1.69 / .84		1.35 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.69 / .53		1.69 / .53		1.35 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								1.18 / .75

#### FIRM ZONE D

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>1</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	3.11 / .28	1.39 / .29	3.11 / .22		2.66 / .46		2.66 / .46	
	With Basement	***	***	***		***		***	
	With Enclosure <sup>2</sup>	***	***	***		***		***	
	Elevated on Crawlspace	3.11 / .28	1.39 / .29	3.11 / .22		2.66 / .46		2.66 / .46	
	Non-Elevated with Subgrade Crawlspace	3.11 / .28	1.39 / .29	3.11 / .22		2.66 / .46		2.66 / .46	
	Manufactured (Mobile) Home <sup>3</sup>	3.58 / .85	1.83 / .41					3.26 / 1.70	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				***		***		***
	Enclosure & Above <sup>5</sup>				***		***		***
	Lowest Floor Only – Above Ground Level				1.50 / .29		1.50 / .29		1.33 / .23
	Lowest Floor Above Ground Level and Higher Floors				1.12 / .18		1.12 / .18		1.10 / .22
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								1.77 / .52

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

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

- For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start 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; refer to Appendix L: Definitions in this manual.
- Includes subgrade crawlspace.
- Includes crawlspace.
- Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: 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.

## Appendix J: Rate Tables

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

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

#### FIRM ZONES AE, A1–A30 — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MANUFACTURED (MOBILE) HOME <sup>6,7</sup>	
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>8</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>8</sup>
+4	.30 / .08	.27 / .13	.26 / .08	.21 / .08	.24 / .08	.20 / .08	.32 / .16	.30 / .29
+3	.34 / .09	.31 / .16	.30 / .08	.24 / .08	.27 / .08	.23 / .09	.36 / .18	.34 / .33
+2	.49 / .11	.45 / .20	.42 / .08	.35 / .08	.32 / .08	.28 / .10	.52 / .23	.50 / .44
+1	.92 / .16	.82 / .31	.76 / .08	.63 / .10	.46 / .08	.36 / .12	.99 / .39	.93 / .76
0	2.13 / .25	1.85 / .52	1.67 / .08	1.38 / .14	.68 / .08	.58 / .14	2.30 / .68	2.11/1.34
–1	5.18 / .33	4.43 / .70	4.15 / .08	3.41 / .15	1.15 / .08	.86 / .17	5.60 / 1.06	5.04/2.15
–2 <sup>7</sup>	7.64 / .64	6.65 / 1.36	6.13 / .11	5.03 / .26	***	***	8.31 / 2.05	7.67/4.14
–3 <sup>7</sup>	9.52 / 1.09	8.47 / 2.33	7.83 / .19	6.47 / .48	***	***	10.26 / 3.21	9.66 / 6.42
–4 <sup>7</sup>	11.52 / 1.65	10.44 / 3.48	9.69 / .30	8.08 / .77	***	***	12.31 / 4.51	11.74 / 8.95
–5 <sup>7</sup>	13.05 / 2.22	11.98 / 4.64	11.18 / .48	9.43 / 1.18	***	***	13.82 / 5.69	13.29 / 11.25
–6 <sup>7</sup>	13.44 / 2.75	12.52 / 5.68	11.78 / .73	10.10 / 1.72	***	***	14.14 / 6.50	13.71 / 12.79
–7 <sup>7</sup>	13.84 / 3.21	13.00 / 6.58	12.31 / .98	10.68 / 2.23	***	***	14.48 / 7.14	14.11 / 14.01
–8 <sup>7</sup>	14.12 / 3.63	13.35 / 7.39	12.68 / 1.25	11.13 / 2.78	***	***	14.50 / 7.61	14.15 / 14.92
–9 <sup>7</sup>	14.14 / 3.96	13.41 / 8.01	12.75 / 1.52	11.30 / 3.30	***	***	14.52 / 7.86	14.18 / 15.38
–10 <sup>7</sup>	14.15 / 4.24	13.46 / 8.54	12.79 / 1.78	11.45 / 3.81	***	***	14.54 / 7.96	14.21/15.55
–11 <sup>7</sup>	14.16 / 4.71	13.51 / 9.43	12.83 / 2.13	11.60 / 4.49	***	***	14.56 / 8.41	14.24 / 16.40
–12 <sup>7</sup>	14.17 / 5.08	13.56 / 10.13	13.07 / 2.42	11.91 / 5.06	***	***	14.58 / 8.72	14.27 / 17.00
–13 <sup>7</sup>	14.18 / 5.34	13.70 / 10.63	13.22 / 2.65	12.09 / 5.49	***	***	14.60 / 8.92	14.41 / 17.37
–14 <sup>7</sup>	14.23 / 5.65	13.79 / 11.23	13.34 / 2.92	12.27 / 6.02	***	***	14.70 / 9.15	14.45 / 17.80
–15 <sup>7</sup>	14.53 / 5.96	14.10 / 11.82	13.65 / 3.16	12.60 / 6.49	***	***	14.89 / 9.43	14.73 / 18.34
–16 <sup>7</sup>	***	***	***	***	***	***	***	***

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in 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; refer to Appendix L: Definitions in 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 Before You Start section of this manual.

\*\*\* Use the SRG manual.



## Appendix J: Rate Tables

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

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

#### FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/Crawlspace <sup>4</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/Crawlspace <sup>4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/Crawlspace <sup>4</sup>		MANUFACTURED (MOBILE) HOME <sup>6,7</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>8</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>8</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .15
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .16
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.36 / .22
+1	.51 / .12	.44 / .12	.39 / .12	.33 / .12	.38 / .12	.22 / .12	.64 / .22	.63 / .34
0	.99 / .12	.88 / .12	.73 / .12	.62 / .12	.38 / .12	.22 / .12	1.23 / .34	1.21 / .53
–1	2.27 / .12	2.02 / .12	1.73 / .12	1.34 / .12	.56 / .12	.22 / .12	2.72 / .43	2.58 / .69
–2 <sup>7</sup>	3.57 / .12	3.10 / .13	2.67 / .12	2.27 / .12	***	***	4.56 / .82	4.38 / 1.31
–3 <sup>7</sup>	4.85 / .20	4.24 / .17	3.67 / .12	3.09 / .12	***	***	6.31 / 1.45	6.13 / 2.25
–4 <sup>7</sup>	6.30 / .34	5.46 / .26	4.83 / .12	4.03 / .15	***	***	8.14 / 2.24	8.00 / 3.45
–5 <sup>7</sup>	7.58 / .52	6.54 / .41	5.90 / .16	4.94 / .24	***	***	9.65 / 3.07	9.55 / 4.72
–6 <sup>7</sup>	8.34 / .75	7.23 / .65	6.66 / .26	5.61 / .39	***	***	10.38 / 3.84	10.34 / 5.91
–7 <sup>7</sup>	8.97 / .99	7.84 / .85	7.29 / .39	6.21 / .56	***	***	10.97 / 4.46	10.98 / 6.90
–8 <sup>7</sup>	9.45 / 1.23	8.33 / 1.10	7.81 / .54	6.73 / .74	***	***	11.36 / 4.98	11.42 / 7.70
–9 <sup>7</sup>	9.68 / 1.44	8.62 / 1.32	8.12 / .69	7.09 / .90	***	***	11.46 / 5.34	11.54 / 8.30
–10 <sup>7</sup>	9.72 / 1.62	8.75 / 1.54	8.28 / .84	7.33 / 1.07	***	***	11.57 / 5.61	11.69 / 8.70
–11 <sup>7</sup>	10.14 / 1.88	9.21 / 1.82	8.76 / 1.02	7.85 / 1.28	***	***	11.68 / 6.11	11.83 / 9.47
–12 <sup>7</sup>	10.46 / 2.08	9.57 / 2.04	9.13 / 1.17	8.25 / 1.46	***	***	11.92 / 6.48	12.09 / 10.02
–13 <sup>7</sup>	10.65 / 2.20	9.80 / 2.21	9.35 / 1.28	8.51 / 1.60	***	***	12.10 / 6.69	12.28 / 10.34
–14 <sup>7</sup>	10.87 / 2.38	10.07 / 2.40	9.63 / 1.41	8.83 / 1.76	***	***	12.23 / 7.00	12.45 / 10.79
–15 <sup>7</sup>	11.19 / 2.52	10.40 / 2.58	9.95 / 1.54	9.18 / 1.90	***	***	12.52 / 7.29	12.75 / 11.23
–16 <sup>7</sup>	***	***	***	***	***	***	***	***

#### FIRM ZONES AE, A1–A30 — CONTENTS RATES

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

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in 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; refer to Appendix L: Definitions in 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 Before You Start section of this manual.

\*\*\* Use the SRG manual.

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

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

**UNNUMBERED ZONE A — WITHOUT  
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>1, 2</sup>**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1–4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>3</sup>	Residential <sup>4</sup>	Non-Residential Business, Other Non-Residential <sup>3, 4</sup>	
+5 or more	.56 / .11	.50 / .19	.32 / .08	.28 / .08	No Base Flood Elevation <sup>5</sup>
+2 to +4	1.62 / .17	1.39 / .35	.77 / .08	.67 / .08	
+1	3.11 / .22	2.66 / .47	1.39 / .10	1.52 / .14	
0 or below	***	***	***	***	
+2 or more	.55 / .10	.49 / .16	.31 / .08	.27 / .09	With Base Flood Elevation <sup>6</sup>
0 to +1	2.58 / .19	2.20 / .36	1.17 / .09	1.02 / .10	
–1	6.08 / .35	5.15 / .67	2.64 / .16	2.32 / .33	
–2 or below	***	***	***	***	
No Elevation Certificate <sup>7</sup>	7.61 / 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 Before You Start 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.**

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

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3,4</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>6</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>6</sup>
0 <sup>7</sup>	6.95 / 1.21	8.39 / 3.19	5.63 / 1.21	6.11 / 2.99	4.86 / 1.21	5.46 / 2.41	10.20 / 1.02	10.20 / .90
-1 <sup>8</sup>	11.12 / 7.46	11.15 / 11.15	11.12 / 7.46	11.12 / 9.13	9.59 / 6.79	10.05 / 9.27	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>3</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>3</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>3</sup>		MANUFACTURED (MOBILE) HOME <sup>5</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>6</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>6</sup>
0 <sup>7</sup>	4.64 / 2.35	4.58 / 4.64	4.47 / 2.19	4.47 / 4.47	3.16 / 1.94	3.16 / 2.03	4.64 / 2.65	4.82 / 5.77
-1 <sup>8</sup>	9.79 / 7.34	9.61 / 12.11	5.97 / 5.97	6.83 / 7.64	3.73 / 1.99	5.97 / 2.95	***	***
-2	***	***	***	***	***	***	***	***

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

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

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use Appendix C: 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. Refer to instructions in the How to Write 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; refer to Appendix L: Definitions in this manual.
6. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start 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**

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

ANNUAL RATES PER \$100 OF COVERAGE

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

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>2</sup>	ELEVATED BUILDINGS FREE OF OBSTRUCTION <sup>3</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+4 or more	.88	.89	1.47	1.79	2.41
+3	.96	.96	1.74	2.14	2.85
+2	1.39	1.45	2.12	2.58	3.35
+1	1.88	1.94	2.60	3.10	3.91
0	2.44	2.56	3.19	3.74	4.59
-1	3.18	3.30	3.92	4.53	5.43
-2	4.01	4.14	4.74	5.47	6.50
-3	4.92	5.09	5.67	6.47	7.66
-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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
2. Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.
3. FREE OF OBSTRUCTION – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
  - (1) Insect screening, provided that no additional supports are required for the screening; or
  - (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
  - (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
  - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
  - (5) Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
4. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start section of this manual.
5. These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. Refer to the Replacement Cost Ratio subsection in the How to Write section for more details.

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

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

**1981 POST-FIRM V1–V30, VE ZONE NON-ELEVATED BUILDINGS**

<b>SUBMIT FOR RATING</b>
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**1981 POST-FIRM UNNUMBERED V ZONE**

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

ANNUAL RATES PER \$100 OF COVERAGE

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

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>3</sup>	ELEVATED BUILDINGS WITH OBSTRUCTION <sup>4</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential Business, Other Non-Residential <sup>5</sup>	Replacement Cost Ratio .75 or More <sup>6</sup>	Replacement Cost Ratio .50 to .74 <sup>6</sup>	Replacement Cost Ratio Under .50 <sup>6</sup>
+4 or more	1.19	1.27	2.20	2.76	3.85
+3	1.26	1.34	2.65	3.34	4.63
+2	1.70	1.82	3.17	3.97	5.40
+1	2.14	2.37	3.73	4.59	6.11
0	2.78	3.09	4.33	5.24	6.80
–1 <sup>7</sup>	3.63	3.98	4.89	5.82	7.41
–2 <sup>7</sup>	4.52	4.67	5.57	6.54	8.14
–3 <sup>7</sup>	5.37	5.56	6.44	7.47	9.10
–4 or below <sup>7</sup>	***	***	***	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write 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). Refer to Elevated Buildings – Post-FIRM V-Zone Construction in the How to Write section for more details.
5. For further guidance on Non-Residential Business and Other Non-Residential occupancies, refer to the Before You Start 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. Refer to the Replacement Cost Ratio subsection in the How to Write 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**

<b>SUBMIT FOR RATING</b>
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### RATE TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES<sup>1</sup> NOT ELEVATION-RATED RATES

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

#### PRE-FIRM RATES<sup>2</sup>

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	With Basement	1.23 / .42	1.89 / .62	1.23 / .42		1.32 / .42		1.32 / .42	
	With Enclosure	1.23 / .46	1.89 / .70	1.23 / .46		1.32 / .46		1.32 / .46	
	Elevated on Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	Non-Elevated with Subgrade Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	Manufactured (Mobile) Home <sup>4</sup>	1.10 / .54	1.69 / .53					1.32 / .58	
CONTENTS LOCATION	Basement & Above				2.13 / .80		2.13 / .80		2.18 / .87
	Enclosure & Above				2.13 / .91		2.13 / .91		2.18 / 1.01
	Lowest Floor Only – Above Ground Level				1.69 / .84		1.69 / .84		1.35 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.69 / .53		1.69 / .53		1.35 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.18 / .75

#### POST-FIRM RATES

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL BUSINESS, OTHER NON-RESIDENTIAL <sup>3</sup>	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	With Basement	1.23 / .42	1.89 / .62	1.23 / .42		1.32 / .42		1.32 / .42	
	With Enclosure	1.23 / .46	1.89 / .70	1.23 / .46		1.32 / .46		1.32 / .46	
	Elevated on Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	Non-Elevated with Subgrade Crawlspace	1.10 / .30	1.69 / .53	1.10 / .30		1.04 / .30		1.04 / .30	
	Manufactured (Mobile) Home <sup>4</sup>	1.10 / .54	1.69 / .53					1.32 / .58	
CONTENTS LOCATION	Basement & Above				2.13 / .80		2.13 / .80		2.18 / .87
	Enclosure & Above				2.13 / .91		2.13 / .91		2.18 / 1.01
	Lowest Floor Only – Above Ground Level				1.69 / .84		1.69 / .84		1.35 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.69 / .53		1.69 / .53		1.35 / .43
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>4</sup>								1.18 / .75

- Properties in AR zones may be eligible for the PRP. Refer to the PRP section in the How to Write 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 Before You Start section of this manual.
- Manufactured (Mobile) Homes include travel trailers that meet the definition of a building; refer to Appendix L: Definitions in this manual.

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

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

#### FIRM ZONES AR AND AR DUAL ZONES<sup>1</sup> — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>2</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>2</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>2</sup>		MANUFACTURED (MOBILE) HOME <sup>3</sup>	
	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>4</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>4</sup>	1-4 Family	Other Residential, Non-Residential Business, Other Non-Residential <sup>4</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>4</sup>
+4	.30 / .08	.27 / .13	.26 / .08	.21 / .08	.24 / .08	.20 / .08	.32 / .16	.30 / .28
+3	.34 / .09	.31 / .16	.30 / .08	.24 / .08	.27 / .08	.23 / .09	.36 / .18	.34 / .29
+2	.49 / .11	.45 / .20	.42 / .08	.35 / .08	.32 / .08	.28 / .10	.52 / .23	.50 / .40
+1	.92 / .16	.82 / .31	.76 / .08	.63 / .10	.46 / .08	.36 / .12	.99 / .30	.93 / .58
0	1.10 / .30	1.04 / .32	1.10 / .30	1.04 / .30	.68 / .08	.58 / .14	1.10 / .30	1.32 / .58
-1 <sup>5</sup>	SEE FOOTNOTE 5							

#### FIRM ZONES AR AND AR DUAL ZONES<sup>1</sup> — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>2</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>2</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>2</sup>		MANUFACTURED (MOBILE) HOME <sup>3</sup>	
	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Residential	Non-Residential Business, Other Non-Residential <sup>4</sup>	Single Family	Non-Residential Business, Other Non-Residential <sup>4</sup>
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.23 / .15
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.27 / .16
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.36 / .22
+1	.51 / .12	.44 / .12	.39 / .12	.33 / .12	.38 / .12	.22 / .12	.64 / .22	.63 / .34
0	.99 / .12	.88 / .12	.73 / .12	.62 / .12	.38 / .12	.22 / .12	1.23 / .34	1.18 / .55
-1 <sup>5</sup>	SEE FOOTNOTE 5							

#### FIRM ZONES AR AND AR DUAL ZONES<sup>1</sup> — CONTENTS RATES

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

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

### RATE 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	\$56	\$49	\$56	\$49
	A99, B, C, X, D	All Pre-FIRM	N/A	\$8	\$6	\$8	\$6
Table 3A	A99, B, C, and X	All Pre-FIRM and Post-FIRM	N/A	\$8	\$6	\$8	\$6
	AO, AH, and D	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A	\$8	\$6	\$8	\$6
Table 3B	AE, A1-A30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$8	\$6	\$8	\$6
		Post-FIRM Non-Elevated; Pre-FIRM Non-Elevated or Elevated with full enclosure	< -1	\$45	\$34	\$45	\$34
		Post-FIRM Elevated; Pre-FIRM Elevated, partial or no enclosure	< -1	\$12	\$9	\$12	\$9
Table 3C	Unnumbered A	All Post-FIRM without basement/enclosure or All Pre-FIRM Optional Rating	N/A (All)	\$8	\$6	\$8	\$6
Table 3D	('75-'81) VE, V1-V30	All Post-FIRM and Pre-FIRM Optional Rating	> -2	\$33	\$25	\$33	\$25
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	\$21	\$16	\$21	\$16
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	\$21	\$16	\$21	\$16
Table 4	AR and AR Dual	All (rated without elevation)	N/A	\$8	\$6	\$8	\$6
Table 5	AR and AR Dual	All (rated with elevation)	> -1	\$8	\$6	\$8	\$6
Table 6	A, AE, A1-A30, AO, AH, V, VE, V1-V30	All Tentative Rate	N/A	\$8	\$6	\$8	\$6

#### 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 Before You Start section of this manual.



## V. Mortgage Portfolio Protection Program Rates

### MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) <sup>1, 2</sup>

ZONE	MPPP RATES PER \$100 OF BUILDING COVERAGE <sup>3</sup>	MPPP RATES PER \$100 OF CONTENTS COVERAGE <sup>3</sup>	ICC PREMIUM FOR \$30,000 COVERAGE <sup>4, 5</sup>
Emergency Program Community	5.00	5.00	N/A
A Zones – All building & occupancy types, except A99, AR, AR Dual Zones	5.00 / 3.00	5.00 / 3.00	\$56
V Zones – All building & occupancy types	11.00 / 11.00	11.00 / 11.00	\$56
A99 Zone, AR, AR Dual Zones	1.12 / .67	1.42 / .60	\$8

1. Include the Reserve Fund Assessment, Probation Surcharge, Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge, and Federal Policy Fee, if applicable, when calculating the Total Amount Due.
2. MPPP policies are not eligible for Community Rating System premium discounts.
3. For basic and additional insurance limits, refer to the How to Write section of this manual.
4. ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
5. The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

## Appendix J: Rate Tables

### CONDO TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

#### BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM <sup>1, 2, 3</sup>			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	1.24 / .356	1.60 / .854	1.31 / .073	1.31 / .073	1.90 / .340
WITH BASEMENT	1.34 / .475	1.69 / 1.788	1.59 / .097	1.59 / .097	SUBMIT FOR RATE
WITH ENCLOSURE	1.34 / .356	1.69 / .878	1.38 / .073	1.38 / .073	
ELEVATED ON CRAWLSPACE	1.24 / .356	1.60 / .854	1.31 / .073	1.31 / .073	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.24 / .356	1.60 / .854	1.31 / .073	1.31 / .073	

#### CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM <sup>1, 2, 3</sup>			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	1.41 / 1.55	1.81 / 3.72	2.13 / .80	2.13 / .80	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.41 / 1.84	1.81 / 4.37	2.13 / .91	2.13 / .91	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.41 / 1.84	1.81 / 4.37	1.69 / .84	1.69 / .84	1.50 / .29
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.41 / 1.28	1.81 / 3.84	1.69 / .53	1.69 / .53	1.12 / .18
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.38 / .12	.54 / .47	.35 / .12	.35 / .12	.35 / .12

#### BUILDING — A1-A30, AE · POST-FIRM<sup>4</sup>

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4, 5</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4, 5</sup>
+4	.34 / .046	.30 / .046
+3	.39 / .046	.34 / .046
+2	.56 / .046	.40 / .046
+1	1.03 / .062	.56 / .062
0	2.31 / .076	1.44 / .076
-1 <sup>6, 7</sup>	6.10 / .176	3.48 / .150
-2	SUBMIT FOR RATE	

#### CONTENTS — A1-A30, AE · POST-FIRM<sup>4</sup>

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.51 / .12	.39 / .12	.38 / .12	.35 / .12
0	.99 / .12	.73 / .12	.38 / .12	.35 / .12
-1 <sup>6, 7</sup>	2.27 / .33	1.69 / .22	.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 Condo 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 Condo 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 Appendix C: Lowest Floor Guide in this manual 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.

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

**BUILDING**  
**REGULAR PROGRAM PRE-FIRM**

BUILDING TYPE	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	2.63 / .722	3.35 / 1.799	1.31 / .073
WITH BASEMENT	2.78 / 1.017	3.56 / 3.835	1.59 / .097
WITH ENCLOSURE	2.78 / .722	3.56 / 1.857	1.38 / .073
ELEVATED ON CRAWLSPACE	2.63 / .722	3.35 / 1.799	1.31 / .073
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.63 / .722	3.35 / 1.799	1.31 / .073

**CONTENTS**  
**REGULAR PROGRAM PRE-FIRM**

CONTENTS LOCATION	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	2.96 / 3.21	3.83 / 7.82	2.13 / .80
ENCLOSURE/CRAWLSPACE AND ABOVE	2.96 / 3.83	3.83 / 9.20	2.13 / .91
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	2.96 / 3.83	3.83 / 9.20	1.69 / .84
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	2.96 / 2.65	3.83 / 8.10	1.69 / .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 Condo Table 3A, 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 Condo 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.

## Appendix J: Rate Tables

### CONDO 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 BUILDINGS<sup>1</sup>

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>2</sup>	.83 / .056	.47 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>3,8</sup>	2.73 / .091	1.05 / .15

#### POST-FIRM UNNUMBERED A ZONE WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>1,4</sup>

ELEVATION DIFFERENCE	BUILDING	CONTENTS <sup>5</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .070	.32 / .08	NO BASE FLOOD ELEVATION <sup>6</sup>
+2 TO +4	1.74 / .082	.77 / .11	
+1	3.33 / .190	1.39 / .12	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .058	.31 / .08	WITH BASE FLOOD ELEVATION <sup>7</sup>
0 TO +1	2.70 / .082	1.17 / .09	
-1	6.66 / .240	2.64 / .16	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>8</sup>	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.

**CONDO TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES**

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

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

BUILDING TYPE	RATES
No Basement/Enclosure	1.31 / .073
With Basement	1.59 / .097
With Enclosure	1.38 / .073
Elevated on Crawlspace	1.31 / .073
Non-Elevated with Subgrade Crawlspace	1.31 / .073

**CONTENTS – PRE-FIRM<sup>1</sup> AND POST-FIRM NOT ELEVATION-RATED**

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	2.13 / .80
Enclosure/Crawlspace and above	2.13 / .91
Lowest floor only – above ground level	1.69 / .84
Lowest floor above ground level and higher floors	1.69 / .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 <sup>2</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>2</sup>
+4	.34 / .046	.30 / .046
+3	.39 / .046	.34 / .046
+2	.56 / .046	.40 / .046
+1	1.03 / .062	.56 / .062
0	1.31 / .073	1.44 / .076
-1 <sup>3</sup>	SEE FOOTNOTE 3	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.51 / .12	.39 / .12	.38 / .12	.35 / .12
0	.99 / .12	.73 / .12	.38 / .12	.35 / .12
-1 <sup>3</sup>	SEE FOOTNOTE 3			

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

2. Includes subgrade crawlspace.

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

**CONDO TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES<sup>1</sup>**

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

**REGULAR PROGRAM — 1975–1981<sup>2</sup> POST-FIRM CONSTRUCTION<sup>3</sup>  
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 <sup>4, 5</sup>	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4, 5</sup>
0 <sup>6</sup>	6.55 / .384	6.18 / .384
–1 <sup>7</sup>	11.97 / 1.433	9.26 / 1.101
–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 <sup>4</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>4</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 <sup>6</sup>	5.66 / 2.31	5.24 / 2.22	3.23 / 1.96	.56 / .25
–1 <sup>7</sup>	7.93 / 7.48	7.48 / 7.48	3.80 / 2.05	.56 / .25
–2	***	***	***	***

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Refer to instructions in the How to Write section of this manual for V-Zone Optional Rating.
3. For 1981 Post-FIRM construction rating, refer to Condo Table 3A.
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**

<b>SUBMIT FOR RATING</b>
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## Appendix J: Rate Tables

### CONDO TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

#### REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1, 2, 3</sup>

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

FIRM ZONES:		A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	1.01 / 1.00	1.41 / 1.88	1.37 / 2.53	1.81 / 4.65	.81 / .23	1.29 / .40
	WITH BASEMENT	1.11 / 1.23	1.41 / 1.88	1.46 / 4.39	1.81 / 4.39	.88 / .33	1.46 / .49
	WITH ENCLOSURE	1.11 / 1.46	1.41 / 1.88	1.46 / 4.76	1.81 / 4.76	.88 / .37	1.46 / .59
	ELEVATED ON CRAWLSPACE	1.01 / 1.00	1.41 / 1.88	1.37 / 2.53	1.81 / 4.65	.81 / .23	1.29 / .40
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.01 / 1.00	1.41 / 1.88	1.37 / 2.53	1.81 / 4.65	.81 / .23	1.29 / .40

#### REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.81 / .23	1.29 / .40	2.65 / .46	1.50 / .29
	WITH BASEMENT	.88 / .33	1.46 / .49	***	***
	WITH ENCLOSURE	.88 / .37	1.46 / .59	***	***
	ELEVATED ON CRAWLSPACE	.81 / .23	1.29 / .40	2.65 / .46	1.50 / .29
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.81 / .23	1.29 / .40	2.65 / .46	1.50 / .29
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY <sup>4</sup> )			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>5</sup>		.23 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>6, 7</sup>		1.56 / .26		.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 Condo 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 Condo Table 3A 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.

**CONDO TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES  
1–4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES<sup>1</sup>**

(Including Townhouse/Rowhouse)

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

**REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>2, 3, 4</sup>**

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	2.18 / 2.38	3.04 / 4.42	2.92 / 6.04	3.87 / 11.11	.81 / .23	1.29 / .40
	WITH BASEMENT	2.36 / 2.92	3.04 / 3.72	3.12 / 10.46	3.87 / 10.45	.88 / .33	1.46 / .49
	WITH ENCLOSURE	2.36 / 3.48	3.04 / 3.81	3.12 / 11.41	3.87 / 11.39	.88 / .37	1.46 / .59
	ELEVATED ON CRAWLSPACE	2.18 / 2.38	3.04 / 4.42	2.92 / 6.04	3.87 / 11.11	.81 / .23	1.29 / .40
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.18 / 2.38	3.04 / 4.42	2.92 / 6.04	3.87 / 11.11	.81 / .23	1.29 / .40

1. For additional guidance, refer to Appendix I: Severe Repetitive Loss Properties in 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 Condo Table 3A, Pre-FIRM Subsidized Rate Ineligibility Determination, to confirm whether Pre-FIRM subsidized rates can be used.
3. Refer to Condo Table 3A, 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.



**CONDO TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES**  
**PRE-FIRM SUBSTANTIAL IMPROVEMENT ON OR AFTER APRIL 1, 2015<sup>1, 2, 3</sup>**  
 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
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	2.15 / 2.10	2.96 / 3.97	2.88 / 5.38	3.83 / 9.89	.81 / .23	1.29 / .40
	WITH BASEMENT	2.29 / 2.59	2.96 / 3.31	3.08 / 9.29	3.83 / 9.29	.88 / .33	1.46 / .49
	WITH ENCLOSURE	2.29 / 3.08	2.96 / 3.41	3.08 / 10.12	3.83 / 10.12	.88 / .37	1.46 / .59
	ELEVATED ON CRAWLSPACE	2.15 / 2.10	2.96 / 3.97	2.88 / 5.38	3.83 / 9.89	.81 / .23	1.29 / .40
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	2.15 / 2.10	2.96 / 3.97	2.88 / 5.38	3.83 / 9.89	.81 / .23	1.29 / .40

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 Condo Table 3A 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 Condo Table 3A 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.

## CONDO TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES<sup>1</sup>

(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 <sup>2</sup>	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>
+4	.27 / .11	.26 / .08	.21 / .08
+3	.31 / .11	.30 / .08	.24 / .08
+2	.45 / .11	.41 / .08	.35 / .08
+1	.82 / .14	.67 / .08	.50 / .10
0	1.85 / .24	1.67 / .08	.88 / .14
–1 <sup>4</sup>	4.43 / .55	4.15 / .18	1.16 / .15
–2	***	***	***

### FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2</sup>	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.51 / .12	.39 / .12	.38 / .12	.35 / .12
0	.99 / .12	.73 / .12	.38 / .12	.35 / .12
–1 <sup>4</sup>	2.27 / .34	1.73 / .22	.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 Appendix C: 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, refer to the Lowest Floor Determination subsection in Appendix C: Lowest Floor Guide in 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.

**CONDO TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES**

(Including Townhouse/Rowhouse)

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

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

ELEVATION DIFFERENCE	BUILDING	CONTENTS <sup>3</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.56 / .11	.70 / .12	NO BASE FLOOD ELEVATION <sup>4</sup>
+2 TO +4	1.62 / .17	1.20 / .12	
+1	3.11 / .22	2.46 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.55 / .10	.70 / .12	WITH BASE FLOOD ELEVATION <sup>5</sup>
0 TO +1	2.14 / .19	1.87 / .13	
-1	6.08 / .44	4.47 / .17	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>6</sup>	7.61 / 1.30	6.38 / .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 How to Write 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.**

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

(Including Townhouse/Rowhouse)

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

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

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.81 / .23	1.29 / .40
WITH BASEMENT	.88 / .33	1.46 / .49
WITH ENCLOSURE	.88 / .37	1.46 / .59
ELEVATED ON CRAWLSPACE	.81 / .23	1.29 / .40
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.81 / .23	1.29 / .40

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>2</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup>
+4	.27 / .11	.26 / .08	.21 / .08
+3	.31 / .11	.30 / .08	.24 / .08
+2	.45 / .11	.41 / .08	.35 / .08
+1	.81 / .16	.67 / .08	.50 / .10
0	.81 / .23	.81 / .11	.88 / .14
-1 <sup>3</sup>	SEE FOOTNOTE 3		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>2</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.51 / .12	.39 / .12	.38 / .12	.35 / .12
0	.99 / .12	.73 / .12	.38 / .12	.35 / .12
-1 <sup>3</sup>	SEE FOOTNOTE 3			

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

2. Includes subgrade crawlspace.

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

## CONDO TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES<sup>1</sup>

(Including Townhouse/Rowhouse)

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup>
0 <sup>5</sup>	6.73 / 1.24	5.39 / 1.24	4.65 / 1.24
–1 <sup>6</sup>	9.26 / 5.13	9.00 / 5.13	6.42 / 4.66
–2	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>4</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>4</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 <sup>5</sup>	5.66 / 2.31	5.24 / 2.22	3.23 / 1.96	.56 / .25
–1 <sup>6</sup>	7.93 / 7.48	7.48 / 7.48	3.80 / 2.05	.56 / .25
–2	***	***	***	.56 / .25

1. Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use Appendix C: 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. Refer to instructions in the How to Write section for V-Zone Optional Rating.
3. For 1981 Post-FIRM construction rating, refer to Condo 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

**CONDO TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES**

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

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

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>3</sup>	BUILDING RATE	CONTENTS RATE
+4 or more	1.39	.88
+3	1.60	.96
+2	2.17	1.39
+1	2.89	1.88
0	3.55	2.44
-1	4.33	3.18
-2	5.20	4.01
-3	6.09	4.92
-4 or lower	***	***

Rates above are only for elevated buildings.

Use the *Specific Rating Guidelines* manual 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. Refer to instructions in the How to Write 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.

**CONDO TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES**

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE

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

<b>ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE<sup>4</sup></b>	<b>BUILDING RATE</b>	<b>CONTENTS RATE</b>
+4 or more	2.42	1.19
+3	2.75	1.26
+2	3.26	1.70
+1	3.72	2.14
0	4.45	2.78
-1 <sup>5</sup>	5.23	3.63
-2 <sup>5</sup>	6.00	4.52
-3 <sup>5</sup>	6.84	5.37
-4 or lower <sup>5</sup>	***	***

1. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. Refer to instructions in the How to Write 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* manual.
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). Refer to the How to Write 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.

\*\*\*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**

<b>SUBMIT FOR RATING</b>
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**CONDO TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES**

(Including Townhouse/Rowhouse)

**INCREASED COST OF COMPLIANCE (ICC) COVERAGE**All Except Submit-for-Rate Policies<sup>1</sup>

Premiums for \$30,000 ICC Coverage

CONDO RATE TABLE	RATED ZONE	BUILDING TYPE	ELEVATION DIFFERENCE	RCBAP ICC PREMIUM
Table 3A	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM subsidized High Rise (HR) rated without elevation	N/A	\$56
	A99, B, C, and X	All HR	N/A	\$8
	D	Post-FIRM HR No Basement/Enclosure	N/A	\$8
	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All HR full-risk rated with elevation	> -2	\$8
Table 3B	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All HR	N/A	\$56
Table 3C	AO and AH	All Post-FIRM HR No Basement/Enclosure or Pre-FIRM Optional Rating	Any	\$8
	Unnumbered A	Post-FIRM No Basement/Enclosure HR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > -2 with BFE	\$8
Table 3D	AR and AR Dual	All HR rated without elevation	N/A	\$8
	AR and AR Dual	All HR rated with elevation	> -1	\$8
Table 3E	('75-'81) VE, V1-V30	All HR	> -2	\$33
Table 4A	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM LR rated without elevation	N/A	\$56
	A99, B, C, and X	All LR	N/A	\$8
	AO, AH, and D	Post-FIRM LR No Basement/Enclosure or Pre-FIRM Optional Rating	Any	\$8
Table 4B (SRL)	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM subsidized LR rated without elevation	N/A	\$56
Table 4C (substantial improvement)	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM subsidized LR rated without elevation	N/A	\$56
Table 4D	AE, A1-A30	Post-FIRM LR and Pre-FIRM LR Optional Rating	> -2	\$8
Table 4E	Unnumbered A	Post-FIRM No Basement/Enclosure LR and All Pre-FIRM HR Optional Rating	> 0 With no BFE, or > -2 with BFE	\$8
Table 4F	AR and AR Dual	All LR rated without elevation	N/A	\$8
	AR and AR Dual	All LR rated with elevation	> -1	\$8
Table 4G	('75-'81) VE, V1-V30	All LR	> -2	\$33
Table 5A	(Post '81) VE, V1-V30	Post-FIRM LR and LR Elevated no enclosure and Pre-FIRM HR and LR Elevated no enclosure and Post-FIRM '75-'81	> -4	\$21
Table 5B	(Post '81) VE, V1-V30	Post-FIRM LR and LR Elevated with enclosure and Pre-FIRM LR and LR Elevated with enclosure and Post-FIRM '75-'81	> -4	\$21

1. Use the ICC Premium Table contained in the *Specific Rating Guidelines* manual.



**ATTACHMENT C**

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

**EFFECTIVE JANUARY 1, 2020**



**EFFECTIVE JANUARY 1, 2020****PRP TABLE 3A. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>****1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE <sup>2</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>3</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$113
\$ 30,000	\$ 12,000	\$181	\$ 30,000	\$ 12,000	\$150
\$ 50,000	\$ 20,000	\$242	\$ 50,000	\$ 20,000	\$211
\$ 75,000	\$ 30,000	\$291	\$ 75,000	\$ 30,000	\$255
\$100,000	\$ 40,000	\$322	\$100,000	\$ 40,000	\$288
\$125,000	\$ 50,000	\$341	\$125,000	\$ 50,000	\$305
\$150,000	\$ 60,000	\$362	\$150,000	\$ 60,000	\$328
\$200,000	\$ 80,000	\$404	\$200,000	\$ 80,000	\$362
\$250,000	\$100,000	\$436	\$250,000	\$100,000	\$389

**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	\$ 23	\$ 8,000	\$ 45
\$ 12,000	\$ 42	\$ 12,000	\$ 75
\$ 20,000	\$ 79	\$ 20,000	\$118
\$ 30,000	\$ 96	\$ 30,000	\$141
\$ 40,000	\$110	\$ 40,000	\$162
\$ 50,000	\$125	\$ 50,000	\$182
\$ 60,000	\$140	\$ 60,000	\$202
\$ 80,000	\$168	\$ 80,000	\$226
\$100,000	\$197	\$100,000	\$251

**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 How to Write section of this 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, 2020****PRP TABLE 3B. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>****OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$161	\$177	\$192	\$208	\$223	\$236	\$249	\$260	\$273
	\$ 30,000	\$177	\$193	\$209	\$225	\$239	\$253	\$266	\$277	\$290
	\$ 50,000	\$217	\$235	\$251	\$266	\$280	\$294	\$307	\$318	\$331
	\$ 75,000	\$237	\$254	\$270	\$285	\$299	\$313	\$327	\$337	\$350
	\$100,000	\$263	\$280	\$296	\$312	\$327	\$339	\$352	\$364	\$376
	\$125,000	\$270	\$286	\$300	\$316	\$331	\$344	\$358	\$370	\$381
	\$150,000	\$275	\$291	\$307	\$322	\$336	\$350	\$363	\$375	\$387
	\$200,000	\$312	\$329	\$344	\$360	\$374	\$387	\$400	\$411	\$423
	\$250,000	\$332	\$349	\$364	\$380	\$394	\$406	\$420	\$433	\$443
	\$300,000	\$349	\$364	\$379	\$393	\$406	\$419	\$433	\$443	\$455
	\$350,000	\$364	\$380	\$394	\$408	\$421	\$434	\$447	\$457	\$468
	\$400,000	\$379	\$393	\$407	\$422	\$435	\$446	\$460	\$469	\$481
	\$450,000	\$392	\$406	\$420	\$435	\$446	\$458	\$471	\$482	\$492
	\$500,000	\$404	\$418	\$433	\$446	\$457	\$468	\$482	\$492	\$502

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**Without Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$126	\$141	\$153	\$167	\$180	\$191	\$202	\$213	\$223
	\$ 30,000	\$148	\$162	\$174	\$187	\$200	\$211	\$223	\$234	\$243
	\$ 50,000	\$190	\$204	\$216	\$229	\$242	\$254	\$265	\$275	\$285
	\$ 75,000	\$214	\$227	\$240	\$253	\$265	\$276	\$288	\$298	\$308
	\$100,000	\$236	\$249	\$261	\$274	\$286	\$298	\$310	\$319	\$330
	\$125,000	\$244	\$257	\$271	\$281	\$294	\$305	\$315	\$327	\$335
	\$150,000	\$253	\$266	\$279	\$290	\$302	\$313	\$324	\$334	\$344
	\$200,000	\$286	\$298	\$312	\$324	\$335	\$347	\$358	\$366	\$377
	\$250,000	\$303	\$316	\$330	\$342	\$353	\$364	\$375	\$385	\$394
	\$300,000	\$331	\$341	\$353	\$363	\$374	\$385	\$393	\$402	\$412
	\$350,000	\$349	\$358	\$371	\$380	\$390	\$398	\$408	\$417	\$426
	\$400,000	\$365	\$374	\$386	\$394	\$403	\$413	\$422	\$431	\$440
	\$450,000	\$381	\$389	\$398	\$407	\$417	\$425	\$435	\$442	\$453
	\$500,000	\$394	\$401	\$412	\$420	\$427	\$438	\$446	\$454	\$464

**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 How to Write section of this 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, 2020****PRP TABLE 3C. PRP COVERAGE LIMITS AND BASE PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, X, AR, OR A99 ZONES<sup>1</sup>****Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations**  
With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,036	\$1,348	\$1,645	\$1,929	\$2,200	\$2,457	\$2,701	\$2,931	\$3,147	\$3,351
	\$100,000	\$1,486	\$1,797	\$2,094	\$2,378	\$2,648	\$2,905	\$3,149	\$3,380	\$3,595	\$3,798
	\$150,000	\$1,798	\$2,106	\$2,401	\$2,681	\$2,949	\$3,204	\$3,445	\$3,673	\$3,886	\$4,088
	\$200,000	\$1,975	\$2,285	\$2,578	\$2,858	\$3,127	\$3,382	\$3,624	\$3,850	\$4,065	\$4,265
	\$250,000	\$2,101	\$2,409	\$2,704	\$2,983	\$3,252	\$3,506	\$3,747	\$3,974	\$4,190	\$4,391
	\$300,000	\$2,239	\$2,546	\$2,841	\$3,121	\$3,389	\$3,644	\$3,885	\$4,113	\$4,326	\$4,528
	\$350,000	\$2,392	\$2,699	\$2,993	\$3,275	\$3,541	\$3,796	\$4,036	\$4,264	\$4,479	\$4,680
	\$400,000	\$2,492	\$2,799	\$3,093	\$3,374	\$3,641	\$3,897	\$4,137	\$4,364	\$4,578	\$4,780
	\$450,000	\$2,605	\$2,914	\$3,207	\$3,489	\$3,756	\$4,010	\$4,250	\$4,479	\$4,692	\$4,893
	\$500,000	\$2,730	\$3,039	\$3,332	\$3,613	\$3,881	\$4,136	\$4,376	\$4,603	\$4,817	\$5,018

**Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations**  
Without Basement or Enclosure<sup>3</sup>

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	\$ 636	\$ 802	\$ 962	\$1,113	\$1,258	\$1,394	\$1,524	\$1,646	\$1,762	\$1,870
	\$100,000	\$ 868	\$1,034	\$1,192	\$1,344	\$1,488	\$1,625	\$1,756	\$1,878	\$1,993	\$2,102
	\$150,000	\$1,029	\$1,193	\$1,351	\$1,502	\$1,643	\$1,779	\$1,908	\$2,030	\$2,143	\$2,251
	\$200,000	\$1,206	\$1,371	\$1,527	\$1,679	\$1,821	\$1,956	\$2,085	\$2,207	\$2,321	\$2,428
	\$250,000	\$1,325	\$1,490	\$1,646	\$1,797	\$1,940	\$2,075	\$2,203	\$2,326	\$2,439	\$2,546
	\$300,000	\$1,451	\$1,616	\$1,773	\$1,924	\$2,066	\$2,201	\$2,330	\$2,452	\$2,565	\$2,673
	\$350,000	\$1,519	\$1,684	\$1,842	\$1,991	\$2,135	\$2,270	\$2,398	\$2,519	\$2,633	\$2,741
	\$400,000	\$1,595	\$1,759	\$1,916	\$2,066	\$2,209	\$2,345	\$2,473	\$2,595	\$2,709	\$2,816
	\$450,000	\$1,677	\$1,842	\$1,998	\$2,148	\$2,291	\$2,427	\$2,556	\$2,676	\$2,790	\$2,898
	\$500,000	\$1,765	\$1,930	\$2,087	\$2,238	\$2,380	\$2,515	\$2,644	\$2,766	\$2,879	\$2,986

**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	\$155	\$ 50,000	\$378
\$100,000	\$246	\$100,000	\$584
\$150,000	\$332	\$150,000	\$777
\$200,000	\$420	\$200,000	\$978
\$250,000	\$509	\$250,000	\$1,178
\$300,000	\$599	\$300,000	\$1,380
\$350,000	\$688	\$350,000	\$1,581
\$400,000	\$777	\$400,000	\$1,782
\$450,000	\$863	\$450,000	\$1,983
\$500,000	\$952	\$500,000	\$2,185

**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 How to Write section of this 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, 2020****NEWLY MAPPED TABLE 3. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>****1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**

WITH BASEMENT OR ENCLOSURE <sup>2</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>3</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$113
\$ 30,000	\$ 12,000	\$181	\$ 30,000	\$ 12,000	\$150
\$ 50,000	\$ 20,000	\$242	\$ 50,000	\$ 20,000	\$211
\$ 75,000	\$ 30,000	\$291	\$ 75,000	\$ 30,000	\$255
\$100,000	\$ 40,000	\$322	\$100,000	\$ 40,000	\$288
\$125,000	\$ 50,000	\$341	\$125,000	\$ 50,000	\$305
\$150,000	\$ 60,000	\$362	\$150,000	\$ 60,000	\$328
\$200,000	\$ 80,000	\$404	\$200,000	\$ 80,000	\$362
\$250,000	\$100,000	\$436	\$250,000	\$100,000	\$389

**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	\$ 23	\$ 8,000	\$ 45
\$ 12,000	\$ 42	\$ 12,000	\$ 75
\$ 20,000	\$ 79	\$ 20,000	\$118
\$ 30,000	\$ 96	\$ 30,000	\$141
\$ 40,000	\$110	\$ 40,000	\$162
\$ 50,000	\$125	\$ 50,000	\$182
\$ 60,000	\$140	\$ 60,000	\$202
\$ 80,000	\$168	\$ 80,000	\$226
\$100,000	\$197	\$100,000	\$251

**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 How to Write section of this 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, 2020****NEWLY MAPPED TABLE 4. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES  
NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>****OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$161	\$177	\$192	\$208	\$223	\$236	\$249	\$260	\$273
	\$ 30,000	\$177	\$193	\$209	\$225	\$239	\$253	\$266	\$277	\$290
	\$ 50,000	\$217	\$235	\$251	\$266	\$280	\$294	\$307	\$318	\$331
	\$ 75,000	\$237	\$254	\$270	\$285	\$299	\$313	\$327	\$337	\$350
	\$100,000	\$263	\$280	\$296	\$312	\$327	\$339	\$352	\$364	\$376
	\$125,000	\$270	\$286	\$300	\$316	\$331	\$344	\$358	\$370	\$381
	\$150,000	\$275	\$291	\$307	\$322	\$336	\$350	\$363	\$375	\$387
	\$200,000	\$312	\$329	\$344	\$360	\$374	\$387	\$400	\$411	\$423
	\$250,000	\$332	\$349	\$364	\$380	\$394	\$406	\$420	\$433	\$443
	\$300,000	\$349	\$364	\$379	\$393	\$406	\$419	\$433	\$443	\$455
	\$350,000	\$364	\$380	\$394	\$408	\$421	\$434	\$447	\$457	\$468
	\$400,000	\$379	\$393	\$407	\$422	\$435	\$446	\$460	\$469	\$481
	\$450,000	\$392	\$406	\$420	\$435	\$446	\$458	\$471	\$482	\$492
	\$500,000	\$404	\$418	\$433	\$446	\$457	\$468	\$482	\$492	\$502

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS**Without Basement or Enclosure<sup>3</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$126	\$141	\$153	\$167	\$180	\$191	\$202	\$213	\$223
	\$ 30,000	\$148	\$162	\$174	\$187	\$200	\$211	\$223	\$234	\$243
	\$ 50,000	\$190	\$204	\$216	\$229	\$242	\$254	\$265	\$275	\$285
	\$ 75,000	\$214	\$227	\$240	\$253	\$265	\$276	\$288	\$298	\$308
	\$100,000	\$236	\$249	\$261	\$274	\$286	\$298	\$310	\$319	\$330
	\$125,000	\$244	\$257	\$271	\$281	\$294	\$305	\$315	\$327	\$335
	\$150,000	\$253	\$266	\$279	\$290	\$302	\$313	\$324	\$334	\$344
	\$200,000	\$286	\$298	\$312	\$324	\$335	\$347	\$358	\$366	\$377
	\$250,000	\$303	\$316	\$330	\$342	\$353	\$364	\$375	\$385	\$394
	\$300,000	\$331	\$341	\$353	\$363	\$374	\$385	\$393	\$402	\$412
	\$350,000	\$349	\$358	\$371	\$380	\$390	\$398	\$408	\$417	\$426
	\$400,000	\$365	\$374	\$386	\$394	\$403	\$413	\$422	\$431	\$440
	\$450,000	\$381	\$389	\$398	\$407	\$417	\$425	\$435	\$442	\$453
	\$500,000	\$394	\$401	\$412	\$420	\$427	\$438	\$446	\$454	\$464

**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 How to Write section of this 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.

## Appendix J: Rate Tables

**EFFECTIVE JANUARY 1, 2020**

### NEWLY MAPPED TABLE 5. COVERAGE LIMITS AND BASE PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008<sup>1</sup>

#### Non-Residential Business or Other Non-Residential Building and Contents Coverage Combinations With Basement or Enclosure<sup>2</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,036	\$1,348	\$1,645	\$1,929	\$2,200	\$2,457	\$2,701	\$2,931	\$3,147	\$3,351
	\$100,000	\$1,486	\$1,797	\$2,094	\$2,378	\$2,648	\$2,905	\$3,149	\$3,380	\$3,595	\$3,798
	\$150,000	\$1,798	\$2,106	\$2,401	\$2,681	\$2,949	\$3,204	\$3,445	\$3,673	\$3,886	\$4,088
	\$200,000	\$1,975	\$2,285	\$2,578	\$2,858	\$3,127	\$3,382	\$3,624	\$3,850	\$4,065	\$4,265
	\$250,000	\$2,101	\$2,409	\$2,704	\$2,983	\$3,252	\$3,506	\$3,747	\$3,974	\$4,190	\$4,391
	\$300,000	\$2,239	\$2,546	\$2,841	\$3,121	\$3,389	\$3,644	\$3,885	\$4,113	\$4,326	\$4,528
	\$350,000	\$2,392	\$2,699	\$2,993	\$3,275	\$3,541	\$3,796	\$4,036	\$4,264	\$4,479	\$4,680
	\$400,000	\$2,492	\$2,799	\$3,093	\$3,374	\$3,641	\$3,897	\$4,137	\$4,364	\$4,578	\$4,780
	\$450,000	\$2,605	\$2,914	\$3,207	\$3,489	\$3,756	\$4,010	\$4,250	\$4,479	\$4,692	\$4,893
	\$500,000	\$2,730	\$3,039	\$3,332	\$3,613	\$3,881	\$4,136	\$4,376	\$4,603	\$4,817	\$5,018

#### Non-Residential Business or Other Non-Residential Building And Contents Coverage Combinations Without Basement or Enclosure<sup>3</sup>

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	\$ 636	\$ 802	\$ 962	\$1,113	\$1,258	\$1,394	\$1,524	\$1,646	\$1,762	\$1,870
	\$100,000	\$ 868	\$1,034	\$1,192	\$1,344	\$1,488	\$1,625	\$1,756	\$1,878	\$1,993	\$2,102
	\$150,000	\$1,029	\$1,193	\$1,351	\$1,502	\$1,643	\$1,779	\$1,908	\$2,030	\$2,143	\$2,251
	\$200,000	\$1,206	\$1,371	\$1,527	\$1,679	\$1,821	\$1,956	\$2,085	\$2,207	\$2,321	\$2,428
	\$250,000	\$1,325	\$1,490	\$1,646	\$1,797	\$1,940	\$2,075	\$2,203	\$2,326	\$2,439	\$2,546
	\$300,000	\$1,451	\$1,616	\$1,773	\$1,924	\$2,066	\$2,201	\$2,330	\$2,452	\$2,565	\$2,673
	\$350,000	\$1,519	\$1,684	\$1,842	\$1,991	\$2,135	\$2,270	\$2,398	\$2,519	\$2,633	\$2,741
	\$400,000	\$1,595	\$1,759	\$1,916	\$2,066	\$2,209	\$2,345	\$2,473	\$2,595	\$2,709	\$2,816
	\$450,000	\$1,677	\$1,842	\$1,998	\$2,148	\$2,291	\$2,427	\$2,556	\$2,676	\$2,790	\$2,898
	\$500,000	\$1,765	\$1,930	\$2,087	\$2,238	\$2,380	\$2,515	\$2,644	\$2,766	\$2,879	\$2,986

#### 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	\$155	\$ 50,000	\$378
\$100,000	\$246	\$100,000	\$584
\$150,000	\$332	\$150,000	\$777
\$200,000	\$420	\$200,000	\$978
\$250,000	\$509	\$250,000	\$1,178
\$300,000	\$599	\$300,000	\$1,380
\$350,000	\$688	\$350,000	\$1,581
\$400,000	\$777	\$400,000	\$1,782
\$450,000	\$863	\$450,000	\$1,983
\$500,000	\$952	\$500,000	\$2,185

**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 How to Write section of this 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.



**NEWLY MAPPED TABLE 6E. NEWLY MAPPED MULTIPLIER FOR POLICIES EFFECTIVE  
JANUARY 1, 2020 THROUGH DECEMBER 31, 2020**

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	1.550
Jan 2015 - Dec 2015	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.550
Jan 2016 - Dec 2016	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.350
Jan 2017 - Dec 2017	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.170
Jan 2018 - Dec 2018	1. Renewal of a policy written, in its prior term, as a Newly Mapped Policy	1.100
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 Newly Mapped policy 3. Renewal of a policy written, in its prior term, as a PRP	1.000
Jan 2020 - Dec 2020	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 UPDATES**

**EFFECTIVE APRIL 1, 2019**



Summary of the April 2019 TRRP Plan updates (Change 31):

<p>Part 3 – Data Element Requirements – Policy Transactions</p>	<ul style="list-style-type: none"> <li>Added new data elements: Reinstatement SRL Premium, SRL Premium, and SRL Premium – Refunded.</li> <li>Changed page number for data element SRL Property Indicator</li> </ul>
<p>Part 4 - Data Dictionary</p>	<p>Cancellation/Voidance Reason:</p> <ul style="list-style-type: none"> <li>Added reference of data element ‘SRL Premium’ to the following: Premium Refund description paragraph for each TRRP cancellation reason code; Premium Refund calculation case examples; Premium Refund Cancellation chart.</li> </ul> <p>HFIAA/Section-28 Indicator:</p> <ul style="list-style-type: none"> <li>Updated Policy Effective Date range in the Reporting Requirement and ‘NOTE:’ sections.</li> </ul> <p>HFIAA/Section-28 Loss Indicator:</p> <ul style="list-style-type: none"> <li>Updated Policy Effective Date range in the ‘NOTE:’ section.</li> </ul> <p>Reinstatement SRL Premium:</p> <ul style="list-style-type: none"> <li>New data element effective on or after April 1, 2019.</li> </ul> <p>SRL Premium:</p> <ul style="list-style-type: none"> <li>New data element effective on or after April 1, 2019.</li> </ul> <p>SRL Premium - Refunded:</p> <ul style="list-style-type: none"> <li>New data element effective on or after April 1, 2019.</li> </ul> <p>SRL Property Indicator:</p> <ul style="list-style-type: none"> <li>Changed page number.</li> </ul> <p>Total Amount of Insurance – Building:</p> <ul style="list-style-type: none"> <li>For Group Flood Insurance policies, increased limit of coverage issued under IHP to \$34,000, effective October 1, 2017.</li> </ul> <p>Total Amount of Insurance – Contents:</p> <ul style="list-style-type: none"> <li>For Group Flood Insurance policies, increased limit of coverage issued under IHP to \$34,000, effective October 1, 2017.</li> </ul> <p>WYO Reported Original New Business Effective Date:</p> <ul style="list-style-type: none"> <li>Added new bullet to the ‘NOTE:’ section indicating that the date must match the Policy Effective Date reported on the new business TRRP transaction (11A).</li> </ul>
<p>Part 6 - Record Layouts</p>	<ul style="list-style-type: none"> <li>Revised Policy TRRP transaction record layouts to include new data elements SRL Premium, SRL Premium – Refunded and Reinstatement SRL Premium.</li> </ul>

Part 7 - Instructions for Formatting Data Elements and Revising Data Elements Values	<ul style="list-style-type: none"> <li>Added new data elements: Reinstatement SRL Premium, SRL Premium, and SRL Premium – Refunded.</li> </ul>
Appendix C - Error Reporting	<ul style="list-style-type: none"> <li>Added new data elements to the Policy Error record layouts: SRL Premium, NFIP SRL Premium, SRL Premium – Refunded, and NFIP SRL Premium – Refunded.</li> </ul>

**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
Change	30 .....	October 1, 2018
Change	31 .....	April 1, 2019

# I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

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

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

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



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

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Garage - Number of Flood Openings	Y	4-115D	Application - Elevated Buildings
Garage Total Net Area	Y	4-115E	Application - Elevated Buildings
Garage Use Indicator	Y	4-115F	Application - Elevated Buildings
Grandfathering Type Code	Y	4-115G	Application - Community (Grandfathering Information)
HFIAA/Section-28 Indicator	N	4-115H	
HFIAA Surcharge	N	4-115J	
HFIAA Surcharge - Refunded	N	4-115K	
House Worship Indicator	Y	4-115M	Application - All Buildings
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name <sup>3</sup>	Y	4-127	Application - Insured Information
Insured Last Name <sup>3</sup>	Y	4-128	Application - Insured Information
Lender Indicator	Y	4-128A	Application - Insured
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade <sup>1</sup>	N	4-130	Application - Elevation Data

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

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

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

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

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator	Y	4-160	Application - Building
Prior Policy Number	Y	4-160A	Application - New/Renewal/Transfer Box
Probation Surcharge Amount WYO	Y	4-161	Application - Coverage and Rating
Property Beginning Street Number	Y	4-162	Application - Property Location
Property City	Y	4-163	Application - Property Location

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

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

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

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

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



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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Tenant Indicator	Y	4-198B	Application - Building
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Area of Garage Flood Openings	Y	4-201C	Application - Elevated Building
Total Area of Permanent Flood Openings	Y	4-201D	Application - Elevated Building
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Reported Original New Business Effective Date	Y	4-216A	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

## **DATA ELEMENT Cancellation/Voidance Reason**

**ALIAS:** Cancellation/Nullification Reason

**ACRONYM:** WYO (PMF) CAN-REASON

**FILE:** Policy Master (PMF)

Actuarial (APOL)

### **DESCRIPTION:**

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

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

#### **1. Building Sold or Removed.**

TRRP Reason Code: 01

Number of Policy Years Allowed: 5\*

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

#### **Premium Refund:**

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

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

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

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

**2. Contents Sold or Removed.**

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

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

**Premium Refund:**

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-term cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-term. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

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

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

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

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

TRRP Reason Code: 03

Number of Policy Years Allowed: 1

**Premium Refund:**

- Full- N/A
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

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

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

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

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

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

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

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

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

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

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

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

**Premium Refund:**

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

**One-Year:**

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

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

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

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

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

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

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

TRRP Reason Code: 05  
Number of Policy Years Allowed: 1

**Premium Refund:**

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

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

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

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

**Premium Refund:**

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

Cancellation effective date is:

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



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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

TRRP Reason Code: 08

Number of Policy Years Allowed: 1

**Premium Refund:**

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

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

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

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

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

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

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

**Premium Refund:**

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

TRRP Reason Code: 10  
Number of Policy Years Allowed: 1

**Premium Refund:**

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

Cancellation effective date is:

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

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

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

16. **FEMA Letter of Determination with Lender Release.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured (mobile) home is not in an SFHA and insurance is not required. The effective date of the cancellation is the date the cancellation request was received by the insurer. If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including SRL Premium, ICC and Reserve Fund Assessment), and a full refund of Federal Policy Fee, Probation Surcharge and HFIAA Surcharge for the renewed policy term.

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

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

**Premium Refund:**

- Full— Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid- year cancellation.
- Pro-Rata— Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy term that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

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

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

**17. Duplicate Policies from Sources Other Than the NFIP.**

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

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

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

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

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

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

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

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

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

**Premium Refund:**

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

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

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

TRRP Reason Code: 21

Number of Policy Years Allowed: 1

**Premium Refund:**

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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



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

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

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

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

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

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

**Premium Refund:**

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

TRRP Reason Code: 23

Number of Policy Years Allowed: 1

**Premium Refund:**

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

Cancellation effective date is:

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

**Open Claim:** Policy can be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy can be canceled.

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

TRRP Reason Code: 24

Number of Policy Years Allowed: 2

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

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

**Premium Refund:**

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

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

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

**Premium Refund:**

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

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

26. **Duplicate Policy from Source Other Than the NFIP.** This reason code is used to cancel an NFIP policy when a duplicate flood policy has been obtained from a source other than the NFIP. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. The premium will be calculated pro-rata less Federal Policy Fee and Probation Surcharge.

TRRP Reason Code:	26
Number of Policy Years Allowed:	1
Number of Policy Terms Allowed:	1

**Premium Refund:**

- Full- N/A
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium, Reserve Fund Assessment and HFIAA Surcharge).

Cancellation effective date is:

- Effective date of duplicate policy. Use pro-rata refund.
- Prior term-Not Applicable (N/A)

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

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

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

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

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

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

**Premium Refund:**

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

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

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

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

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

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

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

TRRP Reason Code: 50  
Number of Policy Years Allowed: 1

**Premium Refund:**

- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

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

TRRP Reason Code: 52

Number of Policy Years Allowed: 2

**Premium Refund:**

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.



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

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

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

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

**Premium Refund:**

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

Cancellation effective date is:

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

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

**EXAMPLES OF PREMIUM REFUND AND EXPENSE ALLOWANCE CALCULATIONS**

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

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

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

**DATA ELEMENT: Cancellation/Voidance Reason**

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

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

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

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

**Case I: Reasons 3 or 4; for reasons 1, 2, 45, 50, and 52 with cancellation dates 11/1/2015 and after; and reason 26 with cancellation dates 10/1/2018 and after.**

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

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	-44.00
Less HFIAA Surcharge	-00.00
Less Probation Surcharge	-00.00
	<u>\$465.00</u>
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 232.50</u>

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

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

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

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

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

Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentages	<u>x 32.9%</u>
Expense Allowance Returned	\$ 65.80

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

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

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

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

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

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

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

a) Calculation of Refund to Insured:	
Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less HFIAA Surcharge	\$ 00.00
Refund to Insured	<u>\$ 465.00</u>
b) Calculation of Expense Allowance Retained by WYO Company:	
Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less Reserve Fund Assessment	- 40.00
Less HFIAA Surcharge	- 25.00
Less Probation Surcharge	<u>- 00.00</u>
Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	<u>\$ 60.00</u>
c) Calculation of Expense Allowance Returned by WYO Company to NFIP:	
Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less Reserve Fund Assessment	- 40.00
Less HFIAA Surcharge	- 25.00
Less Probation Surcharge	<u>- 00.00</u>
Written Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	<u>\$ 71.60</u>

**Case IV: Reasons 10 and 23**

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

a) No premium refund to Insured	
b) Calculation of Expense Allowance Retained by WYO Company:	
Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	<u>- 25.00</u>
Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 131.60</u>
c) No expense allowance returned to the NFIP	

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

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

**Case V: Reason 24**

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

**Case VI: Reason 25**

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

**Processing Outcomes for Cancellation/Nullification  
Of a Flood Insurance Policy  
Effective 04/01/2019**

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

**DATA ELEMENT:** HFIAA/Section-28 Indicator

**ALIAS:** None

**ACRONYM:** (PMF) HFIAA\_IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

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

**EDIT CRITERIA:** Alpha, acceptable values:

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

**LENGTH:** 1

**DEPENDENCIES:** None

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required for new business (11A), renewals (17A), endorsements (20A) and cancellations (26A) with policy effective dates within October 1, 2013 thru March 31, 2020. Also included are policy correction transactions (23A), policy reinstatement transactions (14A, 15A) and cancellation correction transactions (29A) associated with identified policies affected by HFIAA or Section 28 reunderwriting requirement.

**NOTE:**

- Policies with policy effective dates on or after October 1, 2013 that are not affected by HFIAA will report **blank** in the HFIAA/Section-28 indicator.
- For HFIAA cancel/rewrite transactions reported with HFIAA/Section-28 indicator 'Y', the **policy effective date** must be within October 1, 2013 thru March 31, 2020 - otherwise report **blank** in the HFIAA indicator.
- For HFIAA premium refund endorsements (20A) reported with HFIAA/Section-28 indicator 'Y', the **endorsement effective date** on the 20A must be within October 1, 2013 thru March 31, 2020, if the policy effective date is before October 1, 2013 -**or-** the policy effective date is on or after October 1, 2013.
- HFIAA/Section-28 indicator 'Y' will no longer need to be reported on policies effective April 1, 2020 and after - **blank** will be reported instead.



**DATA ELEMENT:** HFIAA/Section-28 Loss Indicator

**ALIAS:** None

**ACRONYM:** (CMF) HFIAA\_LOSS\_IND

**FILE:** Claims Master (CMF)

**DESCRIPTION:**

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

**EDIT CRITERIA:** Alpha, acceptable values:

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

**LENGTH:** 1

**DEPENDENCIES:** None

**SYSTEM FUNCTION:** Coverage

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

**NOTE:**

- Claim transactions on policies with policy effective dates prior to October 1, 2013 will report **blank**. Claim transactions on policies with policy effective dates on or after October 1 2013 that are not affected by HFIAA will also report **blank** in the HFIAA/Section-28 Loss indicator.
- Claim transactions on policies with policy effective dates within October 1, 2013 thru March 31, 2020 must report 'Y' in the HFIAA/Section-28 Loss indicator if the policy met the criteria for HFIAA or Section 28 requirement. This is related to HFIAA cancel/rewrite transactions on policies with existing claims. The claim must be backed out and resubmitted under the new policy.
- HFIAA/Section-28 Loss indicator 'Y' will no longer need to be reported on claim transactions for those policies effective April 1, 2020 and after - **blank** will be reported instead.

**DATA ELEMENT:** Reinstatement SRL Premium

**ALIAS:** None

**ACRONYM:** (PMF) SRL\_PREM

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that:

(1) reverses a SRL Premium - Refunded amount previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the SRL Premium where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

**EDIT CRITERIA:** Signed numeric in dollars and cents

**LENGTH:** 10 with an implied decimal of two positions

**DEPENDENCIES:** Information is obtained from the  
General Change Endorsement Form.

**SYSTEM FUNCTION:** Premium and Loss Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** SRL Premium

**ALIAS:** None

**ACRONYM:** (PMF) SRL\_PREM

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The amount to be applied to policies designated as Severe Repetitive Loss (SRL) properties. The SRL Premium will be a percent of the premium applied to the premium subtotal after the deductible impact and prior to the ICC fee, CRS discount, Reserve Fund Assessment and HFIAA Surcharge.

**EDIT CRITERIA:** Signed Numeric in whole dollars

**LENGTH:** 8

**DEPENDENCIES:** SRL Property Indicator is 'Y' (Yes)

**SYSTEM FUNCTION:**

**REPORTING REQUIREMENT:** Required for policy terms effective on or after April 1, 2019, where the SRL Property Indicator is 'Y'.

**DATA ELEMENT:** SRL Premium - Refunded

**ALIAS:** None

**ACRONYM:** (PMF) SRL\_PREM\_REFUND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Total SRL Premium - Refunded in dollars and cents on overall coverage for a particular policy term. (See 'Cancellation/Voidance Reason' data element for instructions on how the refund is calculated.)

**EDIT CRITERIA:** Positive numeric in dollars and cents

**LENGTH:** 10 with an implied decimal of two positions

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

**SYSTEM FUNCTION:** Premium and Loss Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** SRL Property Indicator

**ALIAS:** None

**ACRONYM:** (PMF) SRL\_PROP\_IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the property is a Severe Repetitive Loss property.

*This data element was originally named '**Repetitive Loss Target Group Indicator**'.*

**EDIT CRITERIA:** Alpha, acceptable values:

Y - Yes

N - No

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application or NFIP Special Direct Facility.

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

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013, regardless of the New/Rollover/Transfer indicator.

**NOTE:**

- If the SRL Property Indicator is 'Y', the policy must be within the Special Direct Facility (SDF) of the NFIP Direct Servicing Agent.
- If the New/Rollover/Transfer indicator is 'R' or 'Z', the SRL Property Indicator can be reported with blank.

**DATA ELEMENT:** Total Amount of Insurance - Building

**ALIAS:** Building Coverage

**ACRONYM:** (PMF) T-COV-BLD

**FILE:** Policy Master (PMF) Actuarial (APOL)

**DESCRIPTION:**

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

Emergency Program:

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

Regular Program:

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

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

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

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

**PRP/NMP Residential building coverage amounts:**

Single Family, 2-4 Family:

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

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

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

**PRP/NMP Other Residential building coverage amounts:**

Prior to June 1, 2014:

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

Effective on or after June 1, 2014:

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

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

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

**PRP/NMP Non-residential building coverage amounts:**

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

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

Effective on or after May 1, 2008:

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

**Group Flood Insurance Policy (GFIP)**

Effective October 1, 2017, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$34,000.

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

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

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

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

**LENGTH:** 8

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

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required



**DATA ELEMENT:** Total Amount of Insurance - Contents

**ALIAS:** Contents Coverage

**ACRONYM:** (PMF) T-COV-CONT

**FILE:** Policy Master (PMF) Actuarial (APOL)

**DESCRIPTION:**

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

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

Emergency Program:	
Residential	\$ 10,000
Nonresidential	\$100,000
Regular Program:	
Residential	\$100,000
Nonresidential	\$500,000

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

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

**PRP/NMP Residential contents coverage amounts:**

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

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

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

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

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

**DESCRIPTION:** (Cont'd)

**PRP/NMP Non-residential contents coverage amounts:**

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

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

Effective on or after May 1, 2008:

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

**Group Flood Insurance Policy (GFIP)**

Effective October 1, 2017, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$34,000.

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

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

**LENGTH:** 5

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

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** WYO Reported Original New Business Effective Date

**ALIAS:** None

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

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

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

**EDIT CRITERIA:** Numeric, Date Format: YYYYMMDD

**LENGTH:** 8

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

**SYSTEM FUNCTION:** Coverage

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

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

- The Prior Policy Number must not be blank if the New/Rollover/Transfer indicator is not 'N'.
- The Reinstatement Date must be reported if the New/Rollover/Transfer indicator is not 'N' or if the renewal effective date is more than one day after the previous policy year expiration date. For a rollover or transfer, the WYO Reported Original New Business Effective Date and the Reinstatement Date must be the same.
- Policies with a Legacy System Services (LSS) assigned Original New Business Date on after October 1, 2016 where the WYO Reported Original New Business Effective Date does not match the month and day of the Reinstatement Date, Pre-FIRM subsidized and Newly Mapped rates are not available.
- The WYO Reported Original New Business Effective Date must match the Policy Effective Date reported on the new business transaction (11A) when the New/Rollover/Transfer Indicator equals 'N' and the Pre-FIRM SFHA - Prior Policy Indicator equals 'N' or blank.

## 11 New Business

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

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

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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Filler	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576

# 11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670

# 11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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## 15 Policy Reinstatement With Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (15A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspc Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Reinstatement Premium	9	259-267
Risk Rating Method	1	268
Policy Term Indicator	1	269
Premium Payment Indicator	1	270
New/Rollover/Transfer Indicator	1	271
Endorsement Effective Date	8	272-279
Insurance to Value Ratio Indicator	1	280
Elevation Certificate Indicator	1	281
1981 Post-FIRM V Zone Certification Ind.	1	282
Filler	3	283-285

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

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	286-310
Insured First Name	25	311-335
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Filler	5	339-343
Expense Constant	3	344-346
Primary Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE) (Rating Map Info.)	6	364-369
SRL Property Indicator	1	370
Lowest Adjacent Grade	6	371-376
Diagram Number	1	377
Elevation Certification Date	8	378-385
Basic Building Rate WYO	5	386-390
Additional Building Rate WYO	5	391-395
Basic Contents Rate WYO	5	396-400
Additional Contents Rate WYO	5	401-405
ICC Premium WYO	3	406-408
Probation Surcharge Amount WYO	3	409-411
Deductible Percentage WYO	4	412-415
Repetitive Loss ID Number	7	416-422
Reserved for NFIP Use	35	423-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Reinstatement Federal Policy Fee	7	542-548
Additions/Extensions Indicator	1	549
Application Date	8	550-557
Building Purpose Type	1	558
Business Property Indicator	1	559
Enclosure Type	1	560
Number of Elevators	2	561-562
Premium Receipt Date	8	563-570
Property Purchase Date	8	571-578
Property Purchase Indicator	1	579

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
HFIAA/Section-28 Indicator	1	599
Reinstatement HFIAA Surcharge	10	600-609
Agricultural Structure Indicator	1	610
Area Below Elevated Floor - Elevators	1	611
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	612
Area Below Elevated Floor - Garage Indicator	1	613
Area Below Elevated Floor - M/E Indicator	1	614
Area Below Elevated Floor - M/E Value Amount	6	615-620
Area Below Elevated Floor - M/E Value Ind.	1	621
Area Below Elevated Floor - Number of Flood Openings	3	622-624
Area Below Elevated Floor - W/D Indicator	1	625
Area Below Elevated Floor - W/D Value Amount	6	626-631
Area Below Elevated Floor - W/D Value Ind.	1	632
Basement M/E Indicator	1	633
Basement M/E Value Amount	6	634-639
Basement M/E Value Indicator	1	640
Basement W/D Indicator	1	641
Basement W/D Value Amount	6	642-647
Basement W/D Value Indicator	1	648
Building on Federal Land	1	649
Building Purpose Type Percent	2	650-651
Building Walled/Roofed Indicator	1	652
Current Map Date	8	653-660
Elevating Foundation Type	1	661
Enclosure Material Type	1	662
Enclosure Size	6	663-668
Enclosure Use Indicator	1	669
Engineered Flood Openings Indicator	1	670
Entire Building Coverage Indicator	1	671
Flood Openings Indicator	1	672
Floor Below Grade Indicator	1	673
Garage Flood Openings Indicator	1	674
Garage Indicator	1	675
Garage M/E Indicator	1	676
Garage - Number of Flood Openings	3	677-679

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage Total Net Area	6	680-685
Garage Use Indicator	1	686
House of Worship Indicator	1	687
Lender Indicator	1	688
Mandatory Purchase Indicator	1	689
Newly Mapped Date	8	690-697
Non-Profit Entity Indicator	1	698
Pre-Firm SFHA - Community Reinstatement Date	8	699-706
Pre-Firm SFHA - Community Reinstatement Ind.	1	707
Pre-Firm SFHA - Community Suspension Date	8	708-715
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	716
Pre-Firm SFHA - Prior Policy Indicator	1	717
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	718
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	719
Rate Table Code	3	720-722
Rated Map Date	8	723-730
Substantial Improvement Date	8	731-738
Small Business Building Indicator	1	739
Total Area of Flood Openings	6	740-745
Total Area Garage Flood Openings	6	746-751
Pre-FIRM Subsidy Eligibility Indicator	1	752
Newly Mapped Multiplier	5	753-757
Newly Mapped/PRP Base Premium	7	758-764
NAIC Number	5	765-769
Reinstatement Date	8	770-777
Re-underwriting Status	1	778
WYO Reported Original New Business Eff. Date	8	779-786
Reinstatement SRL Premium	10	787-796
Reserved for NFIP Use2	204	797-1000

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## 17 Renewal

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

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

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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680



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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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## 20 Endorsement

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Endorsement Premium Amount	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover/Transfer Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

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

## **20 Endorsement (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

**20 Endorsement (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

## 20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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## 23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Premium (incremental adjustment to Total Calculated Premium or Endorsement Premium)	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover/Transfer Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

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



## 23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

## 23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

### 23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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## 26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA/Section-28 Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
SRL Premium - Refunded	10	74-83
Reserved for NFIP Use	374	84-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

## 29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA/Section-28 Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
SRL Premium - Refunded	10	74-83
Reserved for NFIP Use	374	84-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	500-1000

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

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

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

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

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

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<sup>4</sup>\$¢ - Dollars and Cents  
<sup>5</sup>\$ - Whole Dollars  
<sup>6</sup>\$/100 - Hundreds of Dollars

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Expense of Manufactured (Mobile)				
Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Exterior Water Depth - Appurtenant	R	S	-	S9(4)
Exterior Water Depth - Main	R	S	-	S9(4)
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	\$	S9(5)
Federal Policy Fee - Refunded	I	S	\$¢	S9(5) V99
Final Payment Indicator - Bldg.	R	-	-	X
Final Payment Indicator - Cont.	R	-	-	X
Final Payment Indicator - ICC	R	-	-	X
First Lender City	R	-	-	X(30)
First Lender Loan Number	R	-	-	X(15)
First Lender Name	R	-	-	X(30)
First Lender State	R	-	-	X(2)
First Lender Street Address	R	-	-	X(50)
First Lender ZIP Code	R	-	-	9(9)
Flood Characteristics	R	-	-	X
Flood Openings Indicator	R	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3)
Floodproofed Indicator	R	-	-	X
Floor Below Grade Indicator	R	-	-	X
Foundation Type	R	-	-	XX
Garage Flood Openings Indicator	R	-	-	X
Garage Indicator	R	-	-	X
Garage M/E Indicator	R	-	-	X
Garage - Number of Flood Openings	R	-	-	9(3)
Garage Total Net Area	R	-	-	9(6)
Garage Use Indicator	R	-	-	X
Grandfathering Type Code	R	-	-	X
HFIAA/Section-28 Indicator	R	-	-	X
HFIAA/Section-28 Loss Indicator	R	-	-	X
HFIAA Surcharge	I	S	\$	S9(8)
HFIAA Surcharge - Refunded	I	S	\$¢	S9(8) V99
House of Worship Indicator	R	-	-	X
ICC Actual Expense	R	-	-	9(10)
ICC Claim Indicator	R	-	-	X
ICC Claim Payment	I	S	\$¢	S9(5) V99
ICC Claim Payment Recovery	I	S	\$¢	S9(5) V99
ICC Flood Damage Amount - Prior	R	-	-	9(10)
ICC Mitigation Indicator	R	-	-	X
ICC Premium WYO	R	-	\$	9(3)
ICC Prior Date of Loss	R	-	-	9(8) YYYYMMDD
ICC Property Value - Current	R	-	-	9(10)
ICC Property Value - Prior	R	-	-	9(10)
Insurance to Value Ratio Indicator	R	-	-	X
Insured First Name	R	-	-	X(25)
Insured Last Name	R	-	-	X(25)
Interior Water Depth - Appurtenant	R	S	-	S9(4)
Interior Water Depth - Main	R	S	-	S9(4)
Lender Indicator	R	-	-	X
Location of Contents Indicator	R	-	-	X
Lowest Adjacent Grade	R	S	-	S9(5) V9
Lowest Floor Elevation	R	S	-	S9(5) V9
Mailing City	R	-	-	X(30)
Mailing State	R	-	-	X(2)
Mailing Street Address	R	-	-	X(50)

- <sup>1</sup>R - Replacement Value  
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<sup>5</sup>\$ - Whole Dollars  
<sup>6</sup>\$/100 - Hundreds of Dollars



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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Mailing ZIP Code	R	-	-	9(9)
Mandatory Purchase Indicator	R	-	-	X
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
NAIC Number	R	-	-	9(5)
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8) YYYYMMDD
New Payment Date	Key	-	-	9(8) YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Newly Mapped Date	R	-	-	9(8) YYYYMMDD
Newly Mapped Multiplier	R	-	-	9.999
Newly Mapped/PRP Base Premium	I	S	\$	S9(7)
Non-Profit Entity Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8) YYYYMMDD
Old Payment Date	Key	-	-	9(8) YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Original Construction Date	R	-	-	9(8) YYYYMMDD
Original Submission Month	Key	-	-	9(6) YYYYMM
Payment Date	Key	-	-	9(8) YYYYMMDD
Payment Recovery Date	R	-	-	9(8) YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8) YYYYMMDD
Policy Expiration Date	R	-	-	9(8) YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8) YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Pre-Firm SFHA - Community Reinstatement Date	R	-	-	9(8) YYYYMMDD
Pre-Firm SFHA - Community Reinstatement Indicator	R	-	-	X
Pre-Firm SFHA - Community Suspension Date	R	-	-	9(8) YYYYMMDD
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	R	-	-	X
Pre-FIRM Subsidy Eligibility Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X

<sup>1</sup>R - Replacement Value

<sup>2</sup>I - Incremental Value

<sup>3</sup>S - Signed Data Element

<sup>4</sup>\$¢ - Dollars and Cents

<sup>5</sup>\$ - Whole Dollars

<sup>6</sup>\$/100 - Hundreds of Dollars

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

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

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Reinstatement Date	R	-	-	9(8) YYYYMMDD
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	\$¢	S9(8)V99
Reinstatement HFIAA Surcharge	I	S	\$¢	S9(8)V99
Reinstatement SRL Premium	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
**Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Reserve Fund Assessment	I	S	\$	S9(8)
Reserve Fund Assessment - Refunded	I	S	\$¢	S9(8)V99
Re-underwriting Status	R	-	-	X
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Small Business Building Indicator	R	-	-	X
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8) YYYYMMDD
Special Expense Type	R	-	-	X
SRL Premium	I	S	\$	S9(8)
SRL Premium - Refunded	I	S	\$¢	S9(8)V99
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8) YYYYMMDD
Subsidized Rated Indicator	R	-	-	X
Substantial Improvement Date	R	-	-	9(8) YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X

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

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

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

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

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

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

# RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number (Rating Map Info.)	6	212-217
Map Panel Number (Rating Map Info.)	4	218-221
Map Panel Suffix (Rating Map Info.)	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone (Rating Map Info.)	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/		
Building Type	1	228
Basement/Enclosure/Crawlspc Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible - Building	1	233
Deductible - Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date	8	239-246
Post-FIRM Construction Indicator	1	247
Elevation Difference	4	248-251
Floodproofed Indicator	1	252
Total Amount of Insurance - Building	8	253-260
Total Amount of Insurance - Contents	8	261-268
Total Calculated Premium	7	269-275
Endorsement Premium Amount	7	276-282
Risk Rating Method	1	283
Policy Term Indicator	1	284
New/Rollover/Transfer Indicator	1	285
Insurance to Value Ratio Indicator	1	286
Premium Payment Indicator	1	287

\* Data Elements that are stored only once per policy record - not by policy term.  
The Taxpayer Identification Number has been removed from the TRRP transaction,  
effective May 1, 2008.

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	5	505-509
NFIP Additional Limit Amount of Insurance - Building	8	510-517
NFIP Additional Limit Rate - Building	5	518-522
NFIP Basic Limit Amount of Insurance - Contents	8	523-530
NFIP Basic Limit Rate - Contents	5	531-535
NFIP Additional Limit Amount of Insurance - Contents	8	536-543
NFIP Additional Limit Rate - Contents	5	544-548
NFIP Total Premium Refund*	9	549-557
NFIP CRS Classification Credit Percentage	2	558-559
NFIP Federal Policy Fee	5	560-564
NFIP Federal Policy Fee - Refunded*	7	565-571
NFIP Community Probation Surcharge Amount	3	572-574
NFIP Deductible Discount Percentage	5	575-579

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

**Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.**

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	580-588
NFIP Property ZIP*		9	589-597
NFIP Expense Constant		3	598-600
NFIP Policy Term		1	601
NFIP ICC Premium		7	602-608
NFIP ICC Coverage		5	609-613
NFIP Reserve Fund Assessment - Refunded*		10	614-623
NFIP Reserve Fund Assessment		8	624-631
NFIP HFIAA Surcharge - Refunded*		10	632-641
NFIP HFIAA Surcharge		8	642-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

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

**Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.**



Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Description Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA/Section-28 Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge - Refunded*		10	1153-1162
Agricultural Structure Indicator		1	1163
Area Below Elevated Floor - Elevators		1	1164
Area Below Elevated Floor - Encl Finish Area Ind		1	1165
Area Below Elevated Floor - Garage Indicator		1	1166
Area Below Elevated Floor - M/E Indicator		1	1167

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

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Area Below Elevated Floor - M/E Value Amount	6	1168-1173
Area Below Elevated Floor - M/E Value Indicator	1	1174
Area Below Elevated Floor - Number of Flood Openings	3	1175-1177
Area Below Elevated Floor - W/D Indicator	1	1178
Area Below Elevated Floor - W/D Value Amount	6	1179-1184
Area Below Elevated Floor - W/D Value Indicator	1	1185
Basement M/E Indicator	1	1186
Basement M/E Value Amount	6	1187-1192
Basement M/E Value Indicator	1	1193
Basement W/D Indicator	1	1194
Basement W/D Value Amount	6	1195-1200
Basement W/D Value Indicator	1	1201
Building on Federal Land	1	1202
Building Purpose Type Percent	2	1203-1204
Building Walled/Roofed Indicator	1	1205
Current Map Date	8	1206-1213
Elevating Foundation Type	1	1214
Enclosure Material Type	1	1215
Enclosure Size	6	1216-1221
Enclosure Use Indicator	1	1222
Engineered Flood Openings Indicator	1	1223
Entire Building Coverage Indicator	1	1224
Flood Openings Indicator	1	1225
Floor Below Grade Indicator	1	1226
Garage Flood Openings Indicator	1	1227
Garage Indicator	1	1228
Garage M/E Indicator	1	1229
Garage - Number of Flood Openings	3	1230-1232
Garage Total Net Area	6	1233-1238
Garage Use Indicator	1	1239
House of Worship Indicator	1	1240
Lender Indicator	1	1241
Mandatory Purchase Indicator	1	1242
Newly Mapped Date	8	1243-1250
Non-Profit Entity Indicator	1	1251
Pre-Firm SFHA - Community Reinstatement Date	8	1252-1259
Pre-Firm SFHA - Community Reinstatement Indicator	1	1260
Pre-Firm SFHA - Community Suspension Date	8	1261-1268
Pre-Firm SFHA - Lender Req Under Mandatory Purch Ind	1	1269
Pre-Firm SFHA - Prior Policy Indicator	1	1270
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	1271
Pre-Firm SFHA - Prior Pol Laps Result Comm Susp Ind	1	1272
Rate Table Code	3	1273-1275
Rated Map Date	8	1276-1283
Substantial Improvement Date	8	1284-1291
Small Business Building Indicator	1	1292
Total Area of Flood Openings	6	1293-1298
Total Area Garage Flood Openings	6	1299-1304
Pre-FIRM Subsidy Eligibility Indicator	1	1305
Newly Mapped Multiplier	5	1306-1310
Newly Mapped/PRP Base Premium	7	1311-1317
NFIP Newly Mapped Multiplier	5	1318-1322
NFIP Newly Mapped/PRP Base Premium	7	1323-1329
NAIC Number	5	1330-1334
Reinstatement Date	8	1335-1342
Re-underwriting Status	1	1343
WYO Reported Original New Business Eff. Date	8	1344-1351

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
SRL Premium	8	1352-1359
SRL Premium - Refunded*	10	1360-1369
NFIP SRL Premium	8	1370-1377
NFIP SRL Premium - Refunded*	10	1378-1387
Reserved for NFIP Use2	12	1388-1399

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

**Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.**

# RECORD LAYOUT - COBOL

## Output - Policy Information and Error Extract

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

## 01       Output - Record

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

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

Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Primary-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(7).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

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

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	OP-NFIP-HFIAA-Surcharge-Refund*	PIC S9(8)V99.
05	OP-NFIP-HFIAA-Surcharge	PIC S9(8).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Desc-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Subsidized-Rated-Ind	PIC X(1).
05	OP-Valid-Policy-Ind	PIC X(1).
05	OP-HFIAA-Sec28-Ind	PIC X(1).
05	OP-HFIAA-Surcharge	PIC S9(8).
05	OP-HFIAA-Surch-Refund	PIC S9(10).
05	OP-Agriculture-Struct-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Elevators	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Encl-Fin-Area	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Garage-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-ME-Val-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Num-Fld-Opn	PIC 9(3).
05	OP-Area-Bel-Elev-Flr-WD-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-WD-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-WD-Val-Ind	PIC X(1).
05	OP-Bsmt-ME-Ind	PIC X(1).
05	OP-Bsmt-ME-Val-Amt	PIC 9(6).
05	OP-Bsmt-ME-Val-Ind	PIC X(1).

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

# Record Layout (Cont'd.)

05	OP-Bsmt-WD-Ind	PIC X(1).
05	OP-Bsmt-WD-Val-Amt	PIC 9(6).
05	OP-Bsmt-WD-Val-Ind	PIC X(1).
05	OP-Bldg-Fed-Land	PIC X(1).
05	OP-Bldg-Purp-Type-Pct	PIC 9(2).
05	OP-Bldg-Walled-Roofed-Ind	PIC X(1).
05	OP-Curr-Map-Date	PIC 9(8).
05	OP-Elev-Found-Type	PIC X(1).
05	OP-Encl-Material-Type	PIC X(1).
05	OP-Encl-Size	PIC 9(6).
05	OP-Encl-Use-Ind	PIC X(1).
05	OP-Engineer-Fld-Opn-Ind	PIC X(1).
05	OP-Entirer-Bldg-Cov-Ind	PIC X(1).
05	OP-Flood-Openings-Ind	PIC X(1).
05	OP-Floor-Below-Grade-Ind	PIC X(1).
05	OP-Garage-Fld-Opn-Ind	PIC X(1).
05	OP-Garage-Ind	PIC X(1).
05	OP-Garage-ME-Ind	PIC X(1).
05	OP-Garage-Num-Fld-Opn	PIC 9(3).
05	OP-Garage-Tot-Net-Area	PIC 9(6).
05	OP-Garage-Use-Ind	PIC X(1).
05	OP-House-Worship-Ind	PIC X(1).
05	OP-Lender-Ind	PIC X(1).
05	OP-Mandatory-Purch-Ind	PIC X(1).
05	OP-Newly-Mapped-Date	PIC 9(8).
05	OP-Non-Profit-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Rein-Date	PIC 9(8).
05	OP-Pref-SFHA-Comm-Rein-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Susp-Date	PIC 9(8).
05	OP-Pref-SFHA-Lender-Req-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Policy-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Pol-Lapse-Ind	PIC X(1).
05	OP-Pref-SFHA-Pr-Pol-Laps-Comm-Susp	PIC X(1).
05	OP-Rate-Table-Code	PIC X(3).
05	OP-Rated-Map-Date	PIC 9(8).
05	OP-Substantial-Improve-Date	PIC 9(8).
05	OP-Small-Business-Bldg-Ind	PIC X(1).
05	OP-Total-Area-Flood-Openings	PIC 9(6).
05	OP-Total-Area-Garage-Flood-Opn	PIC 9(6).
05	OP-Pref-Subsidy-Elig-Ind	PIC X(1).
05	OP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NFIP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-NFIP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NAIC-Number	PIC X(5).
05	OP-Reinstatement-Date	PIC 9(8).
05	OP-Reunderwriting-Status	PIC X(1).
05	OP-WYO-Reported-Orig-NB-Eff-Date	PIC 9(8).
05	OP-SRL-Premium	PIC S9(8).
05	OP-SRL-Premium-Refund	PIC S9(8)V99.
05	OP-NFIP-SRL-Prem	PIC S9(8).
05	OP-NFIP-SRL-Prem-Refund	PIC S9(8)V99.
05	OP-Reserved-NFIP-Use2	PIC X(12).

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





Summary of the April 2019 Edit Specifications updates (Change 24):

Part 2 – Edits Dictionary	PL060080: Cancellation/Voidance Reason (revised) Extended policy effective date range to 03/31/2020.
	PL335020: Floor Below Grade Indicator (revised) Added description text referencing specific risk rating methods and New/Rollover/Transfer indicators.
	PL321020: HFIAA/Section-28 Indicator (revised) Extended policy effective date range to 03/31/2020.
	PU250010: Reinstatement SRL Premium (new)
	PL250020: Reinstatement SRL Premium (new)
	PU230010: SRL Premium (new)
	PL230020: SRL Premium (new)
	PL230030: SRL Premium (new)
	PU240010: SRL Premium - Refunded (new)
	PL240020: SRL Premium – Refunded (new)
	PL311010: SRL Property Indicator (revised) Changed page number from 502-A to 502-F due to inclusion of new data element SRL Premium
	PL311020: SRL Property Indicator (revised) Changed page number from 502-B to 502-G due to inclusion of new data element SRL Premium
	PL311030: SRL Property Indicator (revised) Changed page number from 502-C to 502-H due to inclusion of new data element SRL Premium
	PL038075: Total Amount of Insurance - Building (revised) Added new coverage amount 340 ((\$34,000) for Group Flood policies effective October 1, 2017.
	PL039055: Total Amount of Insurance - Contents (revised) Added new coverage amount 340 ((\$34,000) for Group Flood policies effective October 1, 2017.
	PL395030: WYO Reported Original New Business Effective Date Revised Description text. (revised)

# INSTRUCTIONS

## NATIONAL FLOOD INSURANCE PROGRAM

### EDIT SPECIFICATIONS

#### FOR THE WRITE-YOUR-OWN PROGRAM

REVISION 8 ..... MAY 1, 2004

CHANGE 1 ..... MAY 1, 2005

CHANGE 2 ..... OCTOBER 1, 2005

CHANGE 3 ..... MAY 1, 2006

CHANGE 4 ..... MAY 1, 2008

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

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

CHANGE 7 ..... MAY 1, 2010

CHANGE 8 ..... JANUARY 1, 2011

CHANGE 9 ..... OCTOBER 1, 2011

CHANGE 10 ..... MAY 1, 2012

CHANGE 11 ..... OCTOBER 1, 2012

CHANGE 12 ..... JANUARY 1, 2013

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

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

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

CHANGE 16 ..... JANUARY 1, 2015

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

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

CHANGE 19 ..... APRIL 1, 2016

CHANGE 20, 20.1, 20.2 ..... OCTOBER 1, 2016

CHANGE 21 ..... OCTOBER 1, 2017

CHANGE 22 ..... APRIL 1, 2018

CHANGE 23 ..... OCTOBER 1, 2018

CHANGE 24 ..... APRIL 1, 2019

EDIT DICTIONARY

DATA ELEMENT: CANCELLATION/VOIDANCE REASON

EDIT CRITERIA

-----

ORDER: 80

EFFECTIVE: 10/01/2014 REVISED: 04/01/2019 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL060080 ERROR TYPE: CRITICAL

ERROR MESSAGE: CANCELLATION/VOIDANCE REASON DOES NOT CORRESPOND WITH THE  
HFIAA/SECTION-28 INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF HFIAA/SECTION-28 INDICATOR IS 'Y' AND  
POLICY EFFECTIVE DATE IS WITHIN 10/01/2013 THRU 09/30/2014,  
THEN THE CANCELLATION/VOIDANCE REASON MUST BE '25'.

IF HFIAA/SECTION-28 INDICATOR IS 'Y' AND  
POLICY EFFECTIVE DATE IS WITHIN 04/01/2016 THRU 03/31/2020,  
THEN THE CANCELLATION/VOIDANCE REASON MUST BE '22', '24' OR  
'25'.

EDIT DICTIONARY

DATA ELEMENT: FLOOR BELOW GRADE INDICATOR

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: 04/01/2019 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL335020 ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOOR BELOW GRADE INDICATOR DOES NOT CORRESPOND WITH  
ELEVATED BUILDING INDICATOR AND BASEMENT/ENCLOSURE/CRAWLSPACE  
TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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.

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER  
11/01/2015, ONE OF THE FOLLOWING CONDITIONS MUST EXIST  
OTHERWISE ERROR WILL OCCUR.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',  
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' AND  
ELEVATED BUILDING INDICATOR IS 'Y',  
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' AND  
ELEVATED BUILDING INDICATOR IS 'N',  
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'Y'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2' AND  
ELEVATED BUILDING INDICATOR IS 'Y',  
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2' AND  
ELEVATED BUILDING INDICATOR IS 'N',  
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'Y'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3' AND  
ELEVATED BUILDING INDICATOR IS 'Y',  
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'N'.

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '4' AND  
ELEVATED BUILDING INDICATOR IS 'N',  
THEN FLOOR BELOW GRADE INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: HFIAA/SECTION-28 INDICATOR

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 10/01/2014 REVISED: 04/01/2019 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL321020 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

THEN THE POLICY EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU 03/31/2020.

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

THEN THE POLICY EFFECTIVE DATE CAN BE PRIOR TO 10/01/2013 BUT THE  
ENDORSEMENT EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU 03/31/2020

-OR-

THE POLICY EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU 03/31/2020.

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT SRL PREMIUM

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: SRL\_PREM\_REIN

UPDATE: REPLACEMENT

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA

-----

ORDER: 10

EFFECTIVE: 04/01/2019 REVISED: CANCELLED:

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

ERROR CODE: PU250010 ERROR TYPE: CRITICAL

ERROR MESSAGE: REINSTATEMENT SRL PREMIUM MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT SRL PREMIUM

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 04/01/2019 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL250020 ERROR TYPE: CRITICAL

ERROR MESSAGE: REINSTATEMENT SRL PREMIUM DOES NOT MATCH THE  
SRL PREMIUM - REFUNDED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

REINSTATEMENT SRL PREMIUM MUST MATCH THE SRL PREMIUM - REFUNDED ON FILE.

EDIT DICTIONARY

DATA ELEMENT: SRL PREMIUM

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: SRL\_PREM

UPDATE: REPLACEMENT

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA

-----

ORDER: 10

EFFECTIVE: 04/01/2019 REVISED: CANCELLED:

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

ERROR CODE: PU230010 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PREMIUM MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.



EDIT DICTIONARY

DATA ELEMENT: SRL PREMIUM

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 04/01/2019 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL230020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PREMIUM MUST BE A VALID AMOUNT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE SRL PROPERTY INDICATOR IS 'N', THE SRL PREMIUM MUST BE ZERO.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 04/01/2019, THE SRL PREMIUM  
CAN BE REPORTED WITH ZERO REGARDLESS OF THE SRL PROPERTY INDICATOR.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2019 AND  
RISK RATING METHOD IS '7' (PREFERRED RISK), 'R' (NEWLY MAPPED) OR  
'G' (GFIP), THE SRL PREMIUM MUST BE ZERO.

OTHERWISE, FOR NEW BUSINESS AND RENEWAL POLICIES:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2019 AND THE SRL PROPERTY INDICATOR  
IS 'Y', THEN THE SRL PREMIUM MUST BE GREATER THAN ZERO.

EDIT DICTIONARY

DATA ELEMENT: SRL PREMIUM

EDIT CRITERIA

-----

ORDER: 30

EFFECTIVE: 04/01/2019 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL230030 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PREMIUM SUBMITTED BY WYO COMPANY DOES NOT EQUAL  
THE NFIP CALCULATED SRL PREMIUM.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2019  
AND THE SRL PREMIUM FOR THE TYPE OF POLICY DOES NOT  
EQUAL THE SRL PREMIUM CALCULATED BY NFIP, THE SRL PREMIUM  
CANNOT BE PROPERLY DETERMINED.

NOTE:

REFER TO THE FLOOD INSURANCE MANUAL RATING SECTION TO  
DETERMINE THE SRL PREMIUM PERCENTAGE AMOUNT TO BE USED TO  
CALCULATE THE SRL PREMIUM.

EDIT DICTIONARY

DATA ELEMENT: SRL PREMIUM - REFUNDED

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: SRLP\_REFUND

UPDATE: REPLACEMENT

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA

-----

ORDER: 10

EFFECTIVE: 04/01/2019 REVISED: CANCELLED:

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

ERROR CODE: PU240010 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PREMIUM - REFUNDED MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: SRL PREMIUM - REFUNDED

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 04/01/2019 REVISED: CANCELLED:

EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL240020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PREMIUM - REFUNDED AMOUNT DOES NOT MATCH THE NFIP  
CALCULATED SRL PREMIUM - REFUNDED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

SRL PREMIUM - REFUNDED MUST MATCH THE NFIP  
SYSTEM CALCULATED SRL PREMIUM - REFUNDED.

EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: SRL-PROP-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

-----

ORDER: 10

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL311010 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PROPERTY INDICATOR IS NOT A VALID VALUE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/01/2013,  
BLANKS CAN BE REPORTED.

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

OTHERWISE,  
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013, THE SRL  
PROPERTY INDICATOR MUST BE 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

EDIT CRITERIA  
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ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: 06/01/2014 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL311020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL POLICY MUST BE WRITTEN WITH THE SPECIAL DIRECT FACILITY  
(SDF) .

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013:

IF SRL PROPERTY INDICATOR IS 'Y',  
THE POLICY MUST BE WITHIN THE SPECIAL DIRECT FACILITY OF  
THE NFIP DIRECT SERVICING AGENT.

EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

EDIT CRITERIA

-----

ORDER: 30

EFFECTIVE: 10/01/2013 REVISED: 06/01/2014 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PR311030 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PROPERTY INDICATOR SUBMITTED BY WYO COMPANY IS INVALID  
FOR POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE,

SRL PROPERTY INDICATOR CANNOT BE 'Y' - MUST BE 'N' OR BLANK.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

-----

ORDER: 75

EFFECTIVE: 03/01/1995 REVISED: 04/01/2019 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038075 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

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

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

0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,  
262, 272, 282, 288, 303, 299, 302, 314, 319, 324, 329, 330,  
333 OR 340.

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

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

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

IFG GFIP LIMITS:

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



EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

IHP GFIP LIMITS:

BUILDING COVERAGE 250 - EFFECTIVE ON 10/15/02  
BUILDING COVERAGE 256 - EFFECTIVE ON 10/1/03  
BUILDING COVERAGE 262 - EFFECTIVE ON 10/1/04  
BUILDING COVERAGE 272 - EFFECTIVE ON 10/1/05  
BUILDING COVERAGE 282 - EFFECTIVE ON 10/1/06  
BUILDING COVERAGE 288 - EFFECTIVE ON 10/1/07  
BUILDING COVERAGE 303 - EFFECTIVE ON 10/1/08  
BUILDING COVERAGE 299 - EFFECTIVE ON 10/1/09  
BUILDING COVERAGE 302 - EFFECTIVE ON 10/1/10  
BUILDING COVERAGE 314 - EFFECTIVE ON 10/1/11  
BUILDING COVERAGE 319 - EFFECTIVE ON 10/1/12  
BUILDING COVERAGE 324 - EFFECTIVE ON 10/1/13  
BUILDING COVERAGE 329 - EFFECTIVE ON 10/1/14  
BUILDING COVERAGE 330 - EFFECTIVE ON 10/1/15  
BUILDING COVERAGE 333 - EFFECTIVE ON 10/1/16  
BUILDING COVERAGE 340 - EFFECTIVE ON 10/1/17

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

-----

ORDER: 55

EFFECTIVE: 03/01/1995 REVISED: 04/01/2019 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL039055 ERROR TYPE: CRITICAL

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

FAIL EDIT  
UPDATE ACTION:

DESCRIPTION:

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

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

0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,  
262, 272, 282, 288, 303, 299, 302, 314, 319, 324, 329,  
330, 333 OR 340.

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

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

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

IFG GFIP LIMITS:

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

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

IHP GFIP LIMITS:

CONTENTS COVERAGE 250 - EFFECTIVE ON 10/15/02  
CONTENTS COVERAGE 256 - EFFECTIVE ON 10/1/03  
CONTENTS COVERAGE 262 - EFFECTIVE ON 10/1/04  
CONTENTS COVERAGE 272 - EFFECTIVE ON 10/1/05  
CONTENTS COVERAGE 282 - EFFECTIVE ON 10/1/06  
CONTENTS COVERAGE 288 - EFFECTIVE ON 10/1/07  
CONTENTS COVERAGE 303 - EFFECTIVE ON 10/1/08  
CONTENTS COVERAGE 299 - EFFECTIVE ON 10/1/09  
CONTENTS COVERAGE 302 - EFFECTIVE ON 10/1/10  
CONTENTS COVERAGE 314 - EFFECTIVE ON 10/1/11  
CONTENTS COVERAGE 319 - EFFECTIVE ON 10/1/12  
CONTENTS COVERAGE 324 - EFFECTIVE ON 10/1/13  
CONTENTS COVERAGE 329 - EFFECTIVE ON 10/1/14  
CONTENTS COVERAGE 330 - EFFECTIVE ON 10/1/15  
CONTENTS COVERAGE 333 - EFFECTIVE ON 10/1/16  
CONTENTS COVERAGE 340 - EFFECTIVE ON 10/1/17

EDIT DICTIONARY

DATA ELEMENT: WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/2016 REVISED: 04/01/2019 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL395030 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE MUST  
BE REPORTED AND MEET CERTAIN CRITERIA.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2016,  
THE WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE MUST BE  
REPORTED (NO BLANKS OR ZEROS). THE FOLLOWING MUST BE PRESENT:

1. THE PRIOR POLICY NUMBER MUST NOT BE BLANK IF THE  
NEW/ROLLOVER/TRANSFER INDICATOR IS NOT 'N'.
2. IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'T',  
THE WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE  
MUST EQUAL THE REINSTATEMENT DATE.
3. IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N' AND THE  
PRE-FIRM SFHA - PRIOR POLICY INDICATOR IS 'N' OR BLANK,  
THEN THE WYO REPORTED ORIGINAL NEW BUSINESS EFFECTIVE DATE  
MUST EQUAL THE POLICY EFFECTIVE DATE ON THE NEW BUSINESS  
TRANSACTION (11A).

**ATTACHMENT E**

**DECLARATIONS PAGE REQUIREMENTS**  
**EFFECTIVE APRIL 1, 2019**

**Effective April 1 2019, WYO Companies and the NFIP Direct Servicing Agent are required to print the following information on each flood policy declarations page (including new business, renewal, and endorsement). See new requirement on page 4.**

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

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

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



<b>Data Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
ICC Premium	Indicate the ICC premium amount.
CRS Premium Discount	Indicate the CRS Premium discount amount.
Reserve Fund Premium	Indicate the reserve premium amount. If zero, indicate zero.
Probation Surcharge	Indicate the probation surcharge amount if applicable.
Federal Policy Fee	Indicate the Federal Policy Fee amount.
Total Premium Paid	Indicate the total premium paid (submitted premium).
Annual Premium/Endorsement Premium	Indicate the calculated annual premium and/or endorsement premium.
Coverage Limitations (for buildings with basement or enclosure or crawlspace or subgrade crawlspace)	Print the following: "Coverage Limitations May Apply. See Your Policy Form for Detail."
Clear Communication of Risk	Print the following: "Refer to <a href="http://www.fema.gov/cost-of-flood">www.fema.gov/cost-of-flood</a> for more information about flood risk and policy rating."