A summary of the April 2015 Edit Specifications updates (Change 17.2) is as follows:

Cover Sheet	Added 'Change 17.2' for April 1, 2015			
Part 1 (1.2) - Instructions	New and Revised Edits effective April 1, 2015			
Part 2 -	PL029040:	Deductible - Building	(revised)	
Edits Dictionary	PL029050:	Deductible - Building	(revised)	
	PL029070:	Deductible - Building	(new)	
	PL030030:	Deductible - Contents	(revised)	
	PL030040:	Deductible - Contents	(revised)	
	PL030070:	Deductible - Contents	(new)	
	PL036100:	Elevation Difference	(new)	
	PU325010:	HFIAA Surcharge	(renamed from	n PU320010)
	PL325020:	HFIAA Surcharge	(renamed from	n PL320020)
	PL325030:	HFIAA Surcharge	(renamed from	n PL320030)
	PU310030:	Reserve Fund Assessment		(new)
	PL041040:	Risk Rating Method		(revised)
	PL038050:	Total Amount of Insurance -	Building	(revised)

# INSTRUCTIONS

# NATIONAL FLOOD INSURANCE PROGRAM

# EDIT SPECIFICATIONS

# FOR THE WRITE-YOUR-OWN PROGRAM

# MAY 1, 2004

REVISION	8	MAY 1, 2004
CHANGE	1	MAY 1, 2005
CHANGE	2	OCTOBER 1, 2005
CHANGE	3	MAY 1, 2006
CHANGE	4	MAY 1, 2008
CHANGE	5 (REVISED)	MAY 1, 2008
CHANGE	6, 6.1	OCTOBER 1, 2009
CHANGE	7	MAY 1, 2010
CHANGE	8	JANUARY 1, 2011
CHANGE	9	OCTOBER 1, 2011
CHANGE	10	MAY 1, 2012
CHANGE	11	OCTOBER 1, 2012
CHANGE	12	JANUARY 1, 2013
CHANGE	13, 13.1, 13.2, 13.3	OCTOBER 1, 2013
CHANGE	14, 14.1	JUNE 1, 2014
CHANGE	15, 15.1	OCTOBER 1, 2014
CHANGE	16	JANUARY 1, 2015
CHANGE	17, 17.1, 17.2	APRIL 1, 2015

# NEW AND REVISED EDITS EFFECTIVE APRIL 1, 2015

DATA ELEMENT	ORDER	ERROR CODE
DEDUCTIBLE - BUILDING	40	PL029040
	50	PL029050
	70	PL029070
DEDUCTIBLE - CONTENTS	30	PL030030
	40	PL030040
	70	PL030070
ELEVATION DIFFERENCE	100	PL036100
HFIAA SURCHARGE	10	PU325010
	20	PL325020
	30	PL325030
RESERVE FUND ASSESSMENT	30	PU310030
RISK RATING METHOD	40	PL041040
TOTAL AMOUNT OF INSURANCE - BUILDING	50	PL038050

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

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

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

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

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

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

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

DATA ELEMENT: DEDUCTIBLE - BUILDING

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

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

#### DEDUCTIBLE OPTIONS \_\_\_\_\_

A = \$10,000

B = \$15,000

C = \$20,000

D = \$25,000

E = \$50,000

### 5. FOR ALL POLICIES:

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

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

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

IF NEW, RENEWAL, OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 4/1/2015, DEDUCTIBLE-BUILDING CAN BE REPORTED AS (CODE 'A' - \$10,000).

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

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

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 01/01/1989 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029050 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS INVALID FOR NEWLY MAPPED OR PREFERRED RISK POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009 AND RISK RATING METHOD IS '7', MUST BE '0' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND RISK RATING METHOD IS '7', MUST BE '1' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND RISK RATING METHOD IS 'P' OR 'Q', MUST BE '1' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '7' OR 'R' AND TOTAL AMOUNT OF INSURANCE - BUILDING IS \$100,000 OR LESS, THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '7' OR 'R' AND TOTAL AMOUNT OF INSURANCE - BUILDING IS OVER \$100,000, THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029070 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS INVALID FOR MPPP POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '9', AND TOTAL AMOUNT OF INSURANCE - BUILDING IS \$100,000 OR LESS, THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '9', AND TOTAL AMOUNT OF INSURANCE - BUILDING IS OVER \$100,000, THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030030 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

IF TOTAL AMOUNT OF INSURANCE - CONTENTS IS GREATER THAN ZERO, MUST BE  $\,^{\prime}\,0\,^{\prime}\,.$ 

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

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

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

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

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

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

DATA ELEMENT: DEDUCTIBLE - CONTENTS

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

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

# DEDUCTIBLE OPTIONS

A = \$10,000

B = \$15,000

C = \$20,000

D = \$25,000

E = \$50,000

### 5. FOR ALL POLICIES:

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

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

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

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

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

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

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 01/01/1989 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS INVALID FOR NEWLY MAPPED OR PREFERRED RISK POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

## DESCRIPTION:

IF POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009 AND RISK RATING METHOD IS '7', MUST BE '0' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND RISK RATING METHOD IS '7', MUST BE '1' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND RISK RATING METHOD IS 'P' OR 'Q', MUST BE '1' (DEFAULT VALUE).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '7' OR 'R' AND TOTAL AMOUNT OF INSURANCE – CONTENTS IS \$100,000 OR LESS, THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '7' OR 'R' AND TOTAL AMOUNT OF INSURANCE - CONTENTS IS OVER \$100,000, THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030070 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS INVALID FOR MPPP POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '9', AND TOTAL AMOUNT OF INSURANCE - CONTENTS IS \$100,000 OR LESS, THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND RISK RATING METHOD IS '9', AND TOTAL AMOUNT OF INSURANCE – CONTENTS IS OVER \$100,000, THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 100

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL036100 ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR RISK RATING

METHOD 'B' OR 'W'.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS 'B' OR 'W',

THE ELEVATION DIFFERENCE CANNOT BE THE DEFAULT `+999', UNLESS THE RATED FLOOD ZONE IS UNNUMBERED `A', `AO', `AOB', `AH', `AHB', `D' OR UNNUMBERED `V'.

DATA ELEMENT: HFIAA SURCHARGE

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: HFIAA\_SURG

UPDATE: REPLACEMENT

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA

10 ORDER:

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PU325010 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

DATA ELEMENT: HFIAA SURCHARGE

EDIT CRITERIA

ORDER: 20

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL325020 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE MUST BE A VALID AMOUNT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

DATA ELEMENT: HFIAA SURCHARGE

EDIT CRITERIA

ORDER: 30

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL325030 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE DOES NOT CORRELATE WITH THE PRIMARY RESIDENCE

INDICATOR AND OCCUPANCY TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS 'G', THEN THE HFIAA SURCHARGE AMOUNT MUST BE BLANK OR \$0.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND PRIMARY RESIDENCE INDICATOR IS 'Y' AND OCCUPANCY TYPE IS '1',

THEN THE HFIAA SURCHARGE AMOUNT MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND PRIMARY RESIDENCE INDICATOR IS 'Y' AND OCCUPANCY TYPE IS '1', '2' OR '3', AND CONDOMINIUM INDICATOR IS 'U',

THEN THE HFIAA SURCHARGE AMOUNT MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND PRIMARY RESIDENCE INDICATOR IS 'Y' AND OCCUPANCY TYPE IS '2' OR '3', AND CONDOMINIUM INDICATOR IS 'N' OR BLANK, AND

TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO, THEN THE HFIAA SURCHARGE AMOUNT MUST BE \$25.

FOR ALL OTHER POLICIES THAT DO NOT MEET THE CONDITIONS ABOVE, THE HFIAA SURCHARGE AMOUNT MUST BE \$250.

DATA ELEMENT: RESERVE FUND ASSESSMENT

EDIT CRITERIA

-----

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

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

ERROR CODE: PU310030 ERROR TYPE: CRITICAL

ERROR MESSAGE: RESERVE FUND ASSESSMENT MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

ORDER: 30

DESCRIPTION:

MUST BE NUMERIC

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041040 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE RISK RATING METHOD IS NOT VALID FOR THE DEDUCTIBLE

COMBINATION SELECTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/94 AND PRIOR TO 5/1/97:

- 1. THE POLICY IS NOT FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V','VE','V01' 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, RISK RATING METHOD MUST BE '2' OR 'S'.
  - A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3') THEN:

DEDUCTIBLE - BUILDING	DEDUCTIBLE	- CONTENTS
0	0	
9	9	
1	0	
1	1	
1	9	
2	0	
2	1	
2	2	
2	9	
3	0	
3	1	
2 3 3 3 3 3	2 3	
3	9	
4	0	
4	1	
4	2	
4	3	
4	4	
4	9	
5	0	
5	1	
5	2	
5	3	

DATA ELEMENT: RISK RATING METHOD

5	4
5 5	5
5	9

B. OCCUPANCY TYPE IS '3' OR '4' THEN:

DEDUCTIBLE - BUILDING	DEDUCTIBLE - CONTENTS
0	0
9	9
1	1
2	2
3	3
4	4
5	5

2. IF THE POLICY IS FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION ( POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V', 'VE', OR'VO1' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, THE RISK RATING METHOD MUST BE '2' OR 'S'.

DEDUCTIBLE - BUILDING	DEDUCTIBLE - CONTENTS
0	0
9	9
3	3

3. THE POLICY IS FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION ( POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V','VE','V01' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND ONLY BUILDING OR ONLY CONTENTS COVERAGE IS GREATER THAN ZERO AND THE RESPECTIVE DEDUCTIBLE IS NOT '0','3' OR '9', THE RISK RATING METHOD MUST BE '2' OR 'S'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/1/97:

- 1. IF BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, RISK RATING METHOD MUST BE '2' OR 'S'.
  - A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3') THEN:

DEDUCTIBLE - BUILDING	DEDUCTIBLE - CONTENTS
0	0
9	9
1	0
1	1
1	9
2	0
2	1
2	2
2	9
3	0
3	1

DATA ELEMENT: RISK RATING METHOD

3	2
3 3 3 4 4 4 4 4 5 5 5 5 5 5 A	3
3	g
4	C
4	1
4	2
4	3
4	4
4	9
5	C
5	1
5	2
5	3
5	4
5	5
5	9
Α	2 5 6 1 2 3 4 9 0 1 2 2 3 4 5 9 7 1 1 2 7 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8
D	Ι

## B. OCCUPANCY TYPE IS '3' OR '4' THEN:

DEDUCTIBLE - BUILDING	DEDUCTIBLE - CONTENTS
0	0
9	9
1	1
2	2
3	3
4	4
5	5
A	A
В	В
<u>C</u>	C
D	D
E	E

## NOTE:

FOR POLICIES EFFECTIVE ON OR AFTER 05/01/03:

DEDUCTIBLE CODES 'A', 'B', 'C', 'D' AND 'E' ARE ALLOWED FOR NON-RESIDENTIAL POLICIES ONLY (OCCUPANCY = 4).

DEDUCTIBLES CODES 'A' AND 'D' ARE ALLOWED FOR HIGH-RISE AND LOW-RISE CONDOMINIUM POLICIES ONLY (CONDO = H OR L).

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

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE ALLOWED TO USE DEDUCTIBLE CODES A, B, C, D, AND E.

EFFECTIVE OCTOBER 1, 2009, DEDUCTIBLE-BUILDING CODE '0' AND DEDUCTIBLE-CONTENTS CODE '0' WILL NO LONGER BE AVAILABLE.

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

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

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038050 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING EXCEEDS PROGRAM LIMITS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR REGULAR/EMERGENCY INDICATOR EOUAL 'E' (EMERGENCY):

- A. IF ((OCCUPANCY TYPE IS '1') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 500.
- B. IF ((OCCUPANCY TYPE IS '1') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA) '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 350.
- C. IF OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 500.
- D. IF OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 350.
- E. IF OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE -BUILDING MAY NOT EXCEED 1500.
- F. IF OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 1000.

#### DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

- G. IF THE OCCUPANCY TYPE IS '4' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII) OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 1000.
- H. IF THE OCCUPANCY TYPE IS '4' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII) OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 1500.

# FOR THE REGULAR/EMERGENCY INDICATOR EQUAL 'R' (REGULAR):

- A. IF ((OCCUPANCY TYPE IS '1' AND CONDOMINIUM INDICATOR IS NOT 'L') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) THEN THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 2500.
- B. IF THE OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U', 'M', 'H', OR 'L', THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 2500.
- C. IF THE OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U', 'M', 'H', OR 'L' AND POLICY EFFECTIVE DATE IS PRIOR TO JUNE 1, 2014, THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 2500.
- D. IF THE OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U', 'M', 'H', OR 'L' AND THE NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER JUNE 1, 2014, THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 5000.
- E. IF THE OCCUPANCY TYPE IS '4' AND THE SMALL BUSINESS INDICATOR IS 'N' AND CONDOMINIUM INDICATOR IS NOT 'U', THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 5000
- F. IF THE OCCUPANCY TYPE IS '4' AND THE SMALL BUSINESS INDICATOR IS 'Y' AND CONDOMINIUM INDICATOR IS NOT 'U', THE TOTAL AMOUNT OF INSURANCE BUILDING MAY NOT EXCEED 5000.