Cover Sheet	Added 'Char	nge 17' for April 1, 2015			
Part 1 (1.2) - Instructions	New and Revised Edits effective April 1, 2015 New and Revised Edits effective October 1, 2014				
Part 2 -	PL298010:	Building Construction Date Type	(revised)		
Edits Dictionary	PL029040:	Deductible – Building	(revised)		
	PL029050:	Deductible - Building	(revised)		
	PL029070:	Deductible - Building	(new)		
	PL214040:	Grandfathering Type Code	(revised)		
	PL320010:	HFIAA Surcharge	(new)		
	PL320020:	HFIAA Surcharge	(new)		
	PL010030:	Name or Descriptive Information Indi	cator (revised)		
	PU034010:	Original Construction Date	(revised)		
	PI034020:	Original Construction Date	(revised)		
	PI034030:	Original Construction Date	(revised)		
	PL034040:	Original Construction Date	(revised)		
	PL034050:	Original Construction Date	(revised)		
	PL041050:	Risk Rating Method	(revised)		
	PL041080:	Risk Rating Method	(revised)		
	PL041100:	Risk Rating Method	(revised)		
	PL041110:	Risk Rating Method	(revised)		
	PL038075:	Total Amount of Insurance - Building	(revised)		
	PL039055:	Total Amount of Insurance - Contents	(revised)		

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	OCTOBER 1, 2009
CHANGE	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	OCTOBER 1, 2013
CHANGE	13.1	OCTOBER 1, 2013
CHANGE	13.2	OCTOBER 1, 2013
CHANGE	13.3	OCTOBER 1, 2013
CHANGE	14	JUNE 1, 2014
CHANGE	14.1	JUNE 1, 2014
CHANGE	15, 15.1	OCTOBER 1, 2014
CHANGE	16	JANUARY 1, 2015
CHANGE	17	APRIL 1, 2015

1. PURPOSE

THIS DOCUMENT IS A DETAILED DESCRIPTION OF THE EDITS PERFORMED BY THE NFIP WRITE-YOUR-OWN SYSTEM.

THIS DOCUMENT IS DIVIDED INTO THE FOLLOWING CATEGORIES:

PART 1 - INSTRUCTIONS

1.1 - INSTRUCTIONS 1.2 - NEW/REVISED EDITS 1.3 - DELETED EDITS

PART 2 - DATA EDIT DICTIONARY

PART 3 - LEVELS

3.1 - POLICY 3.2 - CLAIMS

PART 4 - ERROR CODES/MESSAGES

PART 5 - FIELD NAMES

2. DEFINITIONS

DATA ELEMENT: THE TRANSACTION DATA ELEMENT AS NAMED IN

THE WYO STATISTICAL PLAN.

FILE NAME: THE DATA ELEMENTS IN THIS DOCUMENT FALL

INTO TWO CATEGORIES - POLICY OR CLAIMS.

INDICATES WHETHER THIS DATA ELEMENT IS REQUIRED OR OPTIONALLY DESIGNATED TO BE REPORTED TO NFIP. STATUS:

FIELD NAME: THE NAME OF THE DATA ELEMENT AS FOUND IN

THE DATABASE.

UPDATE:

THE UPDATE ACTION UPON SUCCESSFULLY PASSING THE EDITS FOR THE DATA ELEMENT. WITH DATA ELEMENTS THAT UPDATE AS INCREMENTALS, THE EDITS FOR THESE DATA ELEMENTS, EXCLUDING ORDER 10 AND 20, APPLY TO THE SUM OF THE AMOUNT ON FILE

AND THE TRANSACTION AMOUNT.

THE SYSTEM DESCRIPTION OF THE DATA ELEMENT FORMAT:

ORDER: THIS NUMBER DESIGNATES THE ORDER IN WHICH

THE EDITS FOR A DATA ELEMENT ARE TO BE PERFORMED. IF A DATA ELEMENT FAILS AN EDIT, SUBSEQUENT EDITS ARE NOT DONE FOR

THE CORRESPONDING DATA ELEMENT.

THE DATE ON WHICH THE EDIT BECAME EFFECTIVE:

EFFECTIVE.

CANCELLED: THE DATE ON WHICH THE EDIT IS NO LONGER

APPLIED.

EDIT LEVEL: THE POINT IN THE WYO SYSTEM WHERE THE

EDITS ARE PERFORMED.

(0) SPECIAL PROCESS -

POLICY - THESE EDITS ARE DONE FOR THE TRANSACTION 81 - CHANGE POLICY

NUMBER KEY AT THE TIME OF PROCESSING THE TRANSACTIONS.

CLAIMS - THESE EDITS ARE DONE FOR THE TRANSACTION 84 - CHANGE DATE OF LOSS KEY AND 87 - CHANGE PAYMENT DATE KEY AT THE TIME OF PROCESSING THE TRANSACTIONS.

(1) REFORMAT/PRE-PROCESSOR PROGRAM -

POLICY - THESE EDITS ARE DONE BEFORE LOADING THE INFORMATION ONTO THE POLICY MASTER FILE.

CLAIMS - THESE EDITS ARE DONE BEFORE LOADING THE INFORMATION ONTO THE CLAIMS MASTER FILE.

(2) NEW BUSINESS (11) LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF LOADING THE POLICY MASTER FILE WITH THE NEW POLICY RECORDS.

(3) OTHER POLICY TXN LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF UPDATING THE POLICY MASTER FILE WITH THE "OTHER THAN 11" TRANSACTIONS.

(9) POLICY LOAD PROGRAMS -

THESE EDITS ARE DONE AT THE TIME OF UPDATING THE POLICY MASTER FILE (ALL TRANSACTIONS).

(4) EDIT PROCESSOR PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANSACTIONS HAVE BEEN PROCESSED AGAINST THE POLICY MASTER FILE.

(5) POST RATING PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANS-ACTIONS HAVE BEEN PROCESSED AGAINST THE POLICY MASTER FILE AND THE POLICIES RATED.

(6) LENDER PROCESSING PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF PROCESSING THE LENDER TRANSACTIONS (99A) AGAINST THE LENDER FILE.

(7) PREFERRED RISK EDIT PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANS-ACTIONS HAVE BEEN PROCESSED AGAINST THE POLICY MASTER FILE.

(8) CONDO INSPECTION / GIS SYSTEMS -

THESE EDITS ARE DONE AFTER ALL TRANS-ACTIONS HAVE BEEN PROCESSED AGAINST THE POLICY MASTER FILE.

(2) OPEN CLAIMS/LOSS LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF LOADING THE NEW LOSS RECORDS.

(3) OTHER CLAIMS TXN LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF UPDATING THE CLAIMS MASTER FILE WITH THE "OTHER THAN 31" TRANSACTIONS.

(9) CLAIMS LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF UPDATING THE CLAIMS MASTER FILE WITH ALL TRANSACTIONS.

(4) EDIT PART I PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANSACTIONS HAVE UPDATED THE CLAIMS MASTER FILE.

(5) EDIT PART II PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANSACTIONS HAVE UPDATED THE CLAIMS MASTER FILE.

EDIT TYPE: THE EDIT TYPE FALLS INTO TWO CATEGORIES:

- (I) INFORMATIONAL THOSE EDITS THAT DO NOT DEPEND ON THE VALUES OF OTHER DATA ELEMENTS.
- (R) RELATIONAL THOSE EDITS THAT DO DEPEND ON THE VALUES OF OTHER DATA ELEMENTS.

ERROR TYPE: THE ERROR TYPE FALLS INTO TWO CATEGORIES:

- (C) CRITICAL THE DATA ELEMENT IN ERROR IS REQUIRED.
- (N) NON-CRITICAL THE DATA ELEMENT IN ERROR IS OPTIONAL.

ERROR CODE: THE FOLLOWING METHOD WAS USED FOR ASSIGNING THE ERROR CODES:

CHARACTER
POSITION

1 P - POLICY FIELDS
C - CLAIM FIELDS

2 R - REJECT TRANSACTIONS
U - UNREADABLE DATA I.E. ALPHABETIC DATA IN

- I.E. ALPHABETIC DATA IN
 A NUMERIC FIELD.
 I READABLE DATA BUT
 INVALID CODES OR VALUES.
 L RELATIONAL ERRORS
- 3 5 UNIQUE NUMBER ASSIGNED TO EACH DATA ELEMENT.
- 6 8 UNIQUE NUMBER ASSIGNED TO EACH EDIT WITHIN A DATA ELEMENT.

 ${\tt ERROR}$ <code>MESSAGE:THE MESSAGE TO BE DISPLAYED ON THE ERROR REPORTS FOR THE ERROR.</code>

FAILED EDIT

UPDATE ACTION:INDICATES THE ACTION TAKEN IF THE DATA FAILS THE PARTICULAR EDIT.

DESCRIPTION: THE DESCRIPTION OF THE EDIT TO BE

4

PERFORMED.

NEW AND REVISED EDITS EFFECTIVE APRIL 1, 2015

DATA ELEMENT	ORDER	ERROR CODE
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
DEDUCTIBLE - BUILDING	50	PL029040 PL029050 PL029070
GRANDFATHERING TYPE CODE	40	PL214040
HFIAA SURCHARGE		PL320010 PL320020
NAME OR DESCRIPTIVE INFORMATION INDICATOR	30	PL010030
ORIGINAL CONSTRUCTION DATE	20 30 40	PU034010 PI034020 PI034030 PL034040 PL034050
RISK RATING METHOD	80 100	PL041050 PL041080 PL041100 PL041110

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2014

DATA ELEMENT	ORDER	ERROR CODE
TOTAL AMOUNT OF INSURANCE - BUILDING	75	PL038075
TOTAL AMOUNT OF INSURANCE - CONTENTS	55	PL039055

BLANK PAGE

DATA ELEMENT: BUILDING CONSTRUCTION DATE TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: BLDCONS-DTYP
UPDATE: REPLACEMENT

FORMAT: ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2009 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL298010 ERROR TYPE: CRITICAL

ERROR MESSAGE: BUILDING CONSTRUCTION DATE TYPE IS NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '9', '3', '6', '8', F', OR 'G', VALID CODES ARE 1, 2, 3, 4, 5, OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 4/1/2015 AND THE TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO (CONTENTS ONLY POLICIES), VALID CODES ARE 1, 2, 3, 4, 5, OR BLANK - OTHERWISE 1, 2, 3, 4 OR 5.

IF RISK RATING METHOD IS '7', 'P', OR 'Q' AND ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2013, VALID CODES ARE 1, 2, 3, 4, 5, OR BLANK. IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2013, VALID CODES ARE 1, 2, 3, 4, OR 5.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH 1, 2, 3, 4, 5, OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

FOR ALL OTHER POLICIES:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009, VALID CODES ARE 1, 2, 3, 4, 5, OR BLANK.

IF ORIGINAL NEW BUSINESS DATES IS ON OR AFTER 10/1/2009, VALID CODES ARE 1, 2, 3, 4, OR 5.

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 04/01/2015:

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

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

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 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', 'P', 'Q', OR 'R' AND TOTAL AMOUNT OF INSURANCE - BUILDING IS LESS THAN \$100,000, 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', 'P', 'Q', OR 'R' AND TOTAL AMOUNT OF INSURANCE - BUILDING IS MORE THAN \$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 LESS THAN \$100,000, 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 MORE THAN \$100,000, THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2009 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214040 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING CONTINUOUS COVERAGE IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '3',
THE COMMUNITY MAP EFFECTIVE DATE OF THE GRANDFATHERED MAP
PANEL NUMBER (CMI - MAP PANEL NUMBER) AND GRANDFATHERED
MAP PANEL SUFFIX (CMI - MAP PANEL SUFFIX) MUST BE IN
EFFECT ON THE DATE COVERAGE BEGINS (ORIGINAL NEW BUSINESS
DATE OF THE POLICY).

IF GRANDFATHERING TYPE CODE IS '3' AND WYO TRANSACTION CODE '17A' (RENEWAL) IS EFFECTIVE ON OR AFTER APRIL 1 2015 AND THE POLICY EFFECTIVE DATE IS MORE THAN ONE DAY AFTER THE PREVIOUS EXPIRATION DATE, THE POLICY IS INELIGIBLE TO RENEW WITH GRANDFATHERING TYPE CODE '3'.

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

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL320010 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE MUST BE A VALID AMOUNT.

FAIL EDIT

ORDER:

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC

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

20 ORDER:

04/01/2015 REVISED: EFFECTIVE: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL320020 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 POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND PRIMARY RESIDENCE INDICATOR IS 'Y' AND

OCCUPANCY TYPE IS '1',

THEN THE PREMIUM 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 PREMIUM SURCHARGE AMOUNT MUST BE \$25.

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

OCCUPANCY TYPE IS '4',

THEN THE PREMIUM SURCHARGE AMOUNT MUST BE \$250 (REGARDLESS OF THE PRIMARY RESIDENCE INDICATOR).

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

PRIMARY RESIDENCE INDICATOR IS 'N'

CONDOMINIUM INDICATOR IS NOT 'A' OR 'H' OR 'L',

THEN THE PREMIUM SURCHARGE AMOUNT MUST BE \$250.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND OCCUPANCY TYPE IS '2' OR '3' AND

251-F

CONDOMINIUM INDICATOR IS NOT 'U', 'A' OR 'H' OR 'L',

THEN THE PREMIUM SURCHARGE AMOUNT MUST BE \$250 (REGARDLESS OF THE PRIMARY RESIDENCE INDICATOR).

DATA ELEMENT: NAME OR DESCRIPTIVE INFORMATION INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL010030 ERROR TYPE: CRITICAL

ERROR MESSAGE: NAME OR DESCRIPTIVE INFORMATION INDICATOR MUST BE 'N' OR 'D'.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND WYO TRANSACTION CODE IS '17A' (RENEWAL) AND BUILDING IN COURSE OF CONSTRUCTION INDICATOR IS 'N',

THEN THE NAME OR DESCRIPTIVE INFORMATON INDICATOR MUST BE 'N' OR 'D'.

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: ORIG_CONST

UPDATE: REPLACEMENT

FORMAT: DATE YYYYMMDD

EDIT CRITERIA

10

ORDER:

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

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

ERROR CODE: PU034010 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 20

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI034020 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE IS NOT A VALID DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD NOT EQUAL '9' OR 'G', THEN MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

NOTE: IF THE ORIGINAL CONSTRUCTION DATE IS PRIOR TO THE YEAR 1900, REPORT THE DATE AS JANUARY 1, 1900. (REFER TO THE TRRP PLAN FOR FURTHER INFORMATION).

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 30

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PI034030 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE IS LATER THAN SYSTEM RUN DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF BUILDING IN COURSE OF CONSTRUCTION IS NOT 'Y', ORIGINAL CONSTRUCTION MUST NOT BE GREATER THAN THE NFIP/WYO SYSTEM DATE.

357

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2012 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL034040 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE ON A POST-FIRM POLICY CANNOT BE PRIOR

TO THE DATE OF LOSS FOR THE ICC CLAIM.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ALL OF THE FOLLOWING ARE TRUE, ERROR PL034040 WILL OCCUR ON THOSE POLICIES WITH A CLOSED AND PAID ICC CLAIM:

- POST-FIRM INDICATOR IS 'Y'
- CLAIMS STATUS IS 'C'
- (ICC MITIGATION INDICATOR IS 'R' OR 'E')

- OR -

(ICC MITIGATION INDICATOR IS 'F') AND (OCCUPANCY TYPE IS '4')

- OR -

(ICC MITIGATION INDICATOR IS 'F') AND (OCCUPANCY TYPE IS '1', '2' OR '3') AND (THE BUILDING IS LOCATED IN A COMMUNITY APPROVED FOR FLOODPROOFING)

- FINAL PAYMENT INDICATOR ICC IS 'Y'
- NET ICC PAYMENTS ARE GREATER THAN ZERO
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE POLICY TERM WHERE THE LOSS OCCURRED AND/OR RENEWALS AFTER THE POLICY TERM WHERE THE LOSS OCCURRED) IS LESS THAN THE DATE OF LOSS
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE CURRENT POLICY TERM) IS LESS THAN THE DATE OF LOSS

NOTE: NET ICC PAYMENTS = TOTAL ICC PAYMENTS MINUS TOTAL ICC RECOVERIES.

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL034050 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE ON A PRE-FIRM POLICY DOES NOT CONFORM

WITH THE BUILDING CONSTRUCTION DATE TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES EFFECTIVE ON OR AFTER 4/1/2015 -

IF POST-FIRM INDICATOR IS 'N' AND THE ORIGINAL CONSTRUCTION DATE CONTINUES TO BE REPORTED IN PREVIOUS TERMS, THE BUILDING CONSTRUCTION DATE TYPE MUST BE '3'.

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 50

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041050 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

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

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

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

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

NOTE:

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

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 80

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041080 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

IF THE RISK RATING METHOD IS '4', THE FLOOD RISK ZONE MUST BE 'V ', 'VE', OR 'V01' - 'V30' ZONE.

IF THE RISK RATING METHOD IS '6', THE FLOOD RISK ZONE MUST BE 'A01' THRU 'A30', 'AE', 'A', 'AO' OR 'AH'.

IF THE RISK RATING METHOD IS '8', THE FLOOD RISK ZONE MUST BE 'A01' THRU 'A30', 'AE', 'V01' THRU 'V30', 'VE', 'V', 'A', 'AO' OR 'AH'.

IF POST-FIRM CONSTRUCTION INDICATOR IS 'Y', FLOOD RISK ZONE IS 'V ' (UNNUMBERED V), RISK RATING METHOD MUST BE '1', '2' OR 'S'.

IF THE RISK RATING METHOD IS 'A', ALL OF THE FOLLOWING MUST BE TRUE:

- 1. POLICY EFFECTIVE DATE OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/97
- 2. FLOOD RISK ZONE IS 'VE' OR 'V01' THRU 'V30'
- LOWEST FLOOR ELEVATION AND BASE FLOOD ELEVATION ARE REPORTED (OTHER THAN DEFAULT OF +9999)
- 4. OBSTRUCTION TYPE MUST BE '10' OR '20' OR '40'
- 5. INITIAL FIRM DATE (POST FIRM DETERMINATION DATE) MUST BE ON OR AFTER 10/1/1981 OR THE FIRM PANEL/REVISION EFFECTIVE DATE IS ON OR AFTER 10/1/1981.

NOTE

THE FIRM PANEL/REVISION EFFECTIVE DATE IS THE MAP PANEL EFFECTIVE DATE. THE MAP PANEL EFFECTIVE DATE IS OBTAINED BY MATCHING THE MAP PANEL SUFFIX AND MAP PANEL NUMBER REPORTED ON THE POLICY TRANSACTION AGAINST THE MAP PANEL SUFFIX AND MAP PANEL NUMBER FOUND ON THE COMMUNITY FILE FOR THE STATED COMMUNITY NUMBER.

DATA ELEMENT: RISK RATING METHOD

IF THE RISK RATING METHOD IS 'R' AND THE POLICY EFFECTIVE DATE IS ON OR AFTER 4/1/2015, ONE OF THE FOLLOWING MUST BE TRUE:

IF THERE IS CURRENT MAP INFORMATION, THE CURRENT MAP INFO - MAP PANEL SUFFIX MUST BE THE CURRENT MAP PANEL SUFFIX AS INDICATED ON THE COMMUNITY MASTER FILE. IF THERE IS NO CURRENT MAP INFORMATION, THE RATED MAP INFO - MAP PANEL SUFFIX MUST BE THE CURRENT MAP PANEL SUFFIX AS INDICATED ON THE COMMUNITY MASTER FILE.

FOR NEW BUSINESS POLICIES, THE POLICY EFFECTIVE DATE MUST BE WITHIN ONE YEAR OF THE MAP PANEL DATE OF THE CURRENT MAP INFO – MAP PANEL SUFFIX UNLESS THE MAP PANEL DATE IS BETWEEN 03/21/2014 AND 04/01/2015 AND THE ORIGINAL NEW BUSINESS DATE IS BETWEEN 04/01/2015 AND 04/01/2016.

FOR NEW BUSINESS AND RENEWAL POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATORS 'T', 'R', OR 'Z', THE ORIGINAL NEW BUSINESS DATE MUST BE ON OR AFTER 04/01/2015.

FOR NEW BUSINESS AND RENEWAL POLICIES, THE CURRENT MAP EFFECTIVE DATE ON THE COMMUNITY MASTER FILE MUST BE ON OR AFTER OCTOBER 1, 2008.

FOR RENEWALS (INCLUDING NEW/ROLLOVER/TRANSFER INDICATORS 'T', 'R', OR 'Z'), WHERE THE PREVIOUS TERM WAS RISK RATING METHOD '7' OR 'Q' (WHICH IS INVALID TO RENEW WITH A RISK RATING METHOD OF '7' OR 'Q' DUE TO LOSS HISTORY), THE RISK RATING METHOD MAY NOT BE CONVERTED TO AN 'R'.

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 100

EFFECTIVE: 10/01/1997 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: PREFERRED RISK EDIT PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041100 ERROR TYPE: CRITICAL

ERROR MESSAGE: INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY

BASED ON LOSS HISTORY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/97 AND PRIOR TO 05/01/98 AND THE RISK RATING METHOD IS '7' AND THE PROPERTY ADDRESS AND THE INSURED NAME ARE FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/98 AND THE RISK RATING METHOD IS '7' AND THE PROPERTY ADDRESS IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND THE RISK RATING METHOD IS 'P' OR 'Q' AND THE PROPERTY ADDRESS IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE OR TO BE RATED WITH RISK RATING METHOD 'R'.

NOTE: IF THE POLICY RECEIVES THIS ERROR, THE ERROR CAN BE CLEARED BY CONVERTING THE POLICY TO A STANDARD RATED POLICY.

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 110

EFFECTIVE: 10/01/1997 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: PREFERRED RISK EDIT PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041110 ERROR TYPE: CRITICAL

ERROR MESSAGE: INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY

BASED ON LOSS HISTORY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

NOTIFICATION TO THE WYO COMPANY HAS BEEN GIVEN THAT THIS POLICY IS INELIGIBLE TO BE RENEWED AS A PRP. BASED ON DATA AT THE TIME OF NOTIFICATION:

FOR RENEWALS -

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 02/01/98 AND PRIOR TO 05/01/98 AND THE RISK RATING METHOD IS '7' AND THE PROPERTY ADDRESS AND THE INSURED NAME ARE FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/98 AND THE RISK RATING METHOD IS '7' AND THE PROPERTY ADDRESS IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011 AND THE RISK RATING METHOD IS 'P' OR 'Q' AND THE PROPERTY ADDRESS IS FOUND ON THE NFIP REPETITIVE LOSS FILE, THEN THE POLICY IS INELIGIBLE FOR PREFERRED RISK COVERAGE OR TO BE RATED WITH RISK RATING METHOD 'R'.

NOTE: IF THE POLICY RECEIVES THIS ERROR, THE ERROR CAN BE CLEARED BY CONVERTING THE POLICY TO A STANDARD RATED POLICY.

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 75

EFFECTIVE: 03/01/1995 REVISED: 10/01/2014 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, OR 329.

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 150 - EFFECTIVE ON 07/1/02
BUILDING COVERAGE 158 - EFFECTIVE ON 08 BEFORE 10/14/02

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

IHP GFIP LIMITS:

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

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

ORDER: 55

EFFECTIVE: 03/01/1995 REVISED: 10/01/2014 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, OR 329.

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 150 - EFFECTIVE ON 07/1/02

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

IHP GFIP LIMITS:

 CONTENTS
 COVERAGE
 250
 EFFECTIVE
 ON
 10/15/02

 CONTENTS
 COVERAGE
 256
 EFFECTIVE
 ON
 10/1/03

 CONTENTS
 COVERAGE
 262
 EFFECTIVE
 ON
 10/1/05

 CONTENTS
 COVERAGE
 282
 EFFECTIVE
 ON
 10/1/07

 CONTENTS
 COVERAGE
 288
 EFFECTIVE
 ON
 10/1/07

 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
 319
 EFFECTIVE
 ON
 10/1/11

 CONTENTS
 COVERAGE
 319
 EFFECTIVE
 ON
 10/1/11

 CONTENTS<