November 8, 2011

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

FROM: Dennis Kuhns
Division Director
Risk Insurance Division

SUBJECT: May 1, 2012, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective May 1, 2012, as specified below.

- Modification of the descriptions for obstruction types 24, 34, 50, and 54 to include finished enclosures, in order to clarify that the Community Rating System (CRS) discount is not available for Post-FIRM elevated buildings with finished enclosures where the lowest floor is at least 1 foot or more below the Base Flood Elevation.
- Modification of the New Business/Rollover indicator “Z” to allow certain exceptions.
- Clarifications for misrated policy and property address corrections (END Section).
- Updates to the Lowest Floor Guide (LFG Section).
- Updates to the Community Rating System listings (changes will be provided early in 2012).

See the attached Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications updates for details on implementing the related TRRP changes.

If you have any questions, please contact your WYO Company Business Consultant.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing
A summary of the May 2012 TRRP Plan updates (Change 16) is as follows:

<table>
<thead>
<tr>
<th>Part 1 – Instructions</th>
<th>• Added text ‘or finished enclosure’ under General Information – J. Classification – 6. Obstruction Type.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part 4 – Data Dictionary</td>
<td>• Base Flood Elevation (Rating Map Information): Added text to ‘Reporting Requirement’ referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Building Construction Date Type: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Building over Water Type: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
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<td></td>
<td>• Building Use Type: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
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<tr>
<td></td>
<td>• Condominium Form of Ownership Indicator: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• CRS Classification Credit Percentage: Revised text in ‘NOTE’ section regarding eligibility of CRS credit for Post-Firm elevated building policies where the LFE used for rating is 1 foot or more below the BFE.</td>
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<tr>
<td></td>
<td>• Current Map Info – Base Flood Elevation: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Current Map Info – Community Identification Number: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Current Map Info – Flood Risk Zone: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Current Map Info – Map Panel Number: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Current Map Info – Map Panel Suffix: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Current Map Info – Prior Policy Number: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
<tr>
<td></td>
<td>• Elevation Certificate Indicator: Added text to ‘Elevation Requirements Matrix’ section referencing New/Rollover indicator ‘Z’.</td>
</tr>
</tbody>
</table>
Summary of the May 2012 TRRP Plan updates (Change 16) – continued

<table>
<thead>
<tr>
<th>Part 4 – Data Dictionary (continued)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Elevation Difference: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
<td></td>
</tr>
<tr>
<td>• Grandfathering Type Code: Added text to ‘NOTE’ section referencing New/Rollover indicator ‘Z’.</td>
<td></td>
</tr>
<tr>
<td>• Obstruction Type: Added text to ‘Edit Criteria’ section referencing ‘or finished enclosure’ for Obstruction Types 24, 34, 50 and 54.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Part 5 – Codes</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Added text ‘or finished enclosure’ under category ‘Obstruction Type’ for obstruction types 24, 34, 50, and 54.</td>
<td></td>
</tr>
</tbody>
</table>
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
Change 7 ......................... May 1, 2005
Change 7 (Revised) ............... May 1, 2005
Change 8 ......................... October 1, 2005
Change 8.1 ....................... October 1, 2005
Change 9 ......................... May 1, 2006
Change 10 ....................... May 1, 2008
Change 11 ....................... May 1, 2008
Change 12 ....................... May 1, 2008
Change 13 ....................... October 1, 2009
Change 13.1 ..................... October 1, 2009
Change 13.2 ..................... October 1, 2009
Change 14 ....................... January 1, 2011
Change 15 ....................... October 1, 2011
Change 16 ....................... May 1, 2012
D. Expense Constant

The Expense Constant in effect as of the effective date of the policy term is to be included in the written premium on a per policy basis. Effective May 1, 2003, the Expense Constant will be zero dollars.

E. Amounts of Insurance

Total amounts of insurance must be reported for each of the three coverages separately (building, contents, and ICC). The basic limits and additional limits for building and contents, and the ICC coverage limit, will be determined and recorded separately by the NFIP/WYO System.

F. Policy Term

WYO companies may offer a 1-year policy term. The policy term is to be recorded on a per-policy basis according to the policy effective date. No mid-term endorsement of the policy can change the policy term.

G. Catastrophe Losses

Under the NFIP, there are at present two catastrophe designations. These are:

1. FICO designation
2. FEMA Disaster Declaration

Each loss shall be identified by the proper catastrophe designation, when applicable, in addition to other recording requirements. WYO companies will report only the FICO designation that is provided to them.

H. Deductible Amount

Each policy must be identified by the appropriate deductible amount applicable to the insurance policy.

I. Geographical Division: Community Number, Flood Risk Zone

The appropriate coding shall be recorded on all policy transactions. Information regarding a community’s status in the NFIP and valid flood risk zones is provided to WYO companies.

J. Classification

The appropriate classification data shall be recorded on all policy transactions. The classification data are to be reported unless the data element is
designated as optional (N) or is not listed in Part 3, Section A, of this Plan. The classification criteria under the NFIP are:

1. Building Occupancy
   a. Single family
   b. 2-4 family
   c. Other residential
   d. Nonresidential

2. Building Type
   a. One floor
   b. Two floors
   c. Three or more floors
   d. Split level
   e. Manufactured (mobile) home or travel trailer on foundation
   f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)

3. Basement/Enclosure/Crawlspace Type
   a. Finished basement/enclosure
   b. Unfinished basement/enclosure
   c. None
   d. Crawlspace
   e. Subgrade Crawlspace

4. Special Ownership Type
   a. Condominiums - unit or association
   b. State government

5. Special Building Status Type
   a. Building in course of construction
   b. Principal residence

6. Obstruction Type (combinations are possible)
   a. Free of obstruction underneath elevated lowest floor
   b. With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure underneath the lowest elevated floor
   c. With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure underneath the lowest elevated floor
   d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor
e. Nonbreakaway walls/crawlspace or finished enclosure
f. With obstruction underneath lowest elevated floor
g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)
h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, A0B, AHB)
i. Without certification subgrade crawlspace (applicable to all zones)
j. With Enclosure: With elevator below the BFE in A zones
k. With Obstruction: With elevator below the BFE in V zones

7. Lowest Floor Elevation Relative to the Base Flood Elevation or Base Flood Depth
   This information is recorded as:
   a. Lowest Floor Elevation (LFE)
   b. Base Flood Elevation (BFE)
   c. Lowest Adjacent Grade (LAG)
   d. LFE Elevation Difference to BFE or BFD

8. Special Certifications
   a. Floodproofing certification
   b. Elevation certification - FEMA form or equivalent documentation
   c. Other elevation certificates
   d. V-Zone Risk Factor Rating Form - FEMA 81-25
   e. Unnumbered V Zone Certification to standards of CFR 44, Sec. 60.3(e) (4)
   f. Coastal Barrier Resources Act (CBRA)

9. Program Status
   a. Emergency Program - Post-September 30, 1982, Construction
   b. Emergency Program - All other
   c. Pre-FIRM Regular Program
   d. V-Zone 1975-81 Post-FIRM Regular Program
   e. V-Zone 1981 Post-FIRM Regular Program
   f. Other Post-FIRM Regular Program
K. Effective Dates and Expiration Dates

On premium entries for new business and renewals, the policy effective and expiration dates are recorded.

On endorsements changing premiums, amounts of insurance, previously recorded policy classification, and/or geographical division information, the policy effective date, policy expiration date, and effective date of change must be reported.

L. Changes in Policies by Endorsement

Changes to the policy records can be made by endorsement. Each endorsement must bear the effective date of the policy and the effective date of the change, as well as the transaction date to facilitate the assignment of exposure, amount of insurance, premium and loss to the proper classification, risk zone, community, and program type in the NFIP Actuarial Information System. This level of detail allows for reconciliation with WYO company financial reports for financial control purposes.

M. Adjustments

Adjustment of errors in the original entries reported are to be made by the use of the appropriate correction transaction or in some cases by the use of a different transaction type.

The NFIP/WYO System requires that all adjustments to the policy and claims record be reconciled. Special care must be given to ensure changes to classification, geographical division, premiums, amount of insurance, and all claims-related data elements are processed correctly as they have a direct bearing on the information used to maintain financial control of the WYO Program.

N. Accounting Date (WYO Transaction Date)

The date on which a policy, loss, or loss adjustment related transaction was recorded on the books of the insurer shall be recorded to facilitate the updating of experience compilations.

III. SPECIAL DEFINITIONS

A. Number of Claims

In the NFIP, cases, claims, and closed without payments are counted by coverage. The number of losses is counted by policy. Thus, up to three cases, claims, or closed without payments (one for each of the building, contents, and ICC coverages) may be associated with one policyholder loss. Each loss under a policy is identified in this Plan by a date of loss.
DATA ELEMENT: Base Flood Elevation (Rating Map Information)

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

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

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

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

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

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance application (Construction Data Section) and the Elevation Certificate.

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

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

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

Part 4 4-7 Revision 4 (10/1/01) Change 16 Effective 5/1/12
DATA ELEMENT: Base Flood Elevation (Rating Map Information) (Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

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

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

ALIAS: None

ACRONYM: WYO (PMF) BLDG-CONST-DATE-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:
This indicates the type of original building construction date submitted.

EDIT CRITERIA: Alphanumeric, Acceptable values:
1 - Building Permit Date
2 - Date of Construction
3 - Substantial Improvement Date
4 - Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision:
   Construction Date of Mobile Home Park or Subdivision Facilities
5 - Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision:
   Date of Permanent Placement

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:
- Policies with original new business dates prior to October 1, 2009, can be reported with blanks.
- Contents-only coverage policies can be reported with blanks.
- Policies with Risk Rating methods '3', '6', '8', 'F', '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can be reported with blanks.
- Policies with New/Rollover indicator 'R' or 'Z' can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.
DATA ELEMENT: Building over Water Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-WATER-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:
This is the type code that determines if the insured building is not over water, partially over water, or fully/entirely over water.

EDIT CRITERIA: Alphanumeric, Acceptable Values:
1 - Not over Water
2 - Partially over Water
3 - Fully/Entirely over Water

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:
- Policies with original new business dates prior to October 1, 2009, can report blanks.
- Policies with original new business dates on or after October 1, 2009, reported with Risk Rating methods ‘7’, ‘P’, ‘Q’ (Preferred Risk), ‘9’ (MPPP), or ‘G’ (Group Flood), can report blanks.
- Policies with original new business dates on or after October 1, 2009, reported with Risk Rating methods ‘1’ (Manual), ‘2’ (Specific), ‘3’ (Alternative), ‘4’ (V-Zone Risk Factor Rating), ‘5’ (Underinsured Condo), ‘6’ (Provisional), ‘8’ (Tentative), ‘A’ (Optional Post ’81 V Zone), ‘S’ (Special Rates) or ‘F’ (Leased Federal Properties) are not allowed to report blanks.
- Policies with New/Rollover indicator ‘R’ or ‘Z’ can only be reported with ‘1’, ‘2’, ‘3’, or blank regardless of the original new business date.
- Policies with Elevated Building indicator ‘N’ must report a ‘1’ if original new business dates are on or after October 1, 2009.
- Policies reported with Building over Water Type ‘3’ and original construction dates on or after 10/1/82 are ineligible for flood insurance.
DATA ELEMENT: Building Use Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-USE-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:
This type code will identify the specific usage of the insured building.

EDIT CRITERIA: Alphanumeric, Acceptable values:

01 - Main House/Building
02 - Detached Guest House
03 - Detached Garage
04 - Agricultural Building
05 - Warehouse
06 - Poolhouse/Clubhouse/Other Recreational Building
07 - Tool/Storage Shed
08 - Other

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:
- Policies with original new business dates prior to October 1, 2009, can report blanks in the Building Use Type.
- Contents-only coverage policies can report blanks in the Building Use Type.
- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with ‘01’, ‘02’, ‘03’, ‘04’, ‘05’, ‘06’, ‘07’, ‘08’ or blank regardless of the original new business date.
DATA ELEMENT: Condominium Form of Ownership Indicator

ALIAS: None

ACRONYM: WYO (PMF) CONDO-OWN-IND

FILE: Policy Master (PMF)

DESCRIPTION:
This indicates if the insured property is owned as a condominium.

EDIT CRITERIA: Alpha, Acceptable values:

Y – Yes (condo)
N – No (not condo)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks.


- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with ‘Y’, ‘N’ or blank regardless of the original new business date.
DATA ELEMENT: Condominium Indicator

ALIAS: None

ACRONYM: WYO (PMF) CONDO

FILE: Policy Master (PMF)
      Recertification Master (RCMF)
      Actuarial (APOL)

DESCRIPTION:

This is an indicator of what property is being insured.

The property may be:

1. Not a condominium (N).
2. An individual condominium unit owned by a unit owner, or by a condominium association (U).
3. The entire condominium building owned by the association insuring building common elements as well as building elements (additions and alterations) within all units in the building, not eligible under Condominium Master Policy (A).
4. The entire residential condominium building owned by the association eligible under Condominium Master Policy, insuring the entire condominium building common elements as well as building elements (additions and alterations) within all units in the building, (H) for High-Rise or (L) for Low-Rise.

Note: Effective May 1, 2008, condominium indicator “T” (Townhouse/Rowhouse condominium unit) will not be used for Preferred Risk Policies (PRPs). PRPs will be reported with condominium indicator value “N”, “U”, or “A”. Condominium indicator “U” will designate the property as a condominium unit or townhouse/rowhouse condominium unit for PRPs. Residential condominium associations eligible under the Residential Condominium Building Association Policy (RCBAP, condominium indicator “H” or “L”) are not eligible for the PRP.

Residential Condominiums

Residential condominiums are basically four types:

1. A single-family detached building - The condominium association may insure the building under Condominium Master Policy using the low-rise limits of coverage and rates. The RCBAP is used.
2. Townhouse/Rowhouse type with a separate entrance for each unit - The individual unit and its contents may be separately insured under the Dwelling Form. These are designated as single-family occupancy, single-unit dwellings, and are rated as single-family based on the lowest floor elevation of the unit.
DATA ELEMENT: CRS Classification Credit Percentage

ALIAS: CRS Credit

ACRONYM: Direct (PMF) CRS-DISCOUNT-PCT
         WYO (PMF) CRS_CLASS

FILE: Community Master File (COMF)
       Policy Master File (PMF)
       Community Rating System Table (COMR)

DESCRIPTION:

The Community Rating System (CRS) Classification Credit Percentage that is used to rate the policy.

The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA), i.e., the A and V zones as shown on the community's Flood Insurance Rate Map. The premium credit for properties in the SFHA increases according to a community's CRS class. The credit for properties outside of the SFHA is 10 percent for Class 1-6 communities and 5 percent for Class 7-9 communities because premiums in these areas are already relatively low and can be lowered further through the Preferred Risk Policy. Also, most of the activities undertaken to qualify for those classes are implemented only in the floodplain.

The CRS classifications and flood insurance premium credits are shown below:

<table>
<thead>
<tr>
<th>Classes</th>
<th>SFHA Credit*</th>
<th>Non-SFHA Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>45% **</td>
<td>10% **</td>
</tr>
<tr>
<td>2</td>
<td>40% **</td>
<td>10% **</td>
</tr>
<tr>
<td>3</td>
<td>35% **</td>
<td>10% **</td>
</tr>
<tr>
<td>4</td>
<td>30% **</td>
<td>10% **</td>
</tr>
<tr>
<td>5</td>
<td>25% **</td>
<td>10% **</td>
</tr>
<tr>
<td>6</td>
<td>20% **</td>
<td>10% **</td>
</tr>
<tr>
<td>7</td>
<td>15% **</td>
<td>5% **</td>
</tr>
<tr>
<td>8</td>
<td>10% **</td>
<td>5% **</td>
</tr>
<tr>
<td>9</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>10</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

**These percentages are subject to change. Always refer to the Flood Insurance Manual for the latest information.

NOTE:

The CRS credits will not apply to the following categories and the CRS Classification Credit Percentage should be reported as zero.

DATA ELEMENT: CRS Classification Credit Percentage (Cont’d.)

DESCRIPTION: (Cont’d.)

- Post-FIRM non-elevated building policies issued or renewed effective on or after May 1, 2008, where the Lowest Floor Elevation (LFE) used for rating is 1 foot or more below the Base Flood Elevation (BFE), mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (unnumbered V, VE, V01-V30), reported with a blank obstruction type.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘0’, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 10, 15, or 40.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘1’, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 20, 24, 30, 34, 50, 54, 60, or 92.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘2’, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 20, 24, 30, 34, 50, 54, 60, or 92.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘3’, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 50, 54, or 60.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘0’, mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 10 or 40.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘1’, mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 24, 34, 50, 54, 60, or 96.

- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where...
DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

DESCRIPTION: (Cont’d.)

the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘2’, mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 50, 54, 60, 97, or 98.

• Elevated building policies with Post-FIRM indicator ‘Y’ issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, Basement/Enclosure/Crawlspace Type is ‘3’, mapped in zones unnumbered V, VE, or V01-V30, and reported with obstruction types 50, 54, or 60.

• Elevated building policies with Post-FIRM indicator ‘Y’ issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is ‘1’, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction type 92.

• Elevated building policies with Post-FIRM indicator ‘Y’ issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is ‘2’, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction type 92.

• Elevated building policies with Post-FIRM indicator ‘Y’ issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is ‘1’, mapped in zones unnumbered V, VE, or V01-V30 and reported with obstruction type 96.

• Elevated building policies with Post-FIRM indicator ‘Y’ issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, Basement/Enclosure/Crawlspace Type is ‘2’, mapped in zones unnumbered V, VE, or V01-V30 and reported with obstruction types 97 or 98.

For policies issued or renewed effective on or after May 1, 2008, the CRS Classification Credit Percentage is allowed for the following categories:

• Post-FIRM non-elevated building policies effective on or after May 1, 2008, with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, A0B, AHB) or V zones (unnumbered V, VE, V01-V30), reported with a blank obstruction type.

• Policies with Post-FIRM Indicator ‘Y’, regardless of elevation difference, mapped in A zones (AE, A01-A30, unnumbered A, AO, AH), reported with obstruction type 70 (With Certification sub-grade crawlspace). Note: The insured must provide a letter from
DATA ELEMENT: CRS Classification Credit Percentage (Cont’d.)

DESCRIPTION: (Cont’d.)

A community official certifying that the subgrade crawlspace was built in compliance with the NFIP requirements for crawlspace construction, as outlined in FEMA Technical Bulletin 11-01. Also refer to TRRP Data Element ‘Obstruction Type’ for additional information on subgrade crawlspace.

- Post-FIRM elevated building policies, regardless of elevation difference, mapped in V zones (unnumbered V, VE, V01-V30), reported with obstruction type 30.
- Post-FIRM elevation-rated policies with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (unnumbered V, VE, V01-V30), reported with any valid obstruction type.
- Pre-FIRM policies (with and without elevation) mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (unnumbered V), reported with any valid obstruction type.
- Post-FIRM non-elevated building policies, not elevation rated in AO or unnumbered A zones.
- Pre-FIRM and Post-FIRM policies (with and without elevation) mapped in B, C, D, X, A99, AR/AR dual zones, reported with any valid obstruction type.
- Pre-FIRM policies reported with Elevated Building indicator ‘N’, obstruction type 70 or 80, and Basement/Enclosure/Crawlspace Type ‘4’ (Subgrade crawlspace).
- Effective October 1, 2011, Post-FIRM elevated building policies with elevators located below the BFE, mapped in A or V zones, and reported with obstruction types 90, 94, or 95. Refer to TRRP Data Element ‘Obstruction Type’ for additional information on elevated buildings with elevators.

NOTE:

Since Obstruction type 60 is a default value for ‘unknown’, WYO companies are encouraged to verify the reported obstruction type for insured properties. Obstruction type 60 should be used carefully as this will impact the CRS credit percentage.

Effective May 1, 2008, please refer to the CRS Matrices on the following pages in determining CRS eligibility/ineligibility.

EDIT CRITERIA: Numeric, see preceding table of credits for acceptable values.

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the NFIP Flood Insurance Manual.

SYSTEM FUNCTION: Premium Computation

REPORTING REQUIREMENT: Required
DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS – Effective May 1, 2008:

A. Introduction
Effective May 1, 2008, flood insurance policies for most buildings that are rated as having the lowest floor 1 foot or more below the Base Flood Elevation (BFE) will no longer be eligible for the community’s CRS discount. The following CRS Matrices are provided to assist WYO companies in quickly and accurately determining an affected building’s eligibility or ineligibility for the CRS discount on the basis of the building’s reported elevation difference, obstruction type, and flood risk zone.

B. CRS Matrices

Post-FIRM AE, A01-A30 Zones

<table>
<thead>
<tr>
<th>OBSTRUCTION TYPE</th>
<th>ELEVATION DIFFERENCE</th>
<th>No Elevation (+999) Tentative or Provisional Rates Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blank (Non-elevated buildings only)</td>
<td>Below the BFE (-)</td>
<td>Zero or above the BFE (+)</td>
</tr>
<tr>
<td>NO</td>
<td>YES</td>
<td>YES</td>
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Notes:
‘NO’ = CRS discount is not allowed (report CRS discount as zero)
‘YES’ = CRS discount is allowed
**DATA ELEMENT:** CRS Classification Credit Percentage (Cont'd.)

**CRS REPORTING REQUIREMENTS - Effective May 1, 2008:** (Cont’d)

**Post-FIRM Unnumbered A Zones**

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<th>Below the BFE or LFE below HAG (-)</th>
<th>Zero or above the BFE or above HAG (+)</th>
<th>No Elevation (+999)</th>
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<td>Blank (Non-elevated buildings only)</td>
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**Notes:**

‘**NO**’ = CRS discount is not allowed (report CRS discount as zero)

‘**YES**’ = CRS discount is allowed
DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS – Effective May 1, 2008: (Cont’d)

Post-FIRM AO, AH Zones

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<th>OBSTRUCTION TYPE</th>
<th>Below the BFE or Base Flood Depth (-)</th>
<th>Zero or above the BFE or Base Flood Depth (+)</th>
<th>No Elevation or Rated Using Tentative or Provisional Rates (+999)</th>
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Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed
### DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS – Effective May 1, 2008:

Post-FIRM AOB, AHB Zones

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<th>OBSTRUCTION TYPE</th>
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<th>Zero or above the BFE or Base Flood Depth (+)</th>
<th>No Elevation (+999) (AOB only)</th>
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Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed
DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS – Effective May 1, 2008: (Cont’d.)

Post-FIRM VE, V01-V30, Unnumbered V Zones

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<th>OBSTRUCTION TYPE</th>
<th>Below the BFE (-)</th>
<th>Zero or above the BFE (+)</th>
<th>No Elevation Unnumbered V Zone or Rated Using Tentative or Provisional Rates (+99)</th>
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<tr>
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</tbody>
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Notes:

‘NO’ = CRS discount is not allowed (report CRS discount as zero)
‘YES’ = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.
### Pre-FIRM AE, A01-A30, Unnumbered A Zones

#### ELEVATION DIFFERENCE

<table>
<thead>
<tr>
<th>OBSTRUCTION TYPE</th>
<th>Below the BFE -or- BFE or LFE below HAG (-)</th>
<th>Zero or above the BFE -or- BFE or LFE Above HAG (+)</th>
<th>No Elevation (+999)</th>
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#### Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed
DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS – Effective May 1, 2008: (Cont’d.)

Pre-FIRM AO, AH Zones

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<th>ELEVATION DIFFERENCE</th>
<th>Below the BFE or Base Flood Depth (-)</th>
<th>Zero or above the BFE or Base Flood Depth (+)</th>
<th>No Elevation (+999)</th>
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<td>YES</td>
</tr>
<tr>
<td>92</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>94</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>95</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>96</td>
<td>YES</td>
<td>YES</td>
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</tr>
<tr>
<td>97</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>98</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

Notes:

'NO' = CRS discount is not allowed (report CRS discount as zero)
'YES' = CRS discount is allowed
**DATA ELEMENT:** CRS Classification Credit Percentage (Cont'd.)

**CRS REPORTING REQUIREMENTS – Effective May 1, 2008:** (Cont’d.)

Pre-FIRM AOB, AHB Zones

<table>
<thead>
<tr>
<th>OBSTRUCTION TYPE</th>
<th>Below the BFE or Base Flood Depth (-)</th>
<th>Zero or above the BFE or Base Flood Depth (+)</th>
<th>No Elevation (+999) AOB only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blank (Non-elevated buildings only)</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>10</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>15</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>20</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>24</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>30</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>34</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>40</td>
<td>YES</td>
<td>YES</td>
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</tr>
<tr>
<td>50</td>
<td>YES</td>
<td>YES</td>
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</tr>
<tr>
<td>60</td>
<td>YES</td>
<td>YES</td>
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</tr>
<tr>
<td>70</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>80</td>
<td>YES</td>
<td>YES</td>
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</tr>
<tr>
<td>90</td>
<td>YES</td>
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<tr>
<td>98</td>
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</tr>
</tbody>
</table>

**Notes:**

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed
DATA ELEMENT: CRS Classification Credit Percentage (Cont’d.)

CRS REPORTING REQUIREMENTS – Effective May 1, 2008: (Cont’d.)

Pre-FIRM VE, V01-V30, Unnumbered V Zones

<table>
<thead>
<tr>
<th>OBSTRUCTION TYPE</th>
<th>Below the BFE (-)</th>
<th>Zero or above the BFE (+)</th>
<th>No Elevation (+999)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blank (Non-elevated buildings only)</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>10</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>15</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>20</td>
<td>YES</td>
<td>YES</td>
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<tr>
<td>24</td>
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<tr>
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<tr>
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</tbody>
</table>

Notes:

‘NO’ = CRS discount is not allowed (report CRS discount as zero)
‘YES’ = CRS discount is allowed

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.
DATA ELEMENT: CRS Classification Credit Percentage (Cont’d.)

CRS REPORTING REQUIREMENTS – Effective May 1, 2008: (Cont’d.)

Pre-FIRM and Post-FIRM B, C, D, X, A99, AR/AR Dual Zones

<table>
<thead>
<tr>
<th>OBSTRUCTION TYPE</th>
<th>Below the BFE (–)</th>
<th>Zero or above the BFE (+)</th>
<th>No Elevation (+999)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blank (Non-elevated buildings only)</td>
<td>YES</td>
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</tbody>
</table>

Notes:

‘NO’ = CRS discount is not allowed (report CRS discount as zero)

‘YES’ = CRS discount is allowed

Obstruction Type 70 is not applicable to B, C, D, X, A99, AR/AR Dual zones.
DATA ELEMENT:  Current Map Info - Base Flood Elevation

ALIAS:  None

ACRONYM:  WYO (PMF) CMI-BASE-FLOOD

FILE:  Policy Master (PMF)

DESCRIPTION:
The current map Base Flood Elevation (BFE) for the property.

Note: This data element is not used for rating.

EDIT CRITERIA:  Numeric - may be positive or negative

LENGTH:  6 with an implied decimal of one position

DEPENDENCIES:  Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION:  Grandfathering information

REPORTING REQUIREMENT:  Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report 9999.0 in the current BFE.
- If the Grandfathering Type code is ‘1’ or blank, policies will report 9999.0 in the current BFE.
- If the Grandfathering Type code is ‘2’ or ‘3’ and the Post-FIRM construction indicator is ‘N’ and Current Map Info – Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE can be reported with any elevation, including default value 9999.0.
- If the Grandfathering Type code is ‘2’ or ‘3’ and the Post-FIRM construction indicator is ‘Y’ and Current Map Info – Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE cannot be reported with 9999.0.
- If the Grandfathering Type code is ‘2’ or ‘3’, the current BFE can be reported as 9999.0 only if the Current Map Info – Flood Risk Zone is unnumbered V, unnumbered A, AO, AR, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report 9999.0.
- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with any Current Map Information - Base Flood Elevation including default value 9999.0 regardless of the original new business date.
DATA ELEMENT: Current Map Info - Community Identification Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-COMM-ID

FILE: Policy Master (PMF)

DESCRIPTION:
The current map Community ID Number for the property.
This data element is not used for rating.

EDIT CRITERIA: Alphanumeric – if numeric, must be 6 digits

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Community ID Number.

- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Community ID Number.

- If the Grandfathering Type code is '2' '3', the current Community ID Number must be reported with a valid community number.

- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.

- Policies with New/Rollover indicator 'R' or 'Z' can be reported with any valid community identification number or blanks, regardless of the original new business date.
DATA ELEMENT: Current Map Info – Flood Risk Zone

ALIAS: None

ACRONYM: WYO (PMF) CMI-FLOOD-ZONE

FILE: Policy Master (PMF)

DESCRIPTION:
The current map FIRM zone for the property.
This data element is not used for rating.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

A - Special Flood with no Base Flood
   Elevation on FIRM

AE, A1-A30 - Special Flood with Base Flood
               Elevation on FIRM

A99 - Special Flood with Protection Zone

AH, AHB* - Special Flood with Shallow Ponding

AO, AOB* - Special Flood with Sheet Flow

X, B - Moderate Flood from primary water
       source. Pockets of areas subject to
       drainage problems

X, C - Minimal Flood from primary water
       source. Pockets of areas subject to
       drainage problems

D - Possible Flood

V - Velocity Flood with no Base Flood
   Elevation on FIRM

VE, V1-V30 - Velocity Flood with Base Flood
              Elevation on FIRM

AE, VE, X - New zone designations used on new maps
            starting January 1, 1986, in lieu of
            A1-A30, V1-V30, and B and C

AR - A Special Flood Hazard Area that
     results from the decertification of a
     previously accredited flood protection
     system that is determined to be in the
     process of being restored to provide
     base flood protection
DATA ELEMENT: Current Map Info – Flood Risk Zone (Cont'd.)

EDIT CRITERIA: (Cont'd.)

AR Dual Zones (AR/AE, AR/A1-A30, AR/AH, AR/AO, AR/A) – Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows:

- ARE* - converted from AR/AE
  - converted from AR/A1-A30
- ARH* - converted from AR/AH
- ARO* - converted from AR/AO
- ARA* - converted from AR/A

*AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Flood Risk Zone.

- If the Grandfathering Type code is ‘1’ or blank, policies will report blanks in the current Flood Risk Zone.

- If the Grandfathering Type code is ‘2’ or ‘3’, the current Flood Risk Zone must be reported with a valid flood zone.

- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.

- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with any valid flood risk zone or blanks, regardless of the original new business date.
DATA ELEMENT: Current Map Info – Map Panel Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-PANEL

FILE: Policy Master (PMF)

DESCRIPTION:
The current map panel number for the property.
This data element is not used for rating.

EDIT CRITERIA: Alphanumeric; must be all numerals or all blanks.

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Map Panel Number.

- If the Grandfathering Type code is ‘1’ or blank, policies will report blanks in the current Map Panel Number.

- If the Grandfathering Type code is ‘2’ or ‘3’, the Current Map Info – Map Panel Number cannot be reported with all blanks or all zeros.

- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.

- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with any valid map panel number or blanks, regardless of the original new business date.
DATA ELEMENT: Current Map Info – Map Panel Suffix

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-SUFFIX

FILE: Policy Master (PMF)

DESCRIPTION:
The current map panel suffix for the property.
This data element is not used for rating.

EDIT CRITERIA: Alphabetic

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blank in the current Map Panel Suffix.

- If the Grandfathering Type code is ‘1’ or blank, policies will report blanks in the current Map Panel Suffix.

- If the Grandfathering Type code is ‘2’ or ‘3’, the Current Map Info – Map Panel Suffix cannot be reported with blanks.

- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.

- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with any valid map panel suffix or blanks, regardless of the original new business date.
DATA ELEMENT: Current Map Info – Prior Policy Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-PRIOR-POLNUM

FILE: Policy Master (PMF)

DESCRIPTION:
For a new business transfer or rollover, the prior policy number will be reported.

EDIT CRITERIA: Alphanumeric

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required for Grandfathering Type Code ‘3’.

NOTE:
- Policies with original new business dates prior to October 1, 2009, can report blanks in the CMI – Prior Policy Number.
- If the Grandfathering Type code is ‘1’, ‘2’, or blank, policies can report blanks or, if optionally entered, the prior policy number in the CMI – Prior Policy Number.
- If the Grandfathering Type code is ‘3’, the CMI – Prior Policy Number must not be blank.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.
- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with any valid policy number or blanks, regardless of the original new business date.
DATA ELEMENT: Elevation Certificate Indicator (Cont'd.)

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, unnumbered A policies effective October 1, 2011

Applicable to: Post-FIRM 'Y' policies with original new business dates on or after October 1, 2011 Optional for policies reported with New/Rollover indicator 'R' or 'Z'. Excludes policies reported with Risk Rating Method '8' (Tentative rated) or '6' (Provisionally rated).

<table>
<thead>
<tr>
<th>Zone</th>
<th>BFE</th>
<th>LFE</th>
<th>Elevation Difference</th>
<th>Rates Permitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unnumbered A</td>
<td>Any value, including default 9999.0</td>
<td>Any value, (default 9999.0 not permitted)</td>
<td>Any value, (default +999 not permitted)</td>
<td>Post-FIRM Unnumbered Zone A Rate Table</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Use any applicable rates under Type of Elevation Certificate categories &quot;No Base Flood Elevation&quot; or &quot;With Base Flood Elevation&quot;.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Exception: Category &quot;No Elevation Certificate&quot; is only permitted for policies reported as Risk Rating Method &quot;2&quot; (SFR).</td>
</tr>
<tr>
<td>AH</td>
<td>Any value, (default 9999.0 not permitted)</td>
<td>Any value, (default 9999.0 not permitted)</td>
<td>Any value, (default +999 not permitted)</td>
<td>Post-FIRM AO, AH Rate Table</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Use &quot;Without Certification of Compliance or Elevation Certificate&quot; if the elevation difference is less than zero.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Use &quot;With Certification of Compliance&quot; if the elevation difference is equal to or greater than zero.</td>
</tr>
<tr>
<td>AHB</td>
<td>Any value, (default 9999.0 not permitted)</td>
<td>Any value, (default 9999.0 not permitted)</td>
<td>Any value equal to or greater than zero, (default +999 not permitted)</td>
<td>Post-FIRM AO, AH Rate Table</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Use &quot;With Certification of Compliance&quot; if the elevation difference is equal to or greater than zero. Policies can be reported with Post-FIRM indicator 'Y' or 'N' if the criteria were met.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Note: If the elevation difference is less than zero, policy will receive rating error.</td>
</tr>
</tbody>
</table>
DATA ELEMENT: Elevation Certificate Indicator (Cont'd.)

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, unnumbered A policies effective October 1, 2011
(Cont’d.)

<table>
<thead>
<tr>
<th>Zone</th>
<th>BFE</th>
<th>LFE</th>
<th>Elevation Difference</th>
<th>Rates Permitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>AO</td>
<td>Any value, (default 9999.0 not permitted)</td>
<td>Any value, (default 9999.0 not permitted)</td>
<td>Any value, (default +999 not permitted)</td>
<td>Post-FIRM AO, AH Rate Table Use “Without Certification of Compliance or Elevation Certificate” if the elevation difference is less than zero. Use “With Certification of Compliance” if the elevation difference is equal to or greater than zero.</td>
</tr>
<tr>
<td>AOB</td>
<td>Any value, including default 9999.0</td>
<td>Any value, including default 9999.0</td>
<td>Any value equal to or greater than zero, including default +999</td>
<td>Post-FIRM AO, AH Rate Table Use “With Certification of Compliance” if the elevation difference is equal to or greater than zero -or- reported as default +999. Policies can be reported with Post-FIRM indicator ‘Y’ or ‘N’ if the criteria were met. Note: If the elevation difference is less than zero, policy will receive rating error.</td>
</tr>
</tbody>
</table>
DATA ELEMENT: Elevation Certification Date

ALIAS: None

ACRONYM: (PMF) ELEV-CERT-DT

FILE: Policy Master (PMF)

DESCRIPTION:
The date that the Elevation Certificate data was certified by the surveyor, engineer, or architect.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the application and the Elevation Certificate.

SYSTEM FUNCTION: Used to verify the reporting of Lowest Adjacent Grade and Diagram Number, and to analyze age of certification.

REPORTING REQUIREMENT: Refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the elevation certification date is required based on reported New/Rollover Indicator.
DATA ELEMENT: Elevation Difference

ALIAS: Elevation

ACRONYM: Direct (PMF) Elev-Difference
         WYO (PMF) ELEV-DIFF

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

DESCRIPTION:
Difference between the elevation of the lowest floor used for rating or the floodproofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate. Round to nearest higher elevation difference in whole feet using .5 as the midpoint.

This data is reported only if the policy is elevation rated.

Entry of +999 indicates the field is not reported and/or used for this policy.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:
If the elevation difference is reported with a value of +999, the BFE and the Lowest Floor Elevation (LFE) must be reported with a value of 9999.0.

If the elevation difference is reported with a value other than +999, the BFE and the LFE should not be reported with 9999.0. Unnumbered ‘A’ Zone policies, Alternative policies, PRP policies, Leased Federal Property policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE and LFE. Leased Federal Properties (Risk Rating Method ‘F’) are allowed to report default value 9999.0, if using tentative rates.

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

Part 4 4-88  Revision 4 (10/1/01)
Change 16 Effective 5/1/12
ARCHIVED APRIL 2018
DATA ELEMENT: Grandfathering Type Code (Cont’d.)

DEPENDENCIES: (Cont’d.)

The Current Map Information is only required when one of the grandfathering rules is being applied. The Current Map Information must be obtained from the FIRM in effect on the date of application. When the grandfathering rule is not being applied, the Current Map Information must be left blank.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

No Grandfathering: Report one community number, panel number, suffix, zone, and BFE in the ‘Rating Map Information’ fields. The information should be based on the FIRM in effect at the time of application.

Grandfathering Built to Code: Report two community numbers, panel numbers, suffixes, zones, and BFEs. The ‘Rating Map Information’ fields will contain the information that was in effect on the date of construction, and this will be used to calculate the premium. The ‘Current Map Information’ fields will contain the data from the FIRM in effect at the time of application.

Grandfathering Continuous Coverage: For new business transfer or rollover where a producer indicates grandfathering due to continuous coverage, report two community numbers, panel numbers, suffixes, zones, and, if applicable, BFEs. The ‘Rating Map Information’ fields will contain the information that is reflected on the expiring policy, and this will be used to calculate the premium. The ‘Current Map Information’ fields will contain the data from the FIRM in effect at the time of rollover/transfer new business/renewal application. Also, report the prior policy number.

When grandfathering, it is acceptable to have the same community number and panel number in both fields. The suffix should be different, and either the zone or BFE should differ, OR both the zone and BFE will differ. When there is no BFE in one of the BFE fields, 9999.0 should be used.

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Grandfathering Type Code.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – report ‘1’ or blank.
- Policies with New/Rollover indicator ‘R’ or ‘Z’ can be reported with ‘1’, ‘2’, ‘3’, or blanks regardless of the original new business date.
DATA ELEMENT: ICC Actual Expense

ALIAS: ICC Damage Amount, ICC Amount of Repairs

ACRONYM: (CMF) ICC-ACTL-EXP

FILE: Claims Master (CMF)

DESCRIPTION:
This is the full amount expended to bring the insured building into compliance with local floodplain management ordinances that meet minimum NFIP requirements. Unlike the Increased Cost of Compliance (ICC) claim payment, this amount is not limited by the amount of ICC coverage.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

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

SYSTEM FUNCTION: Premium and Loss Analysis
Rate Analysis

REPORTING REQUIREMENT: Required on losses on or after June 1, 1997.
DATA ELEMENT: Obstruction Type

ALIAS: None

ACRONYM: WYO (PMF) OBSTRUCTION

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

This describes the type of obstruction that may be present under an elevated building. An obstruction includes an enclosed area and/or machinery and equipment attached to the building below the lowest elevated floor.

Enclosed Area: An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Certain areas are considered to be free of obstruction if the areas have: (1) insect screening, provided that no additional supports are required for the screening; or (2) wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ¼ inch; or (3) wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

In zones other than V, V1-V30, and VE, unfinished enclosed areas constructed with openings, such as with parallel shear walls, open lattice walls, discontinuous foundation walls, or combination thereof, to facilitate the free movement of water, are not considered to be obstructions.

Machinery and equipment attached to a building below the lowest elevated floor and below the BFE are always considered to be obstructions, whether or not they are enclosed.

In Zones V, V1-V30, and VE, solid breakaway walls, nonbreakaway walls, or finished areas below the lowest elevated floor are always considered to be an obstruction.

NOTE: Elevators are considered to be enclosures/obstructions.

Subgrade Crawlspace: Buildings with subgrade crawlspaces are eligible for the community’s CRS discount provided that they have a letter from a community official certifying that the subgrade crawlspace is built in compliance with the NFIP requirements for crawlspace construction, as outlined on pages 3-5 of FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas. In addition to meeting the NFIP requirements applicable to all crawlspace construction in Special Flood Hazard Areas (SFHAs), buildings with subgrade crawlspaces must also meet special requirements for subgrade crawlspaces. These additional requirements are as follows:

- The interior grade of a crawlspace below the BFE must not be more than 2 feet below the lowest adjacent exterior grade (LAG).
DATA ELEMENT: Obstruction Type (Cont’d.)
DESCRIPTION: (Cont’d.)

- The height of the below-grade crawl space, measured from the interior grade of the crawlspace to the top of the crawlspace foundation wall, must not exceed 4 feet at any point.

- There must be an adequate drainage system that removes floodwaters from the interior area of the crawlspace.

- The velocity of flood waters at the site should not exceed 5 feet per second for any crawlspace.

The full text of the NFIP requirements for subgrade crawlspace construction can be found in FEMA Technical Bulletin 11-01, which is available online at http://www.fema.gov/pdf/fima/tb1101.pdf.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

10 - Free of obstruction (See NOTE)

15 - With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V Zones)

20 - With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or the elevation of the machinery or equipment is at or above the Base Flood Elevation

24 - With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor. The elevation of the machinery or equipment is below the Base Flood Elevation

30 - With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation

34 - With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation
DATA ELEMENT: Obstruction Type (Cont'd.)

EDIT CRITERIA: (Cont'd.)

40 - With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation

NOTE: Use Obstruction Type “10” and Without Obstruction Rate Table if the elevation of machinery or equipment is at or above the Base Flood Elevation.

50 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor.

54 - With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor.

60 - With obstruction

NOTE: Crawlspace not proper openings for Pre-FIRM construction without elevations may use Obstruction Type ‘60’ when insufficient information exists to determine a more specific obstruction type.

70 - With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones) – See Note below

80 - Without Certification subgrade crawlspace (all zones) – See Note below

90 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE. CRS discount is allowed.

92 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.

94 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. CRS discount is allowed.
DATA ELEMENT:  Obstruction Type (Cont'd.)

EDIT CRITERIA:  (Cont'd.)

95 – With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE but no machinery and equipment (M&E) servicing the building is located below the BFE. CRS discount is allowed.

96 – With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.

97 – With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.

98 – With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.

LENGTH: 2

DEPENDENCIES:  Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION:  Rating Element

REPORTING REQUIREMENT:  Required in SFHAs; Optional in non-SFHAs

NOTE:

- If the Elevated Building Indicator is ‘N’ (not elevated), then:
  1. Obstruction Type ‘10’ cannot be reported on policies with Original New Business dates on or after October 1, 2001. For policies with Original New Business dates prior to October 1, 2001 (regardless of the policy effective date), obstruction type ‘10’ is allowed.
  2. Obstruction Type reported as blank is allowed for any policy effective date, regardless of the Original New Business date.
  3. Obstruction Types ‘70’ or ‘80’ are allowed on policies with effective dates on or after May 1, 2008, regardless of the Original New Business date.
<table>
<thead>
<tr>
<th>OBSTRUCTION TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>DESCRIPTION</td>
</tr>
<tr>
<td>Free of obstruction</td>
</tr>
<tr>
<td>With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)</td>
</tr>
<tr>
<td>With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation</td>
</tr>
<tr>
<td>With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation</td>
</tr>
<tr>
<td>With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation</td>
</tr>
<tr>
<td>With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation</td>
</tr>
<tr>
<td>With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type “10” and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.)</td>
</tr>
<tr>
<td>With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor</td>
</tr>
<tr>
<td>With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor</td>
</tr>
<tr>
<td>With obstruction</td>
</tr>
<tr>
<td>With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)</td>
</tr>
<tr>
<td>Without Certification subgrade crawlspace (all zones)</td>
</tr>
<tr>
<td>With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.</td>
</tr>
<tr>
<td>With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.</td>
</tr>
<tr>
<td>With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&amp;E) servicing the building located below the BFE.</td>
</tr>
</tbody>
</table>
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE.

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.

With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.

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<thead>
<tr>
<th>OCCUPANCY TYPE</th>
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<tbody>
<tr>
<td>Single-Family</td>
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<tr>
<td>Two- to Four-Family</td>
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<td>Other Residential</td>
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<td>Nonresidential</td>
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</table>
A summary of the May 2012 Edit Specifications updates (Change 10) is as follows:

<table>
<thead>
<tr>
<th>Part 1 (1.2) - Instructions</th>
<th>New and Revised Edits effective May 1, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PL049040: Base Flood Elevation (Rating Map Information)</td>
</tr>
<tr>
<td></td>
<td>PL298010: Building Construction Date Type</td>
</tr>
<tr>
<td></td>
<td>PL201010: Building over Water Type</td>
</tr>
<tr>
<td></td>
<td>PL202010: Building Use Type</td>
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<tr>
<td></td>
<td>PL218010: Condominium Form of Ownership Indicator</td>
</tr>
<tr>
<td></td>
<td>PL139030: CRS Classification Credit Percentage</td>
</tr>
<tr>
<td></td>
<td>PL139040: CRS Classification Credit Percentage</td>
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<td></td>
<td>PL216020: Current Map Info – Base Flood Elevation</td>
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<td></td>
<td>PL216030: Current Map Info – Base Flood Elevation</td>
</tr>
<tr>
<td></td>
<td>PL223010: Current Map Info – Community Identification Number</td>
</tr>
<tr>
<td></td>
<td>PL223020: Current Map Info – Community Identification Number</td>
</tr>
<tr>
<td></td>
<td>PL215010: Current Map Info – Flood Risk Zone</td>
</tr>
<tr>
<td></td>
<td>PL220010: Current Map Info – Map Panel Number</td>
</tr>
<tr>
<td></td>
<td>PL221010: Current Map Info – Map Panel Suffix</td>
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<td></td>
<td>PL222010: Current Map Info – Prior Policy Number</td>
</tr>
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<td>PI126020: Elevation Certificate Indicator</td>
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<td>PL036050: Elevation Difference</td>
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<td>PL036060: Elevation Difference</td>
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<td>PL021070: Flood Risk Zone (Rating Map Information)</td>
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<td></td>
<td>PL214020: Grandfathering Type Code</td>
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<td></td>
<td>PL048040: Lowest Floor Elevation</td>
</tr>
<tr>
<td></td>
<td>PL041080: Risk Rating Method</td>
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</table>
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
NEW AND REVISED EDITS EFFECTIVE MAY 1, 2012

<table>
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<tr>
<th>DATA ELEMENT</th>
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<tr>
<td>BASE FLOOD ELEVATION (RATING MAP INFORMATION)</td>
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<td>BUILDING CONSTRUCTION DATE TYPE</td>
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</tbody>
</table>
EDIT DICTIONARY

DATA ELEMENT:  BASE FLOOD ELEVATION (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER:    40

| EFFECTIVE:  10/01/1996  REVISED:  05/01/2012  CANCELLED:

EDIT LEVEL:  EDIT PROCESSOR PROGRAM  EDIT TYPE:  RELATIONAL

ERROR CODE:  PL049040  ERROR TYPE:  CRITICAL

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

FAIL EDIT

UPDATE ACTION:  UPDATE

DESCRIPTION:

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

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

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

EXCEPTION:

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

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

NOTE:

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

FOR FLOODPROOVED POLICIES:

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

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: 05/01/2012 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 '7', '9', 'P', 'Q', '3', '6', '8', 'F' or 'G' -or- Total amount of insurance - building is zero (contents only policies), valid codes are 1, 2, 3, 4, 5, or blank.

If policies with new/rollover 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.
EDIT DICTIONARY

DATA ELEMENT: BUILDING OVER WATER TYPE

BASIC INFORMATION

FILE: POLICY
STATUS: REQUIRED
ALIAS:

FIELD NAME: BLD-WATR-TYP
UPDATE: REPLACEMENT
FORMAT: ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009
REVISED: 05/01/2012
CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL201010
ERROR TYPE: CRITICAL
ERROR MESSAGE: BUILDING OVER WATER TYPE IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND ELEVATED BUILDING INDICATOR IS 'Y', VALID CODES ARE '1', '2', '3', OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND ELEVATED BUILDING INDICATOR IS 'Y', VALID CODES ARE '1', '2', OR '3'.

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND ELEVATED BUILDING INDICATOR IS 'N', VALID CODES ARE '1' OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND ELEVATED BUILDING INDICATOR IS 'N', VALID CODE IS '1'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2009 AND RISK RATING METHOD '7', 'P', 'Q', '9', OR 'G' ARE ALLOWED TO REPORT BLANKS.

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

POLICIES REPORTED WITH BUILDING OVER WATER TYPE '3' AND ORIGINAL CONSTRUCTION DATE IS ON OR AFTER 10/1/82 ARE INELIGIBLE FOR FLOOD INSURANCE.
DATA ELEMENT: BUILDING USE TYPE

BASIC INFORMATION
------------------
FILE: POLICY  STATUS: REQUIRED  ALIAS:
FIELD NAME: BLDG-USE-TYP  UPDATE: REPLACEMENT  FORMAT: TWO (2) ALPHANUMERIC CHARACTERS

EDIT CRITERIA
-------------
ORDER: 10
EFFECTIVE: 10/01/2009  REVISED: 05/01/2012  CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM  EDIT TYPE: RELATIONAL
ERROR CODE: PL202010  ERROR TYPE: CRITICAL
ERROR MESSAGE: BUILDING USE TYPE IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
- IF RISK RATING METHOD IS '7', 'F', 'Q', '9', '3', '6', '8', 'E' OR 'G' -OR-
  TOTAL AMOUNT OF INSURANCE-BUILDING IS ZERO (CONTENTS ONLY POLICIES),
  VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, 08, OR BLANK.
- POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH
  01, 02, 03, 04, 05, 06, 07, 08, 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 01, 02, 03, 04, 05, 06, 07, 08, OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009,
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, OR 08.
EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM FORM OF OWNERSHIP INDICATOR

BASIC INFORMATION
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FILE: POLICY  STATUS: REQUIRED  ALIAS:
FIELD NAME: CONDO-OWNIND
UPDATE: REPLACEMENT
FORMAT: ONE (1) ALPHABETIC CHARACTER

EDIT CRITERIA
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ORDER: 10
EFFECTIVE: 10/01/2009  REVISED: 05/01/2012  CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM  EDIT TYPE: RELATIONAL
ERROR CODE: PL218010  ERROR TYPE: CRITICAL
ERROR MESSAGE: CONDOMINIUM FORM OF OWNERSHIP INDICATOR IS NOT A VALID CODE.

FAIL EDIT UPDATE ACTION: UPDATE

DESCRIPTION:
Policies with risk rating methods '7', 'P', 'Q', '9', '3', '6', '8', 'F' or 'G' can report blanks.

| Policies with new/rollover indicator 'R' or 'Z' can be reported with 'Y', 'N', or blank regardless of the original new business date.

If original new business date is prior to 10/1/2009, valid codes are 'Y', 'N', or blank.

If original new business date is on or after 10/1/2009 and condominium indicator is 'A', 'U', 'H', or 'L', must be 'Y' - otherwise, must be 'Y' or 'N'.
EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1991 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL139030 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

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

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

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

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

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

7. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 50, 54, 60, 97, OR 98.
8. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR ‘Y’, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS ‘3’, MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.

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


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

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

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

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

2. POLICIES WITH POST-FIRM INDICATOR 'Y', REGARDLESS OF ELEVATION DIFFERENCE, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 70 (WITH CERTIFICATION SUBGRADE CRAWLSPACE).

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

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

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

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

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

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

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

Refer to TRRP DATA ELEMENT 'OBSTRUCTION TYPE' FOR ADDITIONAL INFORMATION ON ELEVATED BUILDINGS WITH ELEVATORS.

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

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

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1991 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL139040 ERROR TYPE: CRITICAL

ERROR MESSAGE: CRS CLASSIFICATION CREDIT PERCENTAGE IS NOT VALID FOR THE COMMUNITY AND FLOOD ZONE IN WHICH THE PROPERTY IS LOCATED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

| IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/91: |
| IF FLOOD RISK ZONE IS A, AE, A01 - A30, AO, AOB, AH, AHB, A0B, A00, V, VE, OR V01 - V30, THEN THE CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE THE SFHA CREDIT PERCENTAGE FOR THE COMMUNITY IN WHICH THE PROPERTY IS LOCATED WHERE THE POLICY EFFECTIVE DATE IS EQUAL TO OR GREATER THAN THE CRS EFFECTIVE DATE AND EQUAL TO OR LESS THAN THE CRS ENDING DATE. |
DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

IF FLOOD RISK ZONE IS B, C, X, D, OR A99 THEN THE CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE THE NON-SFHA CREDIT PERCENTAGE FOR THE COMMUNITY IN WHICH THE PROPERTY IS LOCATED WHERE THE POLICY EFFECTIVE DATE IS EQUAL TO OR GREATER THAN THE CRS EFFECTIVE DATE AND EQUAL TO OR LESS THAN THE CRS ENDING DATE (IF CRS ENDING DATE IS NOT EQUAL TO ZEROES).
EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

ORDER: 20

| EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED: |

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL216020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION MUST BE THE DEFAULT.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/09 CAN REPORT 9999.0 IN THE CMI-BASE FLOOD ELEVATION.

POLICIES WITH NEW/ROLLOVER INDICATOR ‘R’ OR ‘Z’ CAN BE REPORTED WITH ANY CMI-BASE FLOOD ELEVATION INCLUDING DEFAULT VALUE 9999.0 REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.


FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS ‘1’ OR BLANK, CMI-BASE FLOOD ELEVATION MUST BE THE DEFAULT (9999.0).


DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL216030 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION MUST NOT BE THE DEFAULT.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND
POST-FIRM INDICATOR IS 'Y' AND
CMI-FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, AH, OR AR DUAL ZONES,
CMI-BASE FLOOD ELEVATION CANNOT BE 9999.0.

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND
POST-FIRM INDICATOR IS 'N' AND
CMI-FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, AH, OR AR DUAL ZONES,
CMI-BASE FLOOD ELEVATION CAN BE ANY ELEVATION INCLUDING 9999.0.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH ANY
CMI-BASE FLOOD ELEVATION INCLUDING DEFAULT VALUE 9999.0 REGARDLESS
OF THE ORIGINAL NEW BUSINESS DATE.
EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

BASIC INFORMATION

FILE: POLICY
STATUS: REQUIRED
FIELD NAME: CMI-COMM-ID
UPDATE: REPLACEMENT
FORMAT: SIX (6) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009
REVISED: 05/01/2012
CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL223010
ERROR TYPE: CRITICAL
ERROR MESSAGE:
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER MUST BE BLANK.

UPDATE ACTION: UPDATE
DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2009 CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH ANY VALID COMMUNITY IDENTIFICATION NUMBER OR BLANKS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G', 'P' OR 'Q', CMI-COMMUNITY NUMBER MUST BE REPORTED WITH BLANKS.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK, CMI-COMMUNITY NUMBER MUST BE REPORTED WITH BLANKS.
EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL

ERROR CODE: PL223020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER IS INVALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '1' OR '2',
CMI-COMMUNITY NUMBER MUST BE REPORTED AS A VALID
COMMUNITY NUMBER - VALUE CANNOT BE BLANKS OR ZEROS.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH ANY VALID
COMMUNITY IDENTIFICATION NUMBER OR BLANKS REGARDLESS OF THE ORIGINAL NEW
BUSINESS DATE.
EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

BASIC INFORMATION
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FILE: POLICY  STATUS: REQUIRED  ALIAS: 
FIELD NAME: CMI-FLD-ZONE  UPDATE: REPLACEMENT  FORMAT: THREE (3) CHARACTERS

EDIT CRITERIA
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ORDER: 10  EFFECTIVE: 10/01/2009  REVISED: 05/01/2012  CANCELLED: 
EDIT LEVEL: EDIT PROCESSOR PROGRAM  EDIT TYPE: RELATIONAL  ERROR CODE: PL215010  ERROR TYPE: CRITICAL  ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MUST BE BLANK.

FAIL EDIT UPDATE ACTION: UPDATE
DESCRIPTION:
Policies with original new business date prior to October 1, 2009 can report blanks.

| Policies with new/rollover indicator 'R' or 'Z' can be reported with any valid flood risk zone or blanks, regardless of the original new business date.

If risk rating method is '3', '6', '7', '8', '9', 'F', 'G', 'P', or 'Q', current map info - flood risk zone must be reported with blanks.

For all other policies:
If grandfathering type code is '1' or blank, current map info - flood risk zone must be reported with blanks.
EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

BASIC INFORMATION
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FILE: POLICY
STATUS: REQUIRED
ALIAS:
FIELD NAME: CMI-MAP-PANL
UPDATE: REPLACEMENT
FORMAT: FOUR (4) CHARACTERS

EDIT CRITERIA
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ORDER: 10
| EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL220010
ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL NUMBER MUST BE BLANK.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
Policies with original new business date prior to October 1, 2009 can report blanks.
| Policies with new/rollover indicator 'R' or 'Z' can be reported with any valid map panel number, zeros or blanks, regardless of the original new business date.

If risk rating method is '3', '6', '7', '8', '9', 'F', 'G', 'P', or 'Q', CMI - MAP PANEL NUMBER MUST BE BLANK.

For all other policies:
If grandfathering type code is '1' or blank, CMI - MAP PANEL NUMBER MUST BE BLANK.
EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL SUFFIX

BASIC INFORMATION

FILE: POLICY
STATUS: REQUIRED
ALIAS:

FIELD NAME: CMI-MAP-SFX
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009
REVISED: 05/01/2012
CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL221010
ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL SUFFIX MUST BE BLANK.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2009
CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER INDICATOR 'R' OR 'Z' CAN BE REPORTED WITH ANY VALID
MAP PANEL SUFFIX OR BLANKS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G',
'P', OR 'Q', CMI - MAP PANEL SUFFIX MUST BE BLANK.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,
CMI - MAP PANEL SUFFIX MUST BE BLANK.
EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO – PRIOR POLICY NUMBER

BASIC INFORMATION

FILE: POLICY
STATUS: REQUIRED

FIELD NAME: CMI-PRIORPOL
UPDATE: REPLACEMENT
FORMAT: TEN (10) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009
REVISED: 05/01/2012
CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL222010
ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO – PRIOR POLICY NUMBER MUST BE BLANK.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2009 CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER INDICATOR ‘R’ OR ‘Z’ CAN BE REPORTED WITH ANY VALID POLICY NUMBER OR BLANKS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.


FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS ‘1’, ‘2’ OR BLANK, CMI – PRIOR POLICY NUMBER CAN BE BLANK.
EDIT DICTIONARY

DATA ELEMENT: ELEVATION CERTIFICATE INDICATOR

BASIC INFORMATION
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FILE: POLICY
STATUS: REQUIRED
FIELD NAME: ELEV_CERT
UPDATE: REPLACEMENT
FORMAT: ONE DIGIT NUMBER

EDIT CRITERIA
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ORDER: 20
EFFECTIVE: 01/01/1986
REVISED: 05/01/2012
CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: INFORMATIONAL
ERROR CODE: PI126020
ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION CERTIFICATE INDICATOR IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011,
RISK RATING METHOD IS NOT '2', '6' OR '8', POST FIRM INDICATOR
EQUALS 'Y', NEW/ROLLOVER INDICATOR DOES NOT EQUAL 'R' OR 'Z' AND
FLOOD RISK ZONE IS UNNUMBERED 'A' ZONE, MUST BE '3' OR '4'.

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2011 AND
THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,
RISK RATING METHOD IS NOT '6', POST FIRM INDICATOR
EQUALS 'Y', AND FLOOD RISK ZONE IS UNNUMBERED A ZONE ('A'),
MUST BE '1', '2', '3' OR '4'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86
(REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE),
POST FIRM INDICATOR EQUALS 'N', AND FLOOD RISK ZONE IS
UNNUMBERED A ZONE ('A'), THEN:

1. IF ELEVATION DIFFERENCE EQUALS 999, MUST BE BLANK

2. IF ELEVATION DIFFERENCE IS NOT EQUAL TO 999, MUST
   BE '3' OR '4'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 07/01/95
(REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE) AND
RISK RATING METHOD IS '6', MUST BE 'A','B','C','D' OR 'E'.

ARCHIVED APRIL 2018
PART 2 162   REVISION 8 ( 05/01/2004 )
CHANGE 10 EFFECTIVE 05/01/2012
EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

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ORDER: 30

| EFFECTIVE: 10/01/1984 REVISED: 05/01/2012 CANCELLED: |

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL036030 ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA
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ORDER: 50
EFFECTIVE: 01/01/1986
REVISED: 05/01/2012
CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM
EDIT TYPE: RELATIONAL
ERROR CODE: PL036050
ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE DOES NOT CORRESPOND WITH THE ELEVATION CERTIFICATE INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2011 AND POST FIRM INDICATOR EQUALS 'Y' AND FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A') AND THE ELEVATION CERTIFICATE INDICATOR IS '1', ELEVATION DIFFERENCE MUST BE BETWEEN +2 AND +4 OR +999.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011 AND NEW/ROLLOVER INDICATOR DOES NOT EQUAL 'R' OR 'Z' AND POST FIRM INDICATOR EQUALS 'Y' AND FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A') AND THE ELEVATION DIFFERENCE IS BETWEEN +2 AND +4 THEN THE ELEVATION CERTIFICATE INDICATOR CANNOT BE '1'.

ARCHIVED APRIL 2018
ARCHIVED APRIL 2018
PART 2 172 REVISION 8 ( 05/01/2004 )
CHANGE 10 EFFECTIVE 05/01/2012
DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 60

| EFFECTIVE: 01/01/1986 REVISED: 05/01/2012 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036060 ERROR TYPE: CRITICAL
ERROR MESSAGE: SHOWING ELEVATION DIFFERENCE OTHER THAN THE DEFAULT (+999) WITHOUT AN ELEVATION CERTIFICATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2011 AND POST FIRM INDICATOR EQUALS 'Y' AND FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A') AND THE ELEVATION CERTIFICATE INDICATOR IS '2', ELEVATION DIFFERENCE MUST BE THE DEFAULT (+999).

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2011 AND NEW/ROLLOVER INDICATOR DOES NOT EQUAL 'R' OR 'Z' AND POST FIRM INDICATOR EQUALS 'Y' AND FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A') AND RISK RATING METHOD IS NOT '2' OR 'S', THEN THE ELEVATION CERTIFICATE INDICATOR CANNOT BE '2'.
EDIT DICTIONARY

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA
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ORDER: 70

| EFFECTIVE: 07/01/1995 REVISED: 05/01/2012 CANCELLED:
| EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
| ERROR CODE: PL021070 ERROR TYPE: CRITICAL
| ERROR MESSAGE: FLOOD RISK ZONE IS NOT VALID FOR PROVISIONALLY RATED POLICY OR TENTATIVELY RATED POLICY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

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

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

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 05/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214020 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING TYPE CODE IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G', 'P', OR 'Q', MUST BE '1' OR BLANK.

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

FOR ALL OTHER POLICIES:

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009, CAN BE 1, 2, 3, OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009, MUST BE 1, 2, OR 3.
EDIT DICTIONARY

DATA ELEMENT:  LOWEST FLOOR ELEVATION

EDIT CRITERIA

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ORDER:  40
|
EFFECTIVE:  10/01/1996  REVISED:  05/01/2012  CANCELLED:
|
EDIT LEVEL:  EDIT PROCESSOR PROGRAM  EDIT TYPE:  RELATIONAL

ERROR CODE:  PL048040  ERROR TYPE:  CRITICAL

ERROR MESSAGE:  LOWEST FLOOR ELEVATION MUST HAVE A VALID VALUE.

FAIL EDIT
UPDATE ACTION:  UPDATE

DESCRIPTION:

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

- ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
- POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2006
- BASE FLOOD ELEVATION REPORTED (VALUE OTHER THAN 9999.0)
- ELEVATION DIFFERENCE REPORTED (VALUE OTHER THAN +999)


EXCEPTION:
GROUP FLOOD POLICIES, PROVISIONALLY RATED POLICIES, ALTERNATIVE POLICIES, TENTATIVELY RATED POLICIES, MPPP POLICIES, PRP POLICIES AND LEASED FEDERAL PROPERTIES ARE ALLOWED TO REPORT DEFAULT VALUE 9999.0.

NOTE:
FOR POLICIES EFFECTIVE PRIOR TO 5/1/2006 OR WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/1/1997, IT IS STILL ADVISABLE TO REPORT THE BFE, LFE AND ELEVATION DIFFERENCE WITH A VALUE OTHER THAN THE DEFAULT.

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

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA
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ORDER: 80

| EFFECTIVE: 10/01/1984 REVISED: 05/01/2012 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' THRU 'V30' ZONE.

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

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

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

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

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

NOTE:

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