



FEMA

W-13016

March 29, 2013

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

FROM: David L. Miller *David L. Miller*  
Associate Administrator  
Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2013, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective October 1, 2013. These changes primarily result from the Biggert-Waters Flood Insurance Reform Act of 2012 (BW 12) and will require modifications to the NFIP Flood Insurance Manual, Policy Forms, Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the Program Changes effective October 1, 2013, include the following:

- Revised premium rates;
- New Reserve Fund assessment;
- Exclusion of certain properties from receiving subsidized premium rates;
- No extension of subsidy to new policies or lapsed policies;
- Increased Federal Policy Fee;
- Updated requirements for new business Applications and TRRP Plan; and
- NFIP Form changes.

This memorandum also includes an updated rate table for non-primary residences (Table 2B), which will become effective January 1, 2014.

Please note that certain provisions of BW 12 Section 100205 (Reform of Premium Rate Structure) will apply to many policies purchased after enactment of BW 12 (July 6, 2012) but before October 1, 2013. The NFIP Servicing Agent and WYO Companies may not currently have the information necessary to determine the full-risk premium for these policies, as that information was not required prior to the enactment of BW 12. For example, elevation data supplied on an Elevation Certificate may not have been collected at policy issuance, but will be required in order to renew the policy.



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

- Attachment A – Summary of October 2013 Premium Rate and Rule Changes
- Attachment B – Premium Rate Changes Effective October 1, 2013
- Attachment C – Declarations Page Requirements Effective October 1, 2013
- Attachment D – Flood Insurance Application, General Change Endorsement, Preferred Risk Policy Application, and Cancellation Forms Changes Effective October 1, 2013
- Attachment E – TRRP Plan and Edit Specifications Changes Effective October 1, 2013
- Attachment F – Non-Principal/Non-Primary Pre-FIRM Rate Changes  
Effective January 1, 2014

We will notify you when the new Accounting Exhibit for the Reserve Fund is available. Premium rate changes for the Specific Rating Guidelines (SRG) effective October 1, 2013, will be provided by June 1, 2013.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

**ATTACHMENT A**

**SUMMARY OF THE NFIP OCTOBER 2013 PREMIUM RATE AND RULE CHANGES**

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National Flood Insurance Program  
October 1, 2013, Premium Rate and Rule Changes: A Summary

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## 1. Premium Increases

Premiums will increase an average of 10% for policies written or renewed on or after October 1, 2013. The average premium change by zone varies as described below. The premium for a particular policy may change more or less than the average change.

- **BW 12 Changes**

- Reserve Fund: The changes below include the increase due to a 5% reserve fund assessment for all policies other than PRP policies.
- 25% increases for certain Pre-FIRM policies: Pre-FIRM increases (including the reserve fund assessment) include a 25% increase above the rates in effect when BW 12 was enacted for policies issued on:
  - o Non-primary (non-principal) residences (The first 25% increase was effective January 1, 2013. The next increase is effective January 1, 2014.),
  - o Severe Repetitive Loss (SRL) properties,
  - o Properties that have incurred flood-related damages in which the cumulative amount of NFIP claim payments exceeded the fair market value of the property (as a subset of SRL properties), and
  - o Business properties.

- **Federal Policy Fee:** The Federal Policy Fee is increasing from \$20 to \$22 for PRP policies and from \$40 to \$44 (or equivalent multiple for Residential Condominium Building Association Policies) for all other policies.

- **V Zones** (coastal high-velocity zones)

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

- Post-FIRM V Zones: Premiums will increase 11%.
- Pre-FIRM V Zones: Premiums will increase 17%.

- **A Zones** (non-velocity zones, which are primarily riverine zones)

- Post-FIRM A1-A30 and AE Zones: Premiums will increase 6%.
- Pre-FIRM AE Zones: Premiums will increase 16% to reduce the amount of subsidy in our Pre-FIRM rates.
- AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 6%.
- Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 8%.
- A99 Zones (approved flood mitigation projects, e.g., levees still in the course of construction) and AR Zones: Premiums will increase 9%.

- **X Zones** (zones outside the Special Flood Hazard Area)
  - Standard-Rated Policy: Premiums will increase 8%.
  - Preferred Risk Policy (PRP): Premiums will increase an average of 1%. This increase consists of:
    - A 19% premium increase for policies written under the PRP Eligibility Extension.
    - Less than 1% for all other PRP policies (i.e., for PRPs on buildings that are currently mapped outside the SFHA) due to the increase in the Federal Policy Fee. Premiums will remain unchanged.
- **Other:** Other than updates to Mortgage Portfolio Protection Program, Provisional, and Tentative rates, there are no additional changes (to ICC premiums, deductibles, etc.) that would affect the premium for an individual policy.

## **2. Exclusion of Certain Properties from Receiving Subsidized Premium Rates (Renewals)**

Effective October 1, 2013, the NFIP will no longer allow renewals for certain Pre-FIRM buildings in a Special Flood Hazard Area (SFHA) or Zone D to receive subsidized premium rates (Table 2A). These properties previously received subsidized premium rates because they were built on or before December 31, 1974, or before the effective date of the initial Flood Insurance Rate Map (FIRM) published for the community. Effective October 1, 2013, renewals for the properties noted below will experience a premium rate increase up to 25 percent annually until such time as elevation data supplied on an Elevation Certificate (EC) indicates that the full-risk premium rate is lower than the subsidized rates reflecting a 25-percent increase over the previous year. This change will affect the property types listed below:

- **Severe Repetitive Loss (SRL) properties consisting of 1-4 family residences.**

The Rating section of the Flood Insurance Manual (FIM) contains a new rate table (Table 2C) for all new properties transferred to the NFIP Special Direct Facility (SDF) and renewal Pre-FIRM SRL properties in an SFHA and Zone D with an effective date on or after October 1, 2013. This table reflects a 25% increase over the premium rates previously applied to Pre-FIRM SRL properties.

- **Properties that have incurred flood-related damage in which the cumulative amounts of NFIP flood insurance claim payments equaled or exceeded the fair market value of the property.**

This category of Pre-FIRM properties is considered a subset of all SRL properties. Therefore, SRL renewals for Pre-FIRM buildings in an SFHA and Zone D for all 1-4 family residences will be rated using the new rate table (Table 2C), as will other SRL properties. This new table will apply to all SRL renewal policies meeting the above criteria that are effective on or after October 1, 2013. This table reflects a 25% increase over the premium rates previously applied to Pre-FIRM properties.

- **Business properties as described below.**

Business properties are part of the larger category of non-residential occupancy as defined by the NFIP. The NFIP defines rate classes by flood zone. The non-residential occupancy is a subset of policies in all existing rate classes. By increasing the non-residential occupancy category 25% in Table 2A, FEMA will ensure that all business properties are rated as required by the law. Until business properties have been defined by the rulemaking process, business properties will continue to be rated using non-residential premium rates from Table 2A.

Effective October 1, 2013, the Application form will include a new data element to capture whether the building is a business property or not. For the purpose of completing the Application, a business property is any non-residential building that produces income, or a building designed for use as office or retail space, or for wholesale, hospitality, or similar uses. Buildings that are permitted for residential use such as apartments, rental dwelling units, or churches are not considered business properties for the purpose of completing the Application.

**3. No Extension of Subsidy to New Policies or Lapsed Policies for Pre-FIRM Properties in SFHAs and Zone D (New Business)**

Effective October 1, 2013, the NFIP will no longer provide any extension of premium rate subsidy to new or lapsed Pre-FIRM properties policies, which will be subject to full-risk rating. These properties will require an Elevation Certificate (EC) including photos in order to determine full-risk rating using the current FIRM. Tentative or provisional rates may be used for 1 year only until an EC is provided.

New business Pre-FIRM application submissions will use Post-FIRM rating procedures from the Rating section of the Flood Insurance Manual or the Specific Rating Guidelines depending on the elevation difference. Because there are no coverage limitations in an enclosure below the elevated floor of a Pre-FIRM building, such buildings must be rated as non-elevated buildings. New risk rating methods have been developed for these policies, and no variance documentation or Elevated Building Determination Form will be required. See Attachments B and E for details.

The implementation of Section 100205(B) of BW 12, codified at 42 U.S.C. § 4014(g), eliminates the NFIP grandfather rules for all new business Pre-FIRM structures receiving subsidized rates, except for Pre-FIRM structures that were built in compliance and have a construction date that is on or after the community's initial FIRM date and before January 1, 1975.

In addition, this provision does not impact policies issued under the existing PRP Eligibility Extension, as these policies are not subsidized.

The following Pre-FIRM properties/policies in SFHAs and Zone D are impacted:

- **Properties not insured by the NFIP as of the date of enactment of BW 12 (with a possible exception created by Section 100207 of BW 12).**
  - Any application for a policy that is not a rollover, transfer, or rewrite and is effective on or after October 1, 2013, will be subject to full-risk rating.
  - Renewals of policies resulting from applications that were not rollovers, transfers, or rewrites that initially became effective on or after July 6, 2012, are subject to full-risk rating on the first renewal effective on or after October 1, 2013.
- **Policies under the NFIP that have lapsed in coverage as a result of the deliberate choice of the policyholder.**
  - A lapsed policy is any policy for which premium payment is received by the insurer after the 30-day grace period following the policy's expiration date. This provision will apply to Pre-FIRM subsidized policies that experience a lapse on or after October 1, 2013.
  - Lapsed policies with reinstated coverage that became effective on or after October 4, 2012, and before October 1, 2013, are subject to full-risk rating on the first renewal effective on or after October 1, 2013.
  - A lapsed Pre-FIRM subsidized policy cannot be reinstated on or after October 1, 2013, and loses eligibility for grandfather rules under "continuous coverage."
  - A new application and an EC will be required. An exception will be made if a Pre-FIRM subsidized policy lapses due to community suspension. In that case, the policy may be written using subsidized rates if the application and premium are received by the insurer within 180 days of the community reinstatement date.
- **Properties purchased after the date of enactment of BW 12.**
  - The Application form will include a new data element to record the property purchase date. This provision will not apply to gifts, transfers of ownership, or assignments to an estate or trust in which a purchase did not take place.
  - The General Change Endorsement form will include a new data element to record an assignment due to purchase. Mid-term assignments due to purchase of Pre-FIRM properties in SFHAs and Zone D that were rated using subsidized rates will be subject to full-risk rating (pro rata) effective the date of purchase, using the current map information.
  - Renewals of policies receiving subsidized rates and covering a property purchased on or after July 6, 2012, are subject to full-risk rating on the first renewal effective on or after October 1, 2013.

#### **4. Policies under the PRP Eligibility Extension**

PRPs issued under the Eligibility Extension, where a map revision date newly mapping the property as being located in an SFHA was effective on or after October 1, 2008, will see annual increases averaging 20% beginning with new business and renewals effective on or after October 1, 2013. A new set of PRP rate tables will be provided for properties receiving the PRP Eligibility Extension. These policies must be issued or renewed using Risk Rating Method “Q”.

Properties that are currently mapped in a B, C, or X Zone on the current FIRM and meet the loss eligibility requirements will continue to be issued or renewed using Risk Rating Method “7” and will be rated using the regular PRP rate tables.

#### **5. Introduction of Reserve Fund**

In accordance with Section 100212 of BW 12, a Reserve Fund ratio will be applied to each NFIP policy, except PRPs and GFIPs, effective on or after October 1, 2013. Reserve Fund amounts will be part of the premium calculation for each policy; however, they will not be subject to WYO Company expense allowances, Unallocated Loss Adjustment Expenses, or NFIP Direct Servicing Agents’ commissions. The Reserve Fund for policies effective on or after October 1, 2013, is 5% of the total premium.

#### **6. Federal Policy Fee**

Effective October 1, 2013, the Federal Policy Fee will increase to \$44 for non-PRPs and to \$22 for PRPs.

#### **7. Elimination of No Waiting Period Due to Lender Requirement**

The 30-day waiting period applies to a new application when the lender determines that a loan on a building in an SFHA that requires flood insurance does not have it.

#### **8. NFIP Form Changes**

Changes have been made to the NFIP Flood Insurance Application, General Change Endorsement, Preferred Risk Policy, and Cancellation Forms. The previous versions of these forms will expire on August 31, 2013. The revised forms now incorporate certain data elements required for the effective implementation of the provisions of BW 12. Further guidance on these new requirements will be provided in the relevant sections of the Flood Insurance Manual. See Attachment D for more details.

**9. January 1, 2014, Program Change**

Effective January 1, 2014, the premium for non-principal/non-primary residences increases 25% per BW 12; this includes an increase in the Reserve Fund load to 5%.

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**ATTACHMENT B**

**PREMIUM RATE CHANGES EFFECTIVE OCTOBER 1, 2013**

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## RATING

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

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

### I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000 **	\$175,000	\$ 75,000	\$250,000
Non-Residential	\$100,000 **	\$175,000	\$325,000	\$500,000
<b>CONTENTS COVERAGE</b>				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

\* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

\*\* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

**NOTE:** For the RCBAP, refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available.

### II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per \$100 of coverage. Table 6 provides

tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

**TABLE 1. EMERGENCY PROGRAM RATES**

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

	BUILDING	CONTENTS
Residential	.91	1.15
Non-Residential	.99	1.93

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

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

On or after October 1, 2013, this table may **not** be used to rate the following:

- 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012; or 3) 1–4 Family Severe Repetitive Loss properties. For Non-Principal/Non-Primary Residence use Table 2B.

**FIRM ZONES A, AE, A1-A30, AO, AH, D<sup>2</sup>**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .77	1.15 / 1.38	.91 / .77		.91 / 1.61		.99 / 1.84	
	With Basement	.97 / 1.14	1.15 / 1.16	.97 / 1.14		.91 / 1.34		1.05 / 1.80	
	With Enclosure <sup>3</sup>	.97 / 1.37	1.15 / 1.38	.97 / 1.37		.97 / 1.68		1.05 / 2.26	
	Elevated on Crawlspc	.91 / .77	1.15 / 1.38	.91 / .77		.91 / 1.61		.99 / 1.84	
	Non-Elevated with Subgrade Crawlspc	.91 / .77	1.15 / 1.16	.91 / .77		.91 / 1.61		.99 / 1.84	
	Manufactured (Mobile) Home <sup>4</sup>	.91 / .77	1.15 / 1.38					.99 / 1.84	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				1.15 / 1.16		1.15 / 1.16		1.93 / 3.07
	Enclosure & Above <sup>6</sup>				1.15 / 1.38		1.15 / 1.38		1.93 / 3.67
	Lowest Floor Only – Above Ground Level				1.15 / 1.38		1.15 / 1.38		1.93 / 1.62
	Lowest Floor Above Ground Level and Higher Floors				1.15 / .96		1.15 / .96		1.93 / 1.38
	Above Ground Level – More Than 1 Full Floor				.42 / .19		.42 / .19		.29 / .23
	Manufactured (Mobile) Home <sup>4</sup>								1.93 / 1.62

**FIRM ZONES V, VE, V1-V30**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 1.94	1.47 / 3.32	1.18 / 1.94		1.18 / 3.58		1.31 / 4.43	
	With Basement	1.26 / 2.89	1.47 / 2.81	1.26 / 2.89		1.26 / 5.35		1.38 / 6.57	
	With Enclosure <sup>3</sup>	1.26 / 3.41	1.47 / 3.31	1.26 / 3.41		1.26 / 5.98		1.38 / 7.34	
	Elevated on Crawlspc	1.18 / 1.94	1.47 / 3.32	1.18 / 1.94		1.18 / 3.58		1.31 / 4.43	
	Non-Elevated with Subgrade Crawlspc	1.18 / 1.94	1.47 / 2.81	1.18 / 1.94		1.18 / 3.58		1.31 / 4.43	
	Manufactured (Mobile) Home <sup>4</sup>	1.18 / 6.11	1.47 / 3.31					1.31 / 12.49	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				1.47 / 2.81		1.47 / 2.81		2.55 / 7.76
	Enclosure & Above <sup>6</sup>				1.47 / 3.31		1.47 / 3.31		2.55 / 8.38
	Lowest Floor Only – Above Ground Level				1.47 / 3.31		1.47 / 3.31		2.55 / 7.03
	Lowest Floor Above Ground Level and Higher Floors				1.47 / 2.91		1.47 / 2.91		2.55 / 6.07
	Above Ground Level – More Than 1 Full Floor				.56 / .44		.56 / .44		0.54 / 0.68
	Manufactured (Mobile) Home <sup>4</sup>								2.55 / 11.67

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

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure <sup>3</sup>	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspc	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspc	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home <sup>4</sup>	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above <sup>6</sup>				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home <sup>4</sup>								1.06 / .66

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If the building is a non-principal/non-primary residence located in an SFHA or Zone D, use Table 2B.

2 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.

3 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.

4 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

5 Includes subgrade crawlspace.

6 Includes crawlspace.

**TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**NON-PRINCIPAL/NON-PRIMARY RESIDENCE<sup>2</sup> • ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)On or after October 1, 2013, this table may not be used to rate the following:

- 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012; or 3) 1-4 Family Severe Repetitive Loss properties

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>3</sup>**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91/ .79	1.15/ 1.41	.91/ .79		.91/ .79	
	With Basement	.97/ 1.16	1.15/ 1.18	.97/ 1.16		.97/ 1.16	
	With Enclosure <sup>5</sup>	.97/ 1.40	1.15/ 1.41	.97/ 1.40		.97/ 1.40	
	Elevated on Crawlspc	.91/ .79	1.15/ 1.41	.91/ .79		.91/ .79	
	Non-Elevated with Subgrade Crawlspc	.91/ .79	1.15/ 1.18	.91/ .79		.91/ .79	
	Manufactured (Mobile) Home <sup>6</sup>	.91/ .79	1.15/ 1.41				
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.15/ 1.18		1.15/ 1.18
	Enclosure & Above <sup>8</sup>				1.15/ 1.41		1.15/ 1.41
	Lowest Floor Only – Above Ground Level				1.15/ 1.41		1.15/ 1.41
	Lowest Floor Above Ground Level and Higher Floors				1.15/ .98		1.15/ .98
	Above Ground Level – More Than 1 Full Floor				.42/ .19		.42/ .19
	Manufactured (Mobile) Home <sup>6</sup>						

**FIRM ZONES V, VE, V1-V30**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18/ 2.03	1.47/ 3.47	1.18/ 2.03		1.18/ 2.03	
	With Basement	1.26/ 3.01	1.47/ 2.93	1.26/ 3.01		1.26/ 3.01	
	With Enclosure <sup>5</sup>	1.26/ 3.56	1.47/ 3.45	1.26/ 3.56		1.26/ 3.56	
	Elevated on Crawlspc	1.18/ 2.03	1.47/ 3.47	1.18/ 2.03		1.18/ 2.03	
	Non-Elevated with Subgrade Crawlspc	1.18/ 2.03	1.47/ 2.93	1.18/ 2.03		1.18/ 2.03	
	Manufactured (Mobile) Home <sup>6</sup>	1.18/ 7.28	1.47/ 3.45				
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.47/ 2.93		1.47/ 2.93
	Enclosure & Above <sup>8</sup>				1.47/ 3.45		1.47/ 3.45
	Lowest Floor Only – Above Ground Level				1.47/ 3.45		1.47/ 3.45
	Lowest Floor Above Ground Level and Higher Floors				1.47/ 3.04		1.47/ 3.04
	Above Ground Level – More Than 1 Full Floor				.56/ .45		.56/ .45
	Manufactured (Mobile) Home <sup>6</sup>						

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later.
- 2 For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.
- 3 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.
- 4 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.

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

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

On or after October 1, 2013, this table may not be used to rate the following:

- 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or
- 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012

**FIRM ZONES A, AE, A1-A30, A0, AH, D<sup>3</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .92	1.15 / 1.65	.91 / .92	
	With Basement	.97 / 1.36	1.15 / 1.38	.97 / 1.36	
	With Enclosure <sup>4</sup>	.97 / 1.63	1.15 / 1.65	.97 / 1.63	
	Elevated on Crawlspc	.91 / .92	1.15 / 1.65	.91 / .92	
	Non-Elevated with Subgrade Crawlspc	.91 / .92	1.15 / 1.38	.91 / .92	
	Manufactured (Mobile) Home <sup>5</sup>	.91 / .92	1.15 / 1.65		
CONTENTS LOCATION	Basement & Above <sup>6</sup>				1.15 / 1.38
	Enclosure & Above <sup>7</sup>				1.15 / 1.65
	Lowest Floor Only – Above Ground Level				1.15 / 1.65
	Lowest Floor Above Ground Level and Higher Floors				1.15 / 1.15
	Above Ground Level – More Than 1 Full Floor				.42 / .23
	Manufactured (Mobile) Home <sup>5</sup>				

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	With Basement	1.26 / 3.44	1.47 / 3.35	1.26 / 3.44	
	With Enclosure <sup>4</sup>	1.26 / 4.06	1.47 / 3.94	1.26 / 4.06	
	Elevated on Crawlspc	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	Non-Elevated with Subgrade Crawlspc	1.18 / 2.31	1.47 / 3.35	1.18 / 2.31	
	Manufactured (Mobile) Home <sup>5</sup>	1.18 / 7.28	1.47 / 3.94		
CONTENTS LOCATION	Basement & Above <sup>6</sup>				1.47 / 3.35
	Enclosure & Above <sup>7</sup>				1.47 / 3.94
	Lowest Floor Only – Above Ground Level				1.47 / 3.94
	Lowest Floor Above Ground Level and Higher Floors				1.47 / 3.47
	Above Ground Level – More Than 1 Full Floor				.56 / .53
	Manufactured (Mobile) Home <sup>5</sup>				

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

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

3 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.

4 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.

5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

6 Includes subgrade crawlspace.

7 Includes crawlspace.

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

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

On or after October 1, 2013, also use this table to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage

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

		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure <sup>1</sup>	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home <sup>2</sup>	.99 / .48	1.51 / .47					1.19 / .50	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>3</sup>				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above <sup>4</sup>				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home <sup>2</sup>								1.06 / .66

**FIRM ZONE D**

		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Non-Elevated with Subgrade Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Manufactured (Mobile) Home <sup>2</sup>	2.15 / .70	1.26 / .54					2.21 / .86	
<b>CONTENTS LOCATION</b>	Basement & Above <sup>3</sup>				***		***		***
	Enclosure & Above <sup>4</sup>				***		***		***
	Lowest Floor Only – Above Ground Level				1.22 / .50		1.22 / .50		1.28 / .40
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .32		1.00 / .32		1.28 / .39
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>2</sup>								1.28 / .40

**FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>5</sup>**

<b>OCCUPANCY</b>	<b>BUILDING</b>		<b>CONTENTS</b>	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate <sup>6</sup>	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate <sup>7, 8</sup>	1.35 / .19	1.32 / .24	.98 / .15	1.41 / .19

1 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

3 Includes subgrade crawlspace.

4 Includes crawlspace.

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

6 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance from the community.

7 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.

8 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 7 apply.

\*\*\*SUBMIT FOR RATING

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

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

On or after October 1, 2013, also use this table to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage

**FIRM ZONES AE, A1-A30 – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>4,5</sup>		MANUFACTURED (MOBILE) HOME <sup>6</sup>	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.48 / .10	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	1.78 / .13	1.60 / .25	1.37 / .12	1.20 / .14	1.00 / .10	.87 / .17	2.20 / .32	2.25 / .43
-1	4.40 / .85	4.37 / .93	3.33 / .65	3.14 / .41	2.28 / .41	1.98 / .47	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>2,3</sup>	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>4</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>4</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>4</sup>		MANUFACTURED (MOBILE) HOME <sup>6</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.14 / .41
-1	2.76 / .51	2.29 / .63	1.70 / .33	1.53 / .41	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 – CONTENTS RATES**

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

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Post-FIRM rating procedures to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 Use Submit-for-Rate procedures if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

**\*\*\*SUBMIT FOR RATING**



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

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

On or after October 1, 2013, also use this table to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) Policies that have been reinstated on or after October 4, 2012, after a lapse in coverage

**UNNUMBERED ZONE A – WITHOUT  
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>2, 3</sup>**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential & Non-Residential	Residential <sup>4</sup>	Non-Residential <sup>4</sup>	
+5 or more	.46 / .08	.40 / .12	.38 / .12	.38 / .12	No Base Flood Elevation <sup>5</sup>
+2 to +4	1.30 / .11	1.15 / .17	.75 / .12	.60 / .14	
+1	2.68 / .42	2.31 / .25	1.54 / .16	1.21 / .29	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.35 / .12	With Base Flood Elevation <sup>6</sup>
0 to +1	1.64 / .13	1.40 / .19	1.18 / .13	.93 / .14	
-1	4.75 / .70	4.31 / .42	2.73 / .23	2.14 / .48	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>7</sup>	5.85 / 1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

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

\*\*\*SUBMIT FOR RATING



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

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

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective before October 1, 1981, and that  
 1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

**FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES<sup>1</sup>**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>2,3</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>2,3</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>2,3</sup>		MANUFACTURED (MOBILE) HOME <sup>4</sup>	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non- Residential
0 <sup>5</sup>	3.55 / .64	4.28 / 1.64	2.88 / .64	3.12 / 1.54	2.49 / .64	2.79 / 1.24	5.29 / .53	7.53 / .47
-1 <sup>6</sup>	7.51 / 3.82	11.15 / 6.13	6.86 / 3.82	9.62 / 4.67	4.90 / 3.47	5.12 / 4.73	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>2</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>2</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>2</sup>		MANUFACTURED (MOBILE) HOME <sup>4</sup>	
	Residential	Non- Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non- Residential
0 <sup>5</sup>	4.47 / 1.31	3.95 / 4.26	2.90 / 1.22	2.76 / 2.68	1.64 / 1.01	1.64 / 1.05	4.30 / 1.38	4.48 / 5.36
-1 <sup>6</sup>	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	1.93 / 1.04	5.88 / 1.64	***	***
-2	***	***	***	***	***	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 <sup>5</sup>		.56 / .25	.56 / .25	.42 / .25
-1 <sup>6</sup>		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

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

2 Includes subgrade crawlspace.

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

4 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

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

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

**\*\*\*SUBMIT FOR RATING**

**FIRM ZONES '75-'81, UNNUMBERED V ZONE**

**SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective before October 1, 1981, and that  
 1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

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

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>2</sup>	ELEVATED BUILDINGS FREE OF OBSTRUCTION <sup>3</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>4</sup>	Replacement Cost Ratio .50 to .74 <sup>4</sup>	Replacement Cost Ratio Under .50 <sup>4</sup>
+4 or more	0.54	0.54	0.90	1.19	1.83
+3	0.57	0.57	1.03	1.41	2.11
+2	0.85	0.91	1.42	1.89	2.86
+1	1.19	1.24	2.06	2.71	3.79
0	1.62	1.74	2.70	3.48	4.82
-1	2.32	2.39	3.58	4.62	6.37
-2	3.32	3.50	4.80	6.19	8.39
-3	4.34	4.60	5.58	7.09	9.27
-4 or below	***	***	***	***	***

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

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

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

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

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.

Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

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

\*\*\*SUBMIT FOR RATING

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

SUBMIT FOR RATING

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING

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

ANNUAL RATES PER \$100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective before October 1, 1981, and that  
 1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

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

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT <sup>3</sup>	ELEVATED BUILDINGS WITH OBSTRUCTION <sup>4</sup>				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+4 or more	.70	.70	1.95	2.59	3.84
+3	.75	.75	2.09	2.75	3.97
+2	1.01	1.01	2.31	3.01	4.29
+1	1.27	1.33	2.68	3.47	4.93
0	1.75	1.84	3.26	4.23	5.93
-1 <sup>6</sup>	2.39	2.53	4.15	5.37	7.47
-2 <sup>6</sup>	3.41	3.65	5.46	7.05	9.64
-3 <sup>6</sup>	4.46	4.73	6.18	7.87	10.38
-4 or below <sup>6</sup>	***	***	***	***	***

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

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

\*\*\*SUBMIT FOR RATING

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES**  
**NOT ELEVATION-RATED RATES**  
 ANNUAL RATES PER \$100 OF COVERAGE  
 (Basic/Additional)

**PRE-FIRM RATES<sup>1</sup>**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home <sup>2</sup>	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home <sup>2</sup>								1.06 / .66

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.  
 2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

**POST-FIRM RATES**

OCCUPANCY		SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home <sup>1</sup>	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home <sup>1</sup>								1.06 / .66

- 1 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

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

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

**FIRM ZONES AR and AR Dual Zones – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace <sup>1</sup>		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace <sup>1</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>1</sup>		MANUFACTURED (MOBILE) HOME <sup>2</sup>	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.48 / .10	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	.99 / .26	.93 / .26	.99 / .26	.93 / .26	1.00 / .10	.87 / .17	.99 / .48	1.19 / .50
-1 <sup>3</sup>	SEE FOOTNOTE <sup>3</sup>							

**FIRM ZONES AR and AR Dual Zones – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace <sup>1</sup>		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace <sup>1</sup>		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace <sup>1</sup>		MANUFACTURED (MOBILE) HOME <sup>2</sup>	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.06 / .66
-1 <sup>3</sup>	SEE FOOTNOTE <sup>3</sup>							

**FIRM ZONES AR and AR Dual Zones – CONTENTS RATES**

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

1 Includes subgrade crawlspace.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

3 Use Table 4.

4 These rates are applicable only to contents-only policies.

**TABLE 6. TENTATIVE RATES TABLE<sup>1</sup>**

RATES PER \$100 OF COVERAGE

(Basic/Additional)

**FIRM ZONES A, AE, A1-A30, A0, AH RATES**

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	5.00	3.00	6.00	4.00
Other Residential	7.00	4.00	7.00	4.00
Non-Residential	7.00	4.00	8.00	8.00
Pre or Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building <sup>2</sup>	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	3.00	2.00	3.00	2.00
Other Residential	5.00	3.00	3.00	3.00
Non-Residential	5.00	3.00	5.00	3.00

**FIRM ZONES V, V1-V30, VE RATES**

BUILDING TYPE	BUILDING		CONTENTS	
	Basic Limits	Additional Limits	Basic Limits	Additional Limits
Non-Elevated, No Basement				
1-4 Family	11.00	11.00	12.00	12.00
Other Residential	12.00	12.00	12.00	12.00
Non-Residential	12.00	12.00	12.00	12.00
Pre or Post-FIRM Non-Elevated with Basement and Post-FIRM Elevated Building <sup>2</sup>	Basic Limits	Additional Limits	Basic Limits	Additional Limits
1-4 Family	6.00	6.00	6.00	6.00
Other Residential	8.00	8.00	6.00	6.00
Non-Residential	8.00	8.00	8.00	8.00

1 Use of this table is subject to the provisions found in the Tentative Rates subsection in this section.

2 The basement/elevated building rates should be used only if the submitted information indicates that the risk is constructed as a Post-FIRM elevated building or has a basement as defined by the NFIP (coverage restrictions apply to Post-FIRM elevated buildings and Pre- or Post-FIRM basements).

**TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES**

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

**BUILDING**

<b>BUILDING TYPE</b>	<b>REGULAR PROGRAM PRE-FIRM<sup>1</sup></b>			<b>REGULAR PROGRAM POST-FIRM</b>	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	1.07 / .37	1.37 / 1.38	1.42 / .08	1.42 / .08	<b>SUBMIT FOR RATE</b>
WITH ENCLOSURE	1.07 / .27	1.37 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	

**CONTENTS**

<b>CONTENTS LOCATION</b>	<b>REGULAR PROGRAM PRE-FIRM<sup>1</sup></b>			<b>REGULAR PROGRAM POST-FIRM</b>	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.15 / 1.16	1.47 / 2.81	1.92 / .71	1.92 / .71	<b>SUBMIT FOR RATE</b>
ENCLOSURE/CRAWLSPACE AND ABOVE	1.15 / 1.38	1.47 / 3.31	1.92 / .82	1.92 / .82	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.15 / 1.38	1.47 / 3.31	1.51 / .75	1.51 / .75	1.22 / .50
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.15 / .96	1.47 / 2.91	1.51 / .47	1.51 / .47	1.00 / .32
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.42 / .19	.56 / .44	.45 / .16	.45 / .16	.35 / .12

**BUILDING — A1-A30, AE · POST-FIRM**

<b>ELEVATION DIFFERENCE</b>	<b>3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE<sup>2,3</sup></b>	<b>3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE<sup>2,3</sup></b>
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.61 / .06	1.44 / .06
-1	6.10 / .15	3.48 / .12
-2	<b>SUBMIT FOR RATE</b>	

**CONTENTS — A1-A30, AE · POST-FIRM**

<b>ELEVATION DIFFERENCE</b>	<b>LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE<sup>2</sup>)</b>	<b>LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE<sup>2</sup>)</b>	<b>BASEMENT/ENCLOSURE/ CRAWLSPACE<sup>2</sup> AND ABOVE</b>	<b>ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR</b>
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 <sup>4</sup>	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
-2	<b>SUBMIT FOR RATE</b>			.35 / .12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Includes subgrade crawlspace.

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

4 Use Submit-for-Rate procedures if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES**

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

**AO, AH POST-FIRM  
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS<sup>1</sup>**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>2</sup>	.48 / .05	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>3,8</sup>	1.46 / .08	.98 / .15

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

ELEVATION DIFFERENCE	BUILDING	CONTENTS <sup>5</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 / .06	.38 / .12	NO BASE FLOOD ELEVATION <sup>6</sup>
+2 TO +4	1.69 / .07	.75 / .12	
+1	2.76 / .17	1.54 / .16	
0 OR BELOW	***	***	
+2 OR MORE	.75 / .05	.38 / .12	WITH BASE FLOOD ELEVATION <sup>7</sup>
0 TO +1	1.50 / .07	1.18 / .12	
-1	5.90 / .22	2.73 / .23	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>8</sup>	7.90 / 1.30	3.38 / .80	NO ELEVATION CERTIFICATE

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

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

3 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.

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

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

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

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

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

\*\*\***SUBMIT FOR RATING**



**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES**

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

**AR AND AR DUAL ZONES****BUILDING – PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

BUILDING TYPE	RATES
No Basement/Enclosure	1.17 / .06
With Basement	1.42 / .08
With Enclosure	1.23 / .06
Elevated on Crawlspace	1.17 / .06
Non-Elevated with Subgrade Crawlspace	1.17 / .06

**CONTENTS – PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.92 / .71
Enclosure/Crawlspace and above	1.92 / .82
Lowest floor only – above ground level	1.51 / .75
Lowest floor above ground level and higher floors	1.51 / .47
Above ground level more than 1 full floor	.45 / .16

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

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup>
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.17 / .06	1.44 / .06
-1 <sup>5</sup>	SEE FOOTNOTE	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>4</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 <sup>5</sup>	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Base deductible is \$2,000.

3 Base deductible is \$1,000.

4 Includes subgrade crawlspace.

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

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

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

## **REGULAR PROGRAM — 1975–1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup> FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3,4</sup>	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3,4</sup>
0 <sup>5</sup>	3.66 / .21	3.49 / .21
-1 <sup>6</sup>	11.04 / .80	5.81 / .61
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 <sup>5</sup>	4.47 / 1.31	2.90 / 1.22	1.64 / 1.01	.56 / .25
-1 <sup>6</sup>	9.79 / 7.34	5.77 / 5.50	1.93 / 1.04	.56 / .25
-2	***	***	***	***

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

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

3 Includes subgrade crawlspace.

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

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

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

\*\*\***SUBMIT FOR RATING**

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

**SUBMIT FOR RATING**

# TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

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

This table may not be used on or after October 1, 2013, to rate 1-4 Family Severe Repetitive Loss properties.

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.84 / .76	1.15 / 1.41	1.11 / 1.91	1.47 / 3.51	.74 / .21	1.20 / .37
	WITH BASEMENT	.90 / .93	1.15 / 1.18	1.19 / 3.31	1.47 / 3.30	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.90 / 1.11	1.15 / 1.21	1.19 / 3.61	1.47 / 3.60	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.84 / .76	1.15 / 1.41	1.11 / 1.91	1.47 / 3.51	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.84 / .76	1.15 / 1.41	1.11 / 1.91	1.47 / 3.51	.74 / .21	1.20 / .37

## REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY <sup>2</sup> )			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>3</sup>		.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE <sup>4, 5</sup>		1.25 / .17		.98 / .15	

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

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

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

4 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.

5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

\*\*\*SUBMIT FOR RATING

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

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

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE	
		BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE	.84 / .91	1.15 / 1.68	1.11 / 2.28	1.47 / 4.18
	WITH BASEMENT	.90 / 1.11	1.15 / 1.41	1.19 / 3.94	1.47 / 3.93
	WITH ENCLOSURE	.90 / 1.32	1.15 / 1.44	1.19 / 4.30	1.47 / 4.29
	ELEVATED ON CRAWLSPACE	.84 / .91	1.15 / 1.68	1.11 / 2.28	1.47 / 4.18
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.84 / .91	1.15 / 1.68	1.11 / 2.28	1.47 / 4.18

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

2 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

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# TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>1</sup>	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>2</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE <sup>2</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup>
+4	.22 / .08	.21 / .08	.22 / .08
+3	.26 / .08	.23 / .08	.24 / .08
+2	.36 / .08	.26 / .08	.26 / .08
+1	.64 / .09	.38 / .08	.32 / .09
0	1.60 / .12	1.06 / .11	.84 / .10
-1 <sup>3</sup>	3.96 / .77	3.00 / .59	1.83 / .49
-2	***	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE <sup>1</sup>	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>2</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>2</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>2</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 <sup>3</sup>	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
-2	***	***	***	.35 / .12

1. If the Lowest Floor is -1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

2. Includes subgrade crawlspace.

3. Use Submit-for-Rate procedures if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.

\*\*\*SUBMIT FOR RATING

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

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

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

ELEVATION DIFFERENCE	BUILDING	CONTENTS <sup>3</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.46 / .08	.38 / .12	NO BASE FLOOD ELEVATION <sup>4</sup>
+2 TO +4	1.30 / .11	.75 / .12	
+1	2.68 / .46	1.54 / .16	
0 OR BELOW	***	***	
+2 OR MORE	.44 / .08	.38 / .12	WITH BASE FLOOD ELEVATION <sup>5</sup>
0 TO +1	1.05 / .13	1.18 / .13	
-1	3.99 / .70	2.73 / .23	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>6</sup>	5.04 / 1.30	3.36 / .80	NO ELEVATION CERTIFICATE

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

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

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

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

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

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

\*\*\*SUBMIT FOR RATING

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

(Including Townhouse/Rowhouse)

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

**AR AND AR DUAL ZONES****REGULAR PROGRAM – PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37
WITH BASEMENT	.81 / .30	1.36 / .46
WITH ENCLOSURE	.81 / .34	1.36 / .54
ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup>
+4	.22 / .08	.21 / .08	.22 / .08
+3	.26 / .08	.23 / .08	.24 / .08
+2	.36 / .08	.26 / .08	.26 / .08
+1	.64 / .09	.38 / .08	.32 / .09
0	.74 / .21	1.06 / .11	.84 / .10
-1 <sup>5</sup>	SEE FOOTNOTE		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup> )	BASEMENT/ENCLOSURE/CRAWLSPACE <sup>4</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 <sup>5</sup>	SEE FOOTNOTE			

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

2 Standard deductible is \$2,000.

3 Standard deductible is \$1,000.

4 Includes subgrade crawlspace.

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

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

(Including Townhouse/Rowhouse)

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

## **REGULAR PROGRAM — 1975–1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>** **FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup>	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>
0 <sup>4</sup>	3.40 / .64	2.72 / .64	2.35 / .64
-1 <sup>5</sup>	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
-2	***	***	***

## **REGULAR PROGRAM — 1975–1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>** **FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 <sup>4</sup>	4.47 / 1.31	2.90 / 1.22	1.64 / 1.01	.56 / .25
-1 <sup>5</sup>	9.79 / 7.34	5.77 / 5.50	1.93/ 1.04	.56 / .25
-2	***	***	***	.56 / .25

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

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

3 Includes subgrade crawlspace.

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

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

\*\*\*SUBMIT FOR RATING

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

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

ANNUAL RATES PER \$100 OF COVERAGE

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

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>3</sup>	BUILDING RATE	CONTENTS RATE
+4 or more	.86	.54
+3	.99	.57
+2	1.35	.91
+1	1.96	1.24
0	2.70	1.74
- 1	3.58	2.39
- 2	4.80	3.50
- 3	5.58	4.60
- 4 or lower	***	***

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

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

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

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

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

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

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

**\*\*\*SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

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

ELEVATION OF THE BOTTOM OF THE FLOOR BEAM OF THE LOWEST FLOOR ABOVE OR BELOW THE BFE ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE <sup>4</sup>	BUILDING RATE	CONTENTS RATE
+4 or more	1.54	.70
+3	1.65	.75
+2	2.04	1.01
+1	2.55	1.33
0	3.26	1.84
-1 <sup>5</sup>	4.15	2.53
-2 <sup>5</sup>	5.46	3.65
-3 <sup>5</sup>	6.18	4.73
- 4 or lower <sup>5</sup>	***	***

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.
- 3 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See the Rating section of this manual for details.
- 4 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
- 5 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

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

**\*\*\*SUBMIT FOR RATING**

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

ANNUAL RATES PER \$100 OF COVERAGE

**1981 POST-FIRM V-ZONE RATES**

SUBMIT FOR RATING
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**TABLE 3A. PRP COVERAGE LIMITS AND PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

WITH BASEMENT OR ENCLOSURE <sup>4</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>5</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$176	\$ 20,000	\$ 8,000	\$129
\$ 30,000	\$ 12,000	\$211	\$ 30,000	\$ 12,000	\$183
\$ 50,000	\$ 20,000	\$269	\$ 50,000	\$ 20,000	\$240
\$ 75,000	\$ 30,000	\$315	\$ 75,000	\$ 30,000	\$281
\$100,000	\$ 40,000	\$346	\$100,000	\$ 40,000	\$312
\$125,000	\$ 50,000	\$368	\$125,000	\$ 50,000	\$334
\$150,000	\$ 60,000	\$390	\$150,000	\$ 60,000	\$356
\$200,000	\$ 80,000	\$429	\$200,000	\$ 80,000	\$390
\$250,000	\$100,000	\$460	\$250,000	\$100,000	\$414

**RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2, 6</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$51	\$ 8,000	\$79
\$ 12,000	\$75	\$ 12,000	\$106
\$ 20,000	\$110	\$ 20,000	\$147
\$ 30,000	\$126	\$ 30,000	\$168
\$ 40,000	\$140	\$ 40,000	\$187
\$ 50,000	\$153	\$ 50,000	\$207
\$ 60,000	\$167	\$ 60,000	\$226
\$ 80,000	\$194	\$ 80,000	\$248
\$100,000	\$221	\$100,000	\$271

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

**TABLE 3B. PRP COVERAGE LIMITS AND PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

With Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$192	\$208	\$222	\$237	\$251	\$263	\$275	\$287	\$298
	\$ 30,000	\$208	\$223	\$238	\$253	\$266	\$279	\$291	\$303	\$314
	\$ 50,000	\$246	\$262	\$277	\$291	\$305	\$317	\$330	\$341	\$352
	\$ 75,000	\$264	\$280	\$295	\$309	\$323	\$335	\$348	\$359	\$370
	\$100,000	\$289	\$305	\$320	\$334	\$348	\$360	\$373	\$384	\$395
	\$125,000	\$297	\$313	\$327	\$342	\$356	\$368	\$381	\$392	\$403
	\$150,000	\$303	\$318	\$333	\$348	\$361	\$374	\$386	\$398	\$409
	\$200,000	\$338	\$353	\$368	\$383	\$396	\$409	\$421	\$433	\$444
	\$250,000	\$357	\$373	\$387	\$402	\$416	\$428	\$440	\$452	\$463

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

Without Basement or Enclosure<sup>5</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$160	\$174	\$186	\$199	\$210	\$221	\$231	\$242	\$251
	\$ 30,000	\$181	\$193	\$205	\$218	\$229	\$240	\$251	\$261	\$270
	\$ 50,000	\$220	\$233	\$245	\$257	\$269	\$280	\$290	\$300	\$309
	\$ 75,000	\$243	\$255	\$268	\$279	\$290	\$301	\$312	\$322	\$331
	\$100,000	\$263	\$275	\$288	\$299	\$310	\$322	\$332	\$342	\$351
	\$125,000	\$273	\$286	\$298	\$309	\$321	\$331	\$341	\$351	\$360
	\$150,000	\$281	\$294	\$306	\$317	\$329	\$339	\$349	\$359	\$368
	\$200,000	\$313	\$325	\$338	\$349	\$360	\$370	\$381	\$390	\$399
	\$250,000	\$330	\$342	\$355	\$366	\$377	\$387	\$398	\$407	\$416

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 3C. PRP COVERAGE LIMITS AND PREMIUMS  
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

With Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,016	\$1,308	\$1,589	\$1,855	\$2,109	\$2,351	\$2,581	\$2,796	\$3,000	\$3,191
	\$100,000	\$1,438	\$1,731	\$2,010	\$2,277	\$2,531	\$2,773	\$3,002	\$3,218	\$3,421	\$3,612
	\$150,000	\$1,749	\$2,042	\$2,321	\$2,587	\$2,842	\$3,084	\$3,313	\$3,529	\$3,732	\$3,923
	\$200,000	\$1,917	\$2,210	\$2,489	\$2,756	\$3,010	\$3,252	\$3,481	\$3,697	\$3,901	\$4,091
	\$250,000	\$2,036	\$2,329	\$2,608	\$2,874	\$3,129	\$3,371	\$3,600	\$3,816	\$4,019	\$4,210
	\$300,000	\$2,167	\$2,460	\$2,739	\$3,006	\$3,260	\$3,502	\$3,731	\$3,947	\$4,150	\$4,341
	\$350,000	\$2,312	\$2,604	\$2,884	\$3,150	\$3,404	\$3,646	\$3,875	\$4,090	\$4,294	\$4,485
	\$400,000	\$2,407	\$2,699	\$2,978	\$3,245	\$3,499	\$3,741	\$3,969	\$4,185	\$4,389	\$4,580
	\$450,000	\$2,515	\$2,808	\$3,087	\$3,354	\$3,608	\$3,850	\$4,078	\$4,294	\$4,497	\$4,688
	\$500,000	\$2,634	\$2,926	\$3,206	\$3,472	\$3,726	\$3,968	\$4,197	\$4,412	\$4,616	\$4,807

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

Without Basement or Enclosure<sup>5</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$643	\$799	\$948	\$1,090	\$1,226	\$1,355	\$1,477	\$1,592	\$1,700	\$1,802
	\$100,000	\$860	\$1,016	\$1,165	\$1,307	\$1,443	\$1,572	\$1,694	\$1,809	\$1,917	\$2,019
	\$150,000	\$1,021	\$1,177	\$1,326	\$1,469	\$1,604	\$1,733	\$1,855	\$1,970	\$2,079	\$2,181
	\$200,000	\$1,190	\$1,346	\$1,495	\$1,637	\$1,773	\$1,902	\$2,024	\$2,139	\$2,247	\$2,349
	\$250,000	\$1,303	\$1,459	\$1,608	\$1,750	\$1,886	\$2,015	\$2,137	\$2,252	\$2,360	\$2,462
	\$300,000	\$1,422	\$1,578	\$1,728	\$1,870	\$2,005	\$2,134	\$2,256	\$2,372	\$2,480	\$2,582
	\$350,000	\$1,487	\$1,643	\$1,792	\$1,934	\$2,070	\$2,199	\$2,321	\$2,436	\$2,545	\$2,646
	\$400,000	\$1,558	\$1,714	\$1,863	\$2,005	\$2,141	\$2,270	\$2,392	\$2,507	\$2,616	\$2,717
	\$450,000	\$1,636	\$1,792	\$1,941	\$2,083	\$2,219	\$2,348	\$2,470	\$2,585	\$2,694	\$2,795
	\$500,000	\$1,721	\$1,877	\$2,026	\$2,168	\$2,304	\$2,433	\$2,555	\$2,670	\$2,778	\$2,880

**NON-RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$185	\$ 50,000	\$394
\$100,000	\$270	\$100,000	\$586
\$150,000	\$355	\$150,000	\$778
\$200,000	\$439	\$200,000	\$970
\$250,000	\$524	\$250,000	\$1,163
\$300,000	\$609	\$300,000	\$1,355
\$350,000	\$694	\$350,000	\$1,547
\$400,000	\$778	\$400,000	\$1,739
\$450,000	\$863	\$450,000	\$1,931
\$500,000	\$948	\$500,000	\$2,123

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 4A. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS  
FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

**1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**

WITH BASEMENT OR ENCLOSURE <sup>4</sup>			WITHOUT BASEMENT OR ENCLOSURE <sup>5</sup>		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$207	\$ 20,000	\$ 8,000	\$168
\$ 30,000	\$ 12,000	\$248	\$ 30,000	\$ 12,000	\$215
\$ 50,000	\$ 20,000	\$316	\$ 50,000	\$ 20,000	\$282
\$ 75,000	\$ 30,000	\$371	\$ 75,000	\$ 30,000	\$330
\$100,000	\$ 40,000	\$407	\$100,000	\$ 40,000	\$367
\$125,000	\$ 50,000	\$434	\$125,000	\$ 50,000	\$394
\$150,000	\$ 60,000	\$459	\$150,000	\$ 60,000	\$419
\$200,000	\$ 80,000	\$506	\$200,000	\$ 80,000	\$459
\$250,000	\$100,000	\$542	\$250,000	\$100,000	\$489

**RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2, 6</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$66	\$ 8,000	\$91
\$ 12,000	\$87	\$ 12,000	\$124
\$ 20,000	\$129	\$ 20,000	\$172
\$ 30,000	\$147	\$ 30,000	\$196
\$ 40,000	\$164	\$ 40,000	\$220
\$ 50,000	\$179	\$ 50,000	\$242
\$ 60,000	\$195	\$ 60,000	\$265
\$ 80,000	\$228	\$ 80,000	\$293
\$100,000	\$260	\$100,000	\$319

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

**TABLE 4B. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS  
FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
With Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$225	\$243	\$261	\$278	\$295	\$309	\$324	\$338	\$351
	\$ 30,000	\$243	\$263	\$280	\$298	\$313	\$328	\$343	\$356	\$369
	\$ 50,000	\$289	\$308	\$325	\$343	\$359	\$373	\$389	\$402	\$415
	\$ 75,000	\$311	\$329	\$347	\$364	\$381	\$395	\$410	\$423	\$437
	\$100,000	\$341	\$359	\$376	\$394	\$410	\$425	\$439	\$452	\$465
	\$125,000	\$350	\$368	\$386	\$403	\$419	\$434	\$449	\$462	\$476
	\$150,000	\$356	\$374	\$393	\$410	\$426	\$441	\$455	\$469	\$482
	\$200,000	\$398	\$416	\$434	\$451	\$467	\$482	\$497	\$510	\$524
	\$250,000	\$420	\$439	\$456	\$475	\$490	\$504	\$520	\$533	\$546

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
Without Basement or Enclosure<sup>5</sup>

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$187	\$204	\$218	\$233	\$247	\$260	\$272	\$283	\$295
	\$ 30,000	\$212	\$226	\$241	\$256	\$269	\$282	\$295	\$307	\$317
	\$ 50,000	\$259	\$273	\$287	\$303	\$316	\$329	\$342	\$354	\$364
	\$ 75,000	\$285	\$300	\$315	\$328	\$342	\$355	\$367	\$378	\$390
	\$100,000	\$309	\$324	\$339	\$352	\$365	\$378	\$391	\$403	\$413
	\$125,000	\$321	\$337	\$351	\$364	\$377	\$390	\$402	\$413	\$425
	\$150,000	\$330	\$346	\$360	\$373	\$387	\$399	\$411	\$423	\$434
	\$200,000	\$368	\$384	\$398	\$411	\$425	\$437	\$449	\$459	\$471
	\$250,000	\$389	\$403	\$417	\$432	\$445	\$456	\$469	\$480	\$490

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 4C. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS  
FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
With Basement or Enclosure<sup>4</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,201	\$1,548	\$1,880	\$2,196	\$2,497	\$2,783	\$3,055	\$3,311	\$3,553	\$3,779
	\$100,000	\$1,702	\$2,049	\$2,379	\$2,695	\$2,997	\$3,284	\$3,556	\$3,810	\$4,052	\$4,278
	\$150,000	\$2,070	\$2,417	\$2,748	\$3,064	\$3,364	\$3,652	\$3,923	\$4,180	\$4,420	\$4,646
	\$200,000	\$2,270	\$2,617	\$2,947	\$3,263	\$3,565	\$3,851	\$4,122	\$4,378	\$4,620	\$4,846
	\$250,000	\$2,410	\$2,757	\$3,088	\$3,403	\$3,705	\$3,991	\$4,264	\$4,519	\$4,761	\$4,987
	\$300,000	\$2,565	\$2,912	\$3,244	\$3,559	\$3,860	\$4,147	\$4,419	\$4,675	\$4,915	\$5,142
	\$350,000	\$2,737	\$3,084	\$3,415	\$3,731	\$4,031	\$4,319	\$4,589	\$4,845	\$5,086	\$5,312
	\$400,000	\$2,850	\$3,197	\$3,527	\$3,843	\$4,144	\$4,430	\$4,701	\$4,957	\$5,197	\$5,425
	\$450,000	\$2,978	\$3,324	\$3,656	\$3,972	\$4,273	\$4,559	\$4,830	\$5,086	\$5,326	\$5,552
	\$500,000	\$3,119	\$3,466	\$3,796	\$4,112	\$4,414	\$4,700	\$4,970	\$5,226	\$5,467	\$5,694

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
Without Basement or Enclosure<sup>5</sup>

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$759	\$944	\$1,121	\$1,290	\$1,450	\$1,603	\$1,747	\$1,884	\$2,012	\$2,133
	\$100,000	\$1,017	\$1,201	\$1,378	\$1,547	\$1,707	\$1,860	\$2,005	\$2,141	\$2,270	\$2,391
	\$150,000	\$1,208	\$1,392	\$1,569	\$1,738	\$1,899	\$2,051	\$2,196	\$2,332	\$2,461	\$2,582
	\$200,000	\$1,408	\$1,593	\$1,769	\$1,937	\$2,098	\$2,250	\$2,396	\$2,532	\$2,661	\$2,781
	\$250,000	\$1,542	\$1,726	\$1,903	\$2,071	\$2,232	\$2,384	\$2,530	\$2,666	\$2,795	\$2,915
	\$300,000	\$1,684	\$1,868	\$2,045	\$2,214	\$2,374	\$2,527	\$2,672	\$2,808	\$2,937	\$3,056
	\$350,000	\$1,759	\$1,945	\$2,122	\$2,289	\$2,451	\$2,603	\$2,748	\$2,885	\$3,013	\$3,133
	\$400,000	\$1,843	\$2,028	\$2,205	\$2,374	\$2,535	\$2,687	\$2,831	\$2,969	\$3,097	\$3,218
	\$450,000	\$1,936	\$2,122	\$2,297	\$2,466	\$2,627	\$2,779	\$2,925	\$3,062	\$3,189	\$3,310
	\$500,000	\$2,037	\$2,222	\$2,399	\$2,568	\$2,727	\$2,881	\$3,025	\$3,162	\$3,290	\$3,410

**NON-RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2</sup>**

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$217	\$ 50,000	\$464
\$100,000	\$317	\$100,000	\$693
\$150,000	\$417	\$150,000	\$920
\$200,000	\$519	\$200,000	\$1,148
\$250,000	\$619	\$250,000	\$1,375
\$300,000	\$719	\$300,000	\$1,603
\$350,000	\$819	\$350,000	\$1,830
\$400,000	\$920	\$400,000	\$2,058
\$450,000	\$1,021	\$450,000	\$2,285
\$500,000	\$1,121	\$500,000	\$2,513

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.



# MORTGAGE PORTFOLIO PROTECTION PROGRAM

## I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the mandatory purchase requirements usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their insurance agent/producer or their insurer to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

## II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program (NFIP) Mortgage Portfolio Protection Program.

### A. General

1. All mortgagors notified, in conjunction with this program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their agent/producer or insurer.
2. When a mortgagee or a mortgage-servicing company discovers, at any time following loan origination, that there is no evidence of flood insurance on a property in a Special Flood Hazard Area (SFHA), then the MPPP may be used by such lender/servicer to obtain (force-place) the required flood insurance coverage. The MPPP process

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

ZONE	MPPP RATES PER \$100 OF BUILDING COVERAGE <sup>3</sup>	MPPP RATES PER \$100 OF CONTENTS COVERAGE <sup>3</sup>	ICC PREMIUM FOR \$30,000 COVERAGE <sup>4, 5</sup>
Emergency Program Community	5.00	5.00	N/A
A Zones – All building & occupancy types, except A99, AR, AR Dual Zones	5.00 / 3.00	5.00 / 3.00	\$70
V Zones – All building & occupancy types	11.00 / 11.00	11.00 / 11.00	\$70
A99 Zone, AR, AR Dual Zones	1.12 / .67	1.42 / .60	\$5

1 Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

2 MPPP policies are not eligible for Community Rating System premium discounts.

3 Basic and additional insurance limits are shown in the Rating section.

4 ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.

5 The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.

# NATIONAL FLOOD INSURANCE PROGRAM PROVISIONAL RATING QUESTIONNAIRE

1–4 Family Post-FIRM Zones A with BFE<sup>1</sup>, AE, A1–A30, AO, and AH  
(To be attached to the Flood Insurance Application)

NAME \_\_\_\_\_ POLICY NUMBER \_\_\_\_\_

PROPERTY ADDRESS \_\_\_\_\_ POLICY PERIOD IS FROM \_\_\_\_\_ TO \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

Answer the questions below. Use the rates associated with the first “yes” response. These rates are to be used on the Flood Insurance Application.

**Yes No**

- ☐ ☐ 1. Is there a basement or subgrade crawlspace?
- ☐ ☐ 2. Is the house built on fill<sup>2</sup> or with a crawlspace or solid perimeter foundation walls?
- ☐ ☐ 3. Is the house elevated on pilings, piers, columns, or parallel shear walls? If yes, determine whether there is an enclosed area underneath the building.
- ☐ ☐ 4. Were the answers to the previous questions all no? Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE		CONTENTS LOCATION			
	1 Floor (No Basement)	More Than 1 Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only – Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above <sup>3</sup> Ground Level – More Than 1 Full Floor
<b>Basement or Subgrade Crawlspace</b>		3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00	3.00 / 2.00
<b>Slab on Fill, Crawlspace, or Solid Perimeter Foundation Walls</b>	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
<b>Piles, Piers, Columns, or Parallel Shear Walls</b> With Enclosure No Enclosure	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00
<b>Slab on Natural Grade</b>	5.00 / 3.00	5.00 / 3.00		6.00 / 4.00	6.00 / 4.00	3.00 / 2.00

1 Provisional rates can be used in Unnumbered A Zones only where communities provide BFEs.

2 For information on how to determine whether a house is built on fill, see the guidelines on page PR 2.

3 The “Above Ground Level – More Than 1 Full Floor” rates are applicable to 2–4 family buildings only.

**NOTE:** Add \$5 ICC Premium and \$50 Probation Surcharge, if applicable, for all provisionally rated policies.

**ATTACHMENT C**

**DECLARATIONS PAGE REQUIREMENTS  
EFFECTIVE OCTOBER 1, 2013**

ARCHIVED APRIL 2018

**Effective October 1, 2013, WYO Companies and the NFIP Servicing Agent are required to print the following information on each flood policy declarations page (including new business, renewal, and endorsement).**

<b>Date Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
Policy Form	Indicate whether the policy is a Dwelling Form, General Property Form, or Residential Condominium Building Association Policy Form. This must be spelled out as indicated.
Product Type	Indicate whether the product is a Standard Policy, Preferred Risk Policy, Preferred Risk Policy Eligibility Extension, Group Flood Insurance Policy, or Mortgage Portfolio Protection Program Policy. This must be spelled out as indicated.
Policy Number	Indicate the 10-character string reported to the NFIP system of record (other numbers may be displayed in addition to this for internal use by the insurer).
Policy Period	Indicate the Policy Effective Date and Policy Expiration Date (including the time to the minute).
Endorsement Effective Date	Indicate the effective date of the Declarations modifying a policy after the Effective date and before the Expiration Date.
Insured's Name	Indicate the named insured/policyholder, including second insured and/or any "ATIMA".
Agent/Producer Name and Address	Indicate the name and address of the agent of record, or producer or broker.
Property Location (Indicate field name)	Indicate the address or description of the building insured by the policy.
Community Name	Indicate the name of the NFIP participating community in which the insured property is located, as the community name appears in the NFIP system of record's Community Master File. The property must be located within the boundary of the Flood Insurance Rate Map (FIRM) for the named community.
Community Number (including panel number and panel suffix)	Provide the six numeric-digit Community Identification Number, as well as the four numeric-digit panel number, and the single alpha-character panel suffix associated with the NFIP participating community in which the insured property is located, as the Community Number appears in the NFIP system of record's Community Master File. The panel number and panel suffix should be the FIRM information associated with the Flood Risk/Rated Zone.
Flood Risk/Rated Zone (Indicate field name)	Provide the 1- to 3-character NFIP flood zone used to determine the premium rate.

<b>Date Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
Current Flood Zone	If the premium rate uses a Flood Risk/Rated Zone that is other than the NFIP flood zone determined on the current FIRM due to the application of the Grandfather rules, or the Preferred Risk Policy (PRP) Eligibility Extension, indicate the Current Flood Zone (the zone not used for rating). If Grandfather rules and/or the PRP Eligibility Extension do not apply, the premium rate must be determined with the current flood zone.
NFIP Grandfathering (Indicate field name as “Grandfathering” or “NFIP Grandfathering”)	A ‘Y’ must be displayed if the Grandfather rules are being applied. Otherwise, indicate ‘N’. In no case can the field and a ‘Y’ or ‘N’ be omitted.
Building Occupancy	Indicate whether the building is a “Single Family,” “2-4 Family,” “Other Residential,” or “Non-Residential” building occupancy. Do not modify the name of any occupancy.
Condominium High Rise or Low Rise (for RCBAP only)	Indicate whether the condominium building is a “High Rise” or “Low Rise” according to the rules of the NFIP.
Basement/Enclosure/Crawlspace (Subgrade Crawlspace)	Indicate if there is “No Basement, Enclosure, Crawlspace, or Subgrade Crawlspace”; otherwise describe if the basement/enclosure is finished or unfinished. For crawlspace foundation, indicate “Crawlspace or Subgrade Crawlspace.”
Number of Floors or Building Type	Indicate the number of floors OR the building type based on the response to the Application for the “Number of Floors in Entire Building (Include Basement/Enclosed Area, if any) or Building Type” and as used for premium rating. When displaying number of floors, use the word “floor” (e.g., “1 floor” or “one floor”).
Number of Units (Indicate for RCBAP only – must indicate field name)	Indicate the number of condominium units insured by the Policy.
Replacement Cost Value (RCBAP and policies using Post’81 V Zones rates– must indicate field name)	Display the replacement cost value, including the foundation cost, for the insured building.
Primary/Principal Residence (indicate field name)	A ‘Y’ must be displayed if the policy covers the insured’s primary/principal residence. Otherwise, display ‘N’.
Elevated Building	Indicate either “Elevated Building” or “Non-Elevated Building” as determined for premium. Alternately, the Declarations may display the field name with either a ‘Y’ for an elevated building, or an ‘N’ for a non-elevated building.

<b>Date Element (Unless indicated, a display of the data element field name is optional)</b>	<b>Required Information</b>
Additions and Extensions Coverage	Indicate one of the following on the Declarations: "Includes Addition and Extension," Excludes Addition and Extension," "Addition and Extension Only," or "No Additions and Extensions." If unknown, use "Includes Addition and Extension."
First Mortgagee (Indicate field name)	Indicate the name and address of the first mortgagee, and loan number if required by the lender.
Second Mortgagee (Indicate field name)	Indicate the name and address of the second mortgagee, and loan number if required by the lender.
Additional Loss Payee (Only if applicable - Indicate field name)	Indicate the name and address of any additional loss payee if applicable.
Building Coverage	Indicate the amount of coverage purchased under Coverage A of the SFIP.
Contents Coverage	Indicate the amount of coverage purchased under Coverage B of the SFIP.
Building Deductible	Indicate the building deductible amount.
Contents Deductible	Indicate the contents deductible amount.
Deductible Discount	Indicate the deductible discount amount.
ICC Premium	Indicate the ICC premium amount.
CRS Premium Discount	Indicate the CRS Premium discount amount.
Reserve Fund Premium	Indicate the reserve premium amount. If zero, indicate zero.
Probation Surcharge	Indicate the probation surcharge amount if applicable.
Federal Policy Fee	Indicate the Federal Policy Fee amount.
Total Premium Paid	Indicate the total premium paid (submitted premium).
Annual Premium/Endorsement Premium	Indicate the calculated annual premium and/or endorsement premium.
Coverage Limitations (for buildings with basement or enclosure or crawlspace or subgrade crawlspace)	Print the following: "Coverage Limitations May Apply. See Your Policy Form for Detail."

**ATTACHMENT D**

**NFIP APPLICATION, ENDORSEMENT, PRP, AND CANCELLATION FORMS  
EFFECTIVE OCTOBER 1, 2013**

ARCHIVED APRIL 2018

**Effective October 1, 2013, WYO Companies and the NFIP Servicing Agent are required to update their flood insurance forms in accordance with the new versions of the NFIP forms. The previous versions of the NFIP forms will expire on August 31, 2013. The revised forms now incorporate certain data elements required for the effective implementation of BW 12.**

### **Summary of Changes to the NFIP Forms**

#### **1. Flood Insurance Application:**

##### **Part 1 of the Application**

- 1) Added new Transfer indicator to Part 1 and 2 of the Application. This indicator is to be used for individual policy transfers and not rollovers of a book of business.
- 2) Added new Prior Policy number indicator to Part 1 and 2 of the Application.
- 3) Added new Billing section.
- 4) Renamed Policy Term section to Policy Period.
- 5) Removed "Lender Required – No Waiting (SFHA Only)" from Policy Period section.
- 6) Added new Purchase Date question and date field. Use this section to indicate the date the property was purchased.
- 7) Renamed Agent Information to Agent/Producer Information.
- 8) Added new Email Address field to Agent/Producer Information.
- 9) Insured Mailing Address renamed to Insured Information.
- 10) Moved One Building per Policy statement from the Rate Type section to Property Location section.
- 11) Added new Property Description section to Property Location.
- 12) Removed Phone and Fax number from 1<sup>st</sup> and 2<sup>nd</sup> Mortgagee sections.
- 13) Removed Disaster Agency selection from 2<sup>nd</sup> Mortgagee section.
- 14) Moved Prior Policy Number for Grandfathering section to policy type box at top of page.
- 15) Removed "Is building owned by state government?" question.
- 16) Moved "Is Building Located on Federal Land?" question to Building section.
- 17) Added new Building Purpose section to the Building section. These questions indicate if the building is residential, non-residential, or mixed use.
- 18) Added new Business Property question to the Building section. This question indicates if the property is intended for business use.
- 19) Moved Estimated Replacement Cost to Coverage and Rating section and included foundation cost to Estimated Replacement Cost.
- 20) Changed Principal Residence to Principal/Primary Residence in the Building section.
- 21) Added new Rental and Tenant questions to the Building section.
- 22) Added new Severe Repetitive Loss property question to the Building section.
- 23) Added new Additions and Extensions questions to Parts 1 and 2 of the Application. These questions determine if separate coverage is intended for any additions or extensions.
- 24) Renamed Construction Data to Construction Information.
- 25) Added new Elevation Data section for elevation certificate information.
- 26) Changed Rate Type to Rate Category and revised selections.



- 27) Added Check payment option to Payment Method.
- 28) Added Building Coverage Benefits notice to the Signature section.
- 29) Added new field for Optional Signature of Insured to the Signature section.
- 30) Added new Reserve Fund field to the Premium Calculation section. This indicates the percentage and amount of premium to be applied towards the NFIP Reserve Fund implemented as a result of BW 12.

## **Part 2 of the Application**

- 1) Revised section headers and renumbered questions.
- 2) Removed Questions 1 thru 5 on previous version of Application Part 2 Section 1.
- 3) Moved Building Use section from Part 1 of Application to Part 2 section I.
- 4) Modified Enclosure questions in section II.
- 5) Revised questions relating to the area below the elevated floor.
- 6) Added Elevator question.
- 7) Added new Engineered Flood Openings question.
- 8) Removed mobile home location question in section III. Question can be found in the Construction Information section of Part 1 of the application.

## **2. General Change Endorsement:**

- 1) Revised the General Change Endorsement Form in accordance with the updates to the Flood Insurance Application.
- 2) Added questions to the Building section as required fields to match Flood Insurance Application.
- 3) Renamed Reason for Change to Change and added Reason for Change selection boxes.
- 4) Added an Assignment section to the form.
- 5) Added new section for Assignment of property.
- 6) Removed agency change questions from Agent Information section.
- 7) Added "One Building per Policy" statement to Property Location.
- 8) Added new Property Description section to Property Location.
- 9) Removed Disaster Assistance section.
- 10) Added new PRP Deductible message to the Deductible section.
- 11) Added new PRP Coverage section to the Coverage and Rating section.
- 12) Added new Reserve Fund field to the Premium Calculation section. This indicates the amount and percentage of premium to be applied towards the NFIP Reserve Fund implemented as a result of BW 12.
- 13) Added new field for Optional Signature of Insured and Signature for assignee to the Signature section.
- 14) Added new Application Part 2 sections I, II, III as required fields for the Endorsement Form.

## **3. Preferred Risk Policy Application:**

- 1) Revised the PRP Application Form in accordance with the updates to the Flood Insurance Application.

- 2) Added questions to the Building section as required fields to match Flood Insurance Application.
- 3) Added new Current Map information section.
- 4) Renamed Notice section to Building Eligibility.
- 5) Renamed Premium section to Coverage and Premium.
- 6) Added new Application Part 2 sections I, II, III as required fields for the PRP Application.

**4. Cancellation Form:**

- 1) Removed mortgagee benefit statement from the top of form.
- 2) Renamed Agent Information to Agent/Producer Information.
- 3) Added new Email Address field for Agent/Producer Information.
- 4) Renamed Insured Mailing Information to Insured Information.
- 5) Renamed Other Parties Notified section to 2<sup>nd</sup> Mortgagee/Other.
- 6) Added other insured signature line to signature section.

ARCHIVED APRIL 2018

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program  
FLOOD INSURANCE APPLICATION, PART 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW☐ RENEWAL☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: \_\_\_\_\_

BILLING	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> SECOND MORTGAGEE		<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)	
	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:   AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____		POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.  WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD	
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:   AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____		INSURED INFORMATION  NAME AND MAILING ADDRESS OF INSURED:   PHONE NO.: _____	
	PROPERTY LOCATION  <b>NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED.</b> IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).  FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____		1ST MORTGAGEE  NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:   LOAN NO.: _____	
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____		2ND MORTGAGEE/ OTHER  NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____  LOAN NO.: _____	
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____ FIRM ZONE: _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY		GRANDFATHERING INFORMATION GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR <input type="checkbox"/> CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE) CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____	
BUILDING	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)  BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ % IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO		BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE  NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO	
	CONTENTS LOCATED IN*: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR  IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, DESCRIBE: _____  *IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.		CONSTRUCTION DATE: ____/____/____ CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT	
ELEVATION DATA	IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO (IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH ELEVATION CERTIFICATE.)		BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____ ELEVATION CERTIFICATION DATE: ____/____/____ LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOD ELEVATION: _____ (=) DIFFERENCE TO NEAREST FOOT: _____ (+ OR -) IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)	
COVERAGE AND RATING	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____		DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO	
	INSURANCE COVERAGE		TOTAL AMOUNT OF INSURANCE	
SIGNATURE	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.		SIGNATURE OF INSURED (OPTIONAL)	
	SIGNATURE OF INSURANCE AGENT/PRODUCER		DATE (MM/DD/YYYY)	

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS APPLICATION.  
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.  
**IMPORTANT** — COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP. — **IMPORTANT**

U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE APPLICATION, PART 2 (OF 2)

ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW    ☐ RENEWAL    ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: \_\_\_\_\_

SECTION I – ALL BUILDING TYPES

1. Building Use:

☐ Main house/building    ☐ Detached guest house    ☐ Detached garage

☐ Agricultural building    ☐ Warehouse    ☐ Tool/storage shed

☐ Poolhouse, clubhouse, recreation building

☐ Other: \_\_\_\_\_

2. Garage

a) Is there a garage attached to or part of the building?  
☐ YES    ☐ NO

If the answer to 1a is YES, answer 1b through 1f.

b) Total area of the garage: \_\_\_\_\_ square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage?    ☐ YES    ☐ NO

If yes, number of permanent flood openings within 1 foot above the adjacent grade: \_\_\_\_\_. Total area of all permanent openings: \_\_\_\_\_ square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage? ☐ YES    ☐ NO

e) Does the garage contain machinery and/or equipment?    ☐ YES    ☐ NO

If yes, check the applicable items:

☐ Furnace    ☐ Heat pump    ☐ Air conditioner

☐ Water heater    ☐ Fuel tank    ☐ Cistern

☐ Elevator equipment    ☐ Washer & dryer    ☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): \_\_\_\_\_

3. Basement/Subgrade Crawlspace

a) Is the basement/subgrade crawlspace floor below grade on all sides?  
☐ YES    ☐ NO

b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment? ☐ YES    ☐ NO

If yes, check the applicable items:

☐ Furnace    ☐ Heat pump    ☐ Air conditioner

☐ Water heater    ☐ Fuel tank    ☐ Cistern

☐ Elevator equipment    ☐ Washer & dryer    ☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): \_\_\_\_\_

4. Additions and Extensions (if Applicable)

Coverage is for:

☐ Building including addition(s) and extension(s)

☐ Building excluding addition(s) and extension(s)  
Provide policy number for addition or extension: \_\_\_\_\_

☐ Addition or extension only (include description in the Property Location box in Part 1)  
Provide policy number for building excluding addition(s) or extension(s): \_\_\_\_\_

SECTION II – ELEVATED BUILDINGS  
(Including Manufactured [Mobile] Homes/Travel Trailers)

1. Elevating Foundation Type

☐ Piers, posts, or piles

☐ Reinforced masonry piers or concrete piers or columns

☐ Reinforced concrete shear walls

☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment?    ☐ YES    ☒ NO

If yes, check the applicable items:

☐ Furnace    ☐ Heat pump    ☐ Air conditioner

☐ Water heater    ☐ Fuel tank    ☐ Cistern

☐ Elevator equipment    ☐ Washer & dryer    ☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): \_\_\_\_\_

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed? ☐ YES    ☐ NO

If yes, check one of the following:    ☐ Fully    ☐ Partially

b) Does the area below the elevated floor contain elevators?  
☐ YES    ☐ NO    If yes, how many? \_\_\_\_\_

If the answer to 3a or 3b is YES, answer 3c through 4b.

c) Indicate material used for enclosure:

☐ Insect screening

☐ Light wood lattice

☐ Solid wood frame walls (if breakaway, submit certification documentation)

4. Flood Openings

a) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? ☐ YES    ☐ NO

If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: \_\_\_\_\_.  
Total area of all permanent flood openings: \_\_\_\_\_ square inches.

b) Are flood openings engineered?  
☐ YES    ☐ NO    If yes, submit certification.

SECTION III – MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS  
(Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Home/Travel Trailer Data

Year of manufacture: \_\_\_\_\_

Make: \_\_\_\_\_

Model number: \_\_\_\_\_

Serial number: \_\_\_\_\_

Dimensions: \_\_\_\_\_ × \_\_\_\_\_ feet

Are there any permanent additions and/or extensions? ☐ YES    ☐ NO

If yes, the dimensions are: \_\_\_\_\_ × \_\_\_\_\_ feet

2. Anchoring

The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)

☐ Over-the-top ties    ☐ Ground anchors

☐ Frame ties    ☐ Slab anchors

☐ Frame connectors    ☐ Other (describe): \_\_\_\_\_

3. Installation

The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)

☐ Manufacturer's specifications

☐ Local floodplain management standards

☐ State and/or local building standards

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

\_\_\_\_\_  
SIGNATURE OF INSURANCE AGENT/PRODUCER

\_\_\_\_\_  
SIGNATURE OF INSURED (OPTIONAL)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
DATE (MM/DD/YYYY)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
DATE (MM/DD/YYYY)

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program  
FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PART 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

POLICY #:

CHANGE	REASON FOR CHANGE (CHECK ALL THAT APPLY)		REASON FOR ASSIGNMENT:	BILLING	FOR RENEWAL, BILL:		
	<div><div><input type="checkbox"/> MORTGAGEE</div><div><input type="checkbox"/> INCREASE COVERAGE</div><div><input type="checkbox"/> BUILDING INFORMATION</div><div><input type="checkbox"/> INSURED INFORMATION</div><div><input type="checkbox"/> OTHER (SPECIFY):</div></div> <div><input type="checkbox"/> MAILING ADDRESS</div> <div><input type="checkbox"/> BILLING</div> <div><input type="checkbox"/> AGENT/PRODUCER</div>				<div><input type="checkbox"/> NEW PURCHASE</div> <div>DATE OF PURCHASE:</div> <div>/ /</div> <div><input type="checkbox"/> OTHER (SPECIFY):</div>	<div><input type="checkbox"/> INSURED</div> <div><input type="checkbox"/> FIRST MORTGAGEE</div> <div><input type="checkbox"/> SECOND MORTGAGEE</div> <div><input type="checkbox"/> LOSS PAYEE</div> <div><input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)</div>	
POLICY PERIOD	POLICY PERIOD IS FROM / / TO / / / 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.			INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED:		
	ENDORSEMENT EFFECTIVE DATE: / /				PHONE NO.:		
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:			PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?		
	AGENCY NO.: AGENT'S TAX ID:				<div><input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).</div>		
1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:			2ND MORTGAGEE/ OTHER	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:		
	LOAN NO.:				NAME AND MAILING ADDRESS OF: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE		
COMMUNITY	RATING MAP INFORMATION			GRANDFATHERING INFORMATION	IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?		
	NAME OF COUNTY/PARISH: COMMUNITY NO./PANEL NO. AND SUFFIX: - FIRM ZONE: COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY				<div><input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR <input type="checkbox"/> CONTINUOUS COVERAGE PRIOR POLICY NO.: CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: - CURRENT FIRM ZONE: CURRENT BFE: </div>		
BUILDING	BUILDING OCCUPANCY		BASEMENT, ENCLOSURE, CRAWLSPACE		CONSTRUCTION INFORMATION	IS BUILDING WALLED AND ROOFED?	
	<div><div><input type="checkbox"/> SINGLE FAMILY</div><div><input type="checkbox"/> 2-4 FAMILY</div><div><input type="checkbox"/> OTHER RESIDENTIAL</div><div><input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)</div></div>		<div><div><input type="checkbox"/> NONE</div><div><input type="checkbox"/> CRAWLSPACE</div><div><input type="checkbox"/> SUBGRADE CRAWLSPACE</div><div><input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE</div><div><input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE</div></div>			<div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY</div></div>	
CONTENTS	BUILDING PURPOSE		NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE		CONSTRUCTION INFORMATION	IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE?	
	<div><div><input type="checkbox"/> 100% RESIDENTIAL</div><div><input type="checkbox"/> 100% NON-RESIDENTIAL</div><div><input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: %</div><div><input type="checkbox"/> IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO</div></div>		<div><div><input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL</div><div><input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)</div><div><input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION</div></div>			<div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div></div>	
ELEVATION DATA	CONTENTS LOCATED IN*:		IS PERSONAL PROPERTY HOUSEHOLD CONTENTS?		CONSTRUCTION INFORMATION	IS BUILDING ELEVATED?	
	<div><div><input type="checkbox"/> BASEMENT/ENCLOSURE</div><div><input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE</div><div><input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL</div><div><input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER</div><div><input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR</div></div>		<div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div></div>			<div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div></div>	
COVERAGE AND RATING	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$		DEDUCTIBLE*: BUILDING \$ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		CONSTRUCTION INFORMATION	CHECK ONE OF THE FOLLOWING:	
						<div><div><input type="checkbox"/> BUILDING PERMIT</div><div><input type="checkbox"/> CONSTRUCTION</div><div><input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT</div></div> <div><div><input type="checkbox"/> SUBSTANTIAL IMPROVEMENT</div><div><input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES</div></div>	
SIGNATURE	IS BUILDING POST-FIRM CONSTRUCTION?		BUILDING DIAGRAM NO.: LOWEST ADJACENT GRADE (LAG): ELEVATION CERTIFICATION DATE: / /		CONSTRUCTION INFORMATION	SUBTOTAL	
	<div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div>(IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH ELEVATION CERTIFICATE.)</div></div>		<div><div>LOWEST FLOOR ELEVATION: (-) BASE FLOOD ELEVATION: (-) DIFFERENCE TO NEAREST FOOT: (+ OR -)</div><div>IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO</div><div>IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)</div></div>			DEDUCTIBLE DISCOUNT/SURCHARGE	
SIGNATURE	IS BUILDING FLOODPROOFED?		IS BUILDING FLOODPROOFED?		CONSTRUCTION INFORMATION	SUBTOTAL	
	<div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div>(SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)</div></div>		<div><div><input type="checkbox"/> YES <input type="checkbox"/> NO</div><div>(SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)</div></div>			ICC PREMIUM	
SIGNATURE	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$		DEDUCTIBLE*: BUILDING \$ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		CONSTRUCTION INFORMATION	SUBTOTAL	
						CRS PREMIUM DISCOUNT %	
SIGNATURE	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$		DEDUCTIBLE*: BUILDING \$ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		CONSTRUCTION INFORMATION	SUBTOTAL	
						RESERVE FUND %	
SIGNATURE	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$		DEDUCTIBLE*: BUILDING \$ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		CONSTRUCTION INFORMATION	SUBTOTAL	
						PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	
SIGNATURE	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$		DEDUCTIBLE*: BUILDING \$ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		CONSTRUCTION INFORMATION	DIFFERENCE (+/-)	
						PRO-RATA FACTOR	
SIGNATURE	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$		DEDUCTIBLE*: BUILDING \$ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		CONSTRUCTION INFORMATION	TOTAL AMOUNT DUE (+/-)	

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS ENDORSEMENT. IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM. ATTACH CHECK OR MONEY ORDER TO ORIGINAL AND SEND TO NFIP. KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO INSURED, AND FOURTH COPY TO MORTGAGEE.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
DATE (MM/DD/YYYY)



THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program  
PREFERRED RISK POLICY APPLICATION, PART 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW☐ RENEWAL☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: \_\_\_\_\_

BILLING	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> SECOND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)		POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD													
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:   AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____		INSURED INFORMATION	PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____  NAME AND MAILING ADDRESS OF INSURED:    PHONE NO.: _____													
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).   FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____		1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:    LOAN NO.: _____													
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____		2ND MORTGAGEE/ OTHER	NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____   LOAN NO.: _____													
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____ FIRM ZONE: _____		CURRENT MAP INFORMATION CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____														
BUILDING	<table><tr><td rowspan="4">BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)  BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: ____ %  IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO</td><td>BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE  NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION  IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO  IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY</td><td>IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO  ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____  IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW.  DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)  IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION</td></tr><tr><td>IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO</td><td>IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY</td><td>IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION</td></tr><tr><td>IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO</td><td>IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY</td><td>IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION</td></tr><tr><td>IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO</td><td>IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY</td><td>IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION</td></tr></table>					BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)  BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: ____ %  IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO	BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE  NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION  IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO  IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY	IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO  ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____  IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW.  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	IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO	IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY	IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION														
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CONTENTS	CONTENTS LOCATED IN*: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR *IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.		CONSTRUCTION INFORMATION	CONSTRUCTION DATE: ____/____/____ CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES													
BUILDING ELIGIBILITY	THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.  ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP: A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? <input type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?  • 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO		COVERAGE AND PREMIUM	ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL  BUILDING AND CONTENTS COVERAGE COMBINATION <table><tr><td>BUILDING: \$</td></tr><tr><td>CONTENTS: \$</td></tr><tr><td>PREMIUM: \$</td></tr></table> CONTENTS COVERAGE ONLY <table><tr><td>AMOUNT: \$</td></tr><tr><td>PREMIUM: \$</td></tr></table>		BUILDING: \$	CONTENTS: \$	PREMIUM: \$	AMOUNT: \$	PREMIUM: \$							
BUILDING: \$																	
CONTENTS: \$																	
PREMIUM: \$																	
AMOUNT: \$																	
PREMIUM: \$																	
SIGNATURE	NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.  THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.  _____ SIGNATURE OF INSURANCE AGENT/PRODUCER  _____ SIGNATURE OF INSURED (OPTIONAL)  _____/_____/_____ DATE (MM/DD/YYYY)  _____/_____/_____ DATE (MM/DD/YYYY)																

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION, PART 2 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

**U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY**

# National Flood Insurance Program

## PREFERRED RISK POLICY APPLICATION, PART 2 (OF 2)

[illegible]





**ATTACHMENT E**

**TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN AND  
EDIT SPECIFICATIONS  
CHANGES EFFECTIVE OCTOBER 1, 2013**

ARCHIVED APRIL 2018

**Effective October 1, 2013, WYO Companies and the NFIP Servicing Agent will be required to obtain and report the following New Business Application and TRRP Requirements as a result of BW 12**

**Prior Policy Number Requirement:** The insurer will be required to obtain and report through TRRP the prior policy number for transferred policies.

**Purchase Date Requirement:** The insurer will be required to obtain and report through TRRP the property purchase date.

**Building Purpose:** The insurer will be required to obtain and report through TRRP information to determine if the building is residential, non-residential, or mixed use. This will also determine whether the building is used as a business property for Non-Residential buildings.

**Severe Repetitive Loss Property:** The insurer will be required to obtain and report through TRRP whether or not the property is a severe repetitive loss property.

**Rental Property and Tenant Requirements:** The insurer will be required to obtain and report through TRRP if the property is a rental property or the insured is a tenant and whether the tenant has insurable interest.

**Additions and Extensions:** The insurer will be required to obtain and report through TRRP whether a building has additions or extensions. This would indicate whether separate coverage is intended for any addition or extension.

**NFIP Reserve Fund:** The insurer will be required to obtain and report through TRRP a dollar amount/percentage on all premium transactions for policies effective on or after October 1, 2013, for the NFIP reserve fund account.

**Application Date Field:** The insurer will be required to report through TRRP the Date of Application. This is date the property owner signed the application and applied for coverage.

**Premium Receipt Date Field:** The insurer will be required to report through TRRP the Premium Receipt Date. This is the date the insurer received the premium.

**Revised Enclosure Fields for Part 2 Section II of the Application:** The insurer will be required to obtain and report through TRRP whether or not the building has an enclosure, and if it does, indicate if the enclosed area is fully or partially enclosed.

**New Elevator Fields for Part 2 Section II of the Application:** The insurer will be required to obtain and report through TRRP whether or not the area below the elevated floor contains elevators and the number of elevators.

**Use of Tentative and Provisional Rates:** The TRRP Plan will establish new edits to allow the use of Tentative and Provisional rates for Pre-FIRM properties requiring an EC and for RCBAPs.

**New Edits for MPPP:** The TRRP Plan will establish new edits to allow the use of MPPPs for Pre-FIRM properties. In addition, there will be new edits to prevent MPPPs from renewing.

**New Edits for Lapsed Policies:** The TRRP Plan will establish new edits to prevent Pre-FIRM buildings in a Special Flood Hazard Area or Zone D with a lapse from renewing.

**New Edits for Waiting Period:** The TRRP Plan will establish new codes to report the waiting period type.

**New Edits for Pre-FIRM buildings in a Special Flood Hazard Area and Zone D:** The TRRP Plan will establish new edits to prevent Pre-FIRM buildings in a Special Flood Hazard Area or Zone D from receiving subsidized rates.

**Declarations Page Requirements:** Effective October 1, 2013, WYO Companies and the NFIP Servicing Agent are required to print specific information on each policy declarations page. This will ensure that insureds, agents, and lenders have sufficient information to validate the policy information and verify that the correct amount of coverage is being purchased. See Attachment C for a list of the required fields.

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A summary of the October 2013 TRRP Plan updates (Change 19) is as follows:

Part 1 – Instructions	<ul style="list-style-type: none"> <li>• Renamed ‘NFIP Bureau &amp; Statistical Agent’ to ‘NFIP Legacy Systems Services (LSS) Business Analyst’. Changed ‘Program Coordinator’ to ‘Business Analyst’.</li> </ul>
Part 2 – NFIP/WYO System Functions and Primary Data Files	<ul style="list-style-type: none"> <li>• Renamed ‘NFIP Bureau’ to ‘NFIP LSS’.</li> </ul>
Part 3 – Reporting Requirements	<ul style="list-style-type: none"> <li>• Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li> <li>• Under I. Data Element Requirements - updated the Source column for specific policy transaction data elements due to NFIP application form revisions. Also added new Policy data elements.</li> <li>• Added new value ‘T’ to the New/Rollover/Transfer Indicator Matrix.</li> </ul>
Part 4 – Data Dictionary	<ul style="list-style-type: none"> <li>• Added new data elements to the Data Dictionary Table of Contents</li> <li>• Renamed ‘NFIP Bureau’ to ‘NFIP LSS’.</li> <li>• Renamed ‘NFIP Bureau and Statistical Agent’ to ‘NFIP Legacy Systems Services’.</li> <li>• Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li> <li>• Additions/Extensions Indicator: <b>New data element</b></li> <li>• Application Date: <b>New data element</b></li> <li>• Building Construction Date Type: Revised ‘Note’ section.</li> <li>• Building over Water Type: Revised ‘Note’ section.</li> <li>• Building Purpose Type: <b>New data element</b></li> <li>• Building Use Type: Revised ‘Note’ section</li> <li>• Business Property Indicator: <b>New data element</b></li> <li>• Cancellation/Voidance Reason: Added references for ‘Reserve Fund’.</li> <li>• Condominium Form of Ownership Indicator: Revised ‘Note’ section.</li> <li>• Condominium Master Policy Units: Changed field length from ‘3’ to ‘5’.</li> </ul>

A summary of the October 2013 TRRP Plan updates (Change 19) - continued:

<p>Part 4 – Data Dictionary  (continued)</p>	<ul style="list-style-type: none"><li>• Current Map Info – Base Flood Elevation: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Current Map Info – Community Identification Number: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Current Map Info – Flood Risk Zone: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Current Map Info – Map Panel Number: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Current Map Info – Map Panel Suffix: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Current Map Info – Prior Policy Number: Renamed to new data element ‘Prior Policy Number’.</li><li>• Deductible Percentage WYO: Renamed ‘NFIP Bureau’ to ‘NFIP LSS’.</li><li>• Diagram Number: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Elevation Certificate Indicator: Added text to ‘Note’ section regarding tentative rates for Pre-FIRM buildings; added value ‘T’ for New/Rollover/Transfer indicator. Additional notation in regard to Pre-FIRM rates on AH zone policies effective October 1, 2013.</li><li>• Elevation Certification Date: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Elevation Difference: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’; added text to ‘Note’ section regarding required elevation rating information on Pre-FIRM buildings.</li><li>• Enclosure Type: <b>New data element</b></li><li>• Federal Policy Fee: Changed field length from ‘3’ to ‘5’.</li><li>• Federal Policy Fee - Refunded: Changed field length from ‘5’ to ‘7’.</li><li>• Grandfathering Type Code: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• ICC Premium WYO: Renamed ‘NFIP Bureau’ to ‘NFIP LSS’.</li></ul>
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A summary of the October 2013 TRRP Plan updates (Change 19) - continued:

<p>Part 4 – Data Dictionary  (continued)</p>	<ul style="list-style-type: none"><li>• Lowest Adjacent Grade: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Lowest Floor Elevation: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Map Panel Number (Rating Map Information): Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Mitigation Offer Indicator: <b>New data element</b></li><li>• New/Rollover/Transfer Indicator: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’; added new value ‘T’ (transfer).</li><li>• Number of Elevators: <b>New data element</b></li><li>• Policy Assignment Type: <b>New data element</b></li><li>• Premium Receipt Date: <b>New data element</b></li><li>• Prior Policy Number: <b>New data element</b></li><li>• Probation Surcharge Amount WYO: Renamed ‘NFIP Bureau’ to ‘NFIP LSS’.</li><li>• Property Purchase Date: <b>New data element</b></li><li>• Property Purchase Indicator: <b>New data element</b></li><li>• Reinstatement Federal Policy Fee: Changed field length from ‘5’ to ‘7’.</li><li>• Reinstatement Reserve Fund Premium: <b>New data element</b></li><li>• Rental Property Indicator: <b>New data element</b></li><li>• Replacement Cost: Renamed ‘New/Rollover’ to ‘New/Rollover/Transfer’.</li><li>• Reserve Fund Premium: <b>New data element</b></li><li>• Reserve Fund Premium - Refunded: <b>New data element</b></li><li>• Risk Rating Method: Added text regarding policies reported as Alternative, Provisional, Tentative and MPPP that will not be allowed to renew effective October 1, 2013. Also added three new Risk Rating Methods – ‘B’, ‘W’, and ‘E’ – as part of the Biggert-Waters 2012, Section 100205.</li></ul>
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A summary of the October 2013 TRRP Plan updates (Change 19) - continued:

<p>Part 4 – Data Dictionary  (continued)</p>	<ul style="list-style-type: none"> <li>• SRL Property Indicator: <b>New data element</b></li> <li>• Tenant Indicator: <b>New data element</b></li> <li>• Tenant Building Coverage Indicator: <b>New data element</b></li> <li>• Value of Contents (ACV): Renamed ‘NFIP Bureau and Statistical Agent’ to ‘NFIP Legacy Systems Services’.</li> <li>• Waiting Period Type: <b>New data element</b></li> </ul>
<p>Part 5 – Codes</p>	<ul style="list-style-type: none"> <li>• The following data elements were added or revised with their respective codes:</li> </ul> <p> Additions/Extensions Indicator  Building Purpose Type  Business Property Indicator  Enclosure Type  Mitigation Offer Indicator  New/Rollover/Transfer Indicator  Policy Assignment Type  Rental Property Indicator  Risk Rating Method  SRL Property Indicator  Tenant Building Coverage Indicator  Tenant Indicator  Waiting Period Type </p>
<p>Part 6 – Record Layouts</p>	<ul style="list-style-type: none"> <li>• The following data elements were added or revised on Policy transactions 11A- New Business, 15A – Policy Reinstatement with Policy Changes, 17A – Renewals, 20A – Endorsements, 23A – Policy Correction, 26A – Cancellation, 29A – Cancellation Correction:</li> </ul> <p> Additions/Extensions Indicator  Application Date  Building Purpose Type  Business Property Indicator  Condominium Master Policy Units  Enclosure Type  Federal Policy Fee  Mitigation Offer Indicator  New/Rollover/Transfer Indicator  Number of Elevators  Policy Assignment Type  Premium Receipt Date </p>



A summary of the October 2013 TRRP Plan updates (Change 19) - continued:

<p>Part 6 – Record Layouts  (continued)</p>	<ul style="list-style-type: none"> <li>• The following data elements were added or revised on Policy transactions 11A- New Business, 15A – Policy Reinstatement with Policy Changes, 17A – Renewals, 20A – Endorsements, 23A – Policy Correction, 26A – Cancellation, 29A – Cancellation Correction:</li> </ul> <p>Prior Policy Number Property Purchase Date Property Purchase Indicator Reinstatement Federal Policy Fee Reinstatement Reserve Fund Premium Rental Property Indicator Reserve Fund Premium Reserve Fund Premium - Refunded Risk Rating Method SRL Property Indicator Tenant Building Coverage Indicator Tenant Indicator Waiting Period Type</p>
<p>Part 7 – Instructions for Formatting Data Elements and Revising Data Element Values</p>	<ul style="list-style-type: none"> <li>• The following data elements were added or revised:</li> </ul> <p>Additions/Extensions Indicator Application Date Building Purpose Type Business Property Indicator Condominium Master Policy Units Enclosure Type Federal Policy Fee Federal Policy Fee - Refunded Mitigation Offer Indicator New/Rollover/Transfer Indicator Number of Elevators Policy Assignment Type Premium Receipt Date Prior Policy Number Property Purchase Date Property Purchase Indicator Reinstatement Federal Policy Fee Rental Property Indicator Reserve Fund Premium SRL Property Indicator Tenant Building Coverage Indicator Tenant Indicator Waiting Period Type</p>

A summary of the October 2013 TRRP Plan updates (Change 19) - continued:

Part 8 – Monthly Processing of TRRP Plan Data	<ul style="list-style-type: none"><li>• Renamed ‘NFIP Bureau’ to ‘NFIP LSS’.</li><li>• Renamed ‘NFIP Bureau and Statistical Agent’ to ‘NFIP Legacy Systems Services’.</li><li>• Revised FTP website name and internet e-mail address</li><li>• Added Exhibit 8-6, Monthly Reconciliation – Net Reserve Fund</li></ul>
Appendix C – Error Reporting	<ul style="list-style-type: none"><li>• Renamed ‘NFIP Bureau’ to ‘NFIP LSS’.</li><li>• Revised FTP website name</li><li>• Revised Policy Error record layouts to address new/revised data elements</li></ul>

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NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 ..... January 1, 1992  
Revision 2 ..... March 1, 1995  
Revision 3 ..... October 1, 1997  
Revision 4 ..... October 1, 2001  
Changes 1 & 2 ..... May 1, 2002  
Change 3 ..... October 1, 2002  
Change 4 ..... May 1, 2003  
Change 5 ..... October 1, 2003  
Change 6 ..... May 1, 2004  
Change 6.1 ..... February 1, 2005  
Changes 7 & 7 (Revised) ..... May 1, 2005  
Changes 8 & 8.1 ..... October 1, 2005  
Change 9 ..... May 1, 2006  
Changes 10, 11 & 12 ..... May 1, 2008  
Changes 13, 13.1 & 13.2 ..... October 1, 2009  
Change 14 ..... January 1, 2011  
Change 15 ..... October 1, 2011  
Change 16 ..... May 1, 2012  
Change 17 ..... October 1, 2012  
Change 18 ..... January 1, 2013  
Change 19 ..... October 1, 2013

## PART 1 - INSTRUCTIONS

### **INTRODUCTION**

This section presents an overview of the TRRP Plan and the requirements for reporting financial and statistical information by WYO Companies. For assistance on utilizing this document and understanding/complying with the specifications, contact your NFIP Legacy Systems Services (LSS) Business Analyst.

#### **I. SCOPE OF THE PLAN**

##### **A. Background Information**

The TRRP Plan defines the reporting requirements applicable to the writing and servicing of policies issued by the property and casualty companies participating in the Write Your Own (WYO) Program. The WYO companies have a Financial Assistance/Subsidy Arrangement with the Federal Insurance and Mitigation Administration (FIMA). The "Arrangement" enables the companies to receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. The WYO Program operates within the auspices of the National Flood Insurance Program (NFIP). As a result, the WYO Program is subject to the same rules and regulations established for the "Direct side" of the business. The federally promulgated operational standards govern the processing of the coverages included in the three forms of the NFIP's Standard Flood Insurance Policy (Dwelling Form, General Property Form, and Residential Condominium Building Association Policy).

This Plan contains detailed specifications for the recording and compiling of insurance application data; Elevation Certificate data; recertification data; reinspection data; endorsements; cancellations; claims data; allocated loss adjustment expenses; and community flood insurance study data.

##### **B. Purposes of the Plan**

This Plan is primarily designed as a tool for maintaining financial and program control in the WYO Program. Transaction detail provided under the Plan is reconciled each month with monthly financial statements submitted by the companies. The information is used to create Policy and Claims Master Files in the NFIP/WYO System, which allows the System to relationally edit policy and claims information for conformance with NFIP rules and regulations and to verify that premium calculations are correct. The NFIP/WYO System data files provide Federal and WYO company managers and the WYO Standards Committee with information necessary to

PART 2 - NFIP/WYO SYSTEM FUNCTIONS AND PRIMARY DATA FILES

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PART 2 - NFIP/WYO SYSTEM FUNCTIONS AND PRIMARY DATA FILES

LIST OF EXHIBITS

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## PART 2 - NFIP/WYO SYSTEM FUNCTIONS AND PRIMARY DATA FILES

### INTRODUCTION

This section briefly describes the functions of the NFIP/WYO System, which processes and maintains the data submitted under the TRRP Plan, and the computer data files used to store the data and carry out system functions pertinent to the WYO Program.

#### I. PRIMARY DATA FILES

- A. WYO PMF: Policy Master File (WYO) - Data are recorded from monthly WYO company TRRP Plan submissions. Primary key to records is WYO Prefix Code and Policy Number. Secondary key is Endorsement (or Policy) Effective Date. The records also contain data calculated by the NFIP/WYO System and error codes resulting from the editing of the transactions submitted by the company and of the data recorded in the PMF record.
- B. WYO CMF: Claims Master File (WYO) - Data are recorded from monthly WYO company TRRP Plan submissions. Primary key is WYO Prefix Code, Date of Loss, and Policy Number. Secondary key is Payment Date. The records also contain data calculated by the NFIP/WYO System and error codes resulting from the editing of the transactions submitted by the company and of the data recorded in the CMF and related PMF records.
- C. COMF: Community Master File - Data are recorded from FEMA notices on community status and applicable flood risk zones. Data in this file are used to edit WYO company submissions, and to provide companies with community information necessary to carry out Program responsibilities. See Appendix B.
- D. RMF: Reject Master File - "A" record transactions that have been rejected during system processing are recorded in this file for later resolution by the company. See Appendix A.
- E. RTMF: Rates Master File - This file contains all rates used by the System to verify company calculations of premium amounts. Rates are stored by unique keys developed to represent the various possible combinations of rating elements.

## II. NFIP/WYO SYSTEM PROCESSING CYCLE

In order to facilitate company understanding of how the NFIP/WYO System processes data submitted under the TRRP Plan, the following overview of the monthly processing cycle is provided. (NOTE: "A" records contain those data elements that are required for the transaction except where noted. "B" records are optional data elements.)

- Step 1: Front-end balancing. Submitted TRRP transaction files are examined to make sure that record counts and appropriate dollar amounts match the information as stated on the FTP transmittal documents. Discrepancies will cause the transaction file to be rejected. Refer to Part 8 of the TRRP Plan and Part 2 of the Financial Control Plan Requirements and Procedures. Front-end balancing results and other financial totals from the submitted transactions are provided to NFIP LSS Accounting.
- Step 2: Reformatting and pre-processing. All policy and claims transactions are sorted by the following sort order: Policy Number, Transaction Date, Sort Sequence Key, Transaction Code, all in ascending order. "B" records may be rejected at this point independently of what happens to the corresponding "A" records. Rejected "A" records are loaded into the Reject Master File. Basic editing is performed, such as checking that key data elements are present, numeric fields contain only numeric data, and date fields contain valid dates.
- Step 3: Load policy transactions. WYO Policy Master File is updated. Relational edits are performed prior to the update where incoming information must be coordinated with information already on file. The last rejections of policy transactions occur at this point. Rejected "A" records are loaded into the Reject Master File.
- Step 4: Load claims transactions. All claims transactions are sorted by the following sort order: Date of Loss, in descending order; and Policy Number, Sort Sequence Key, Transaction Date, and Transaction Code, all in ascending order. The WYO Claims Master File is updated. Relational edits are performed prior to the update where incoming information must be coordinated with information already on file. The last rejections of claims transactions occur at this point. Rejected "A" records are loaded into the Reject Master File.



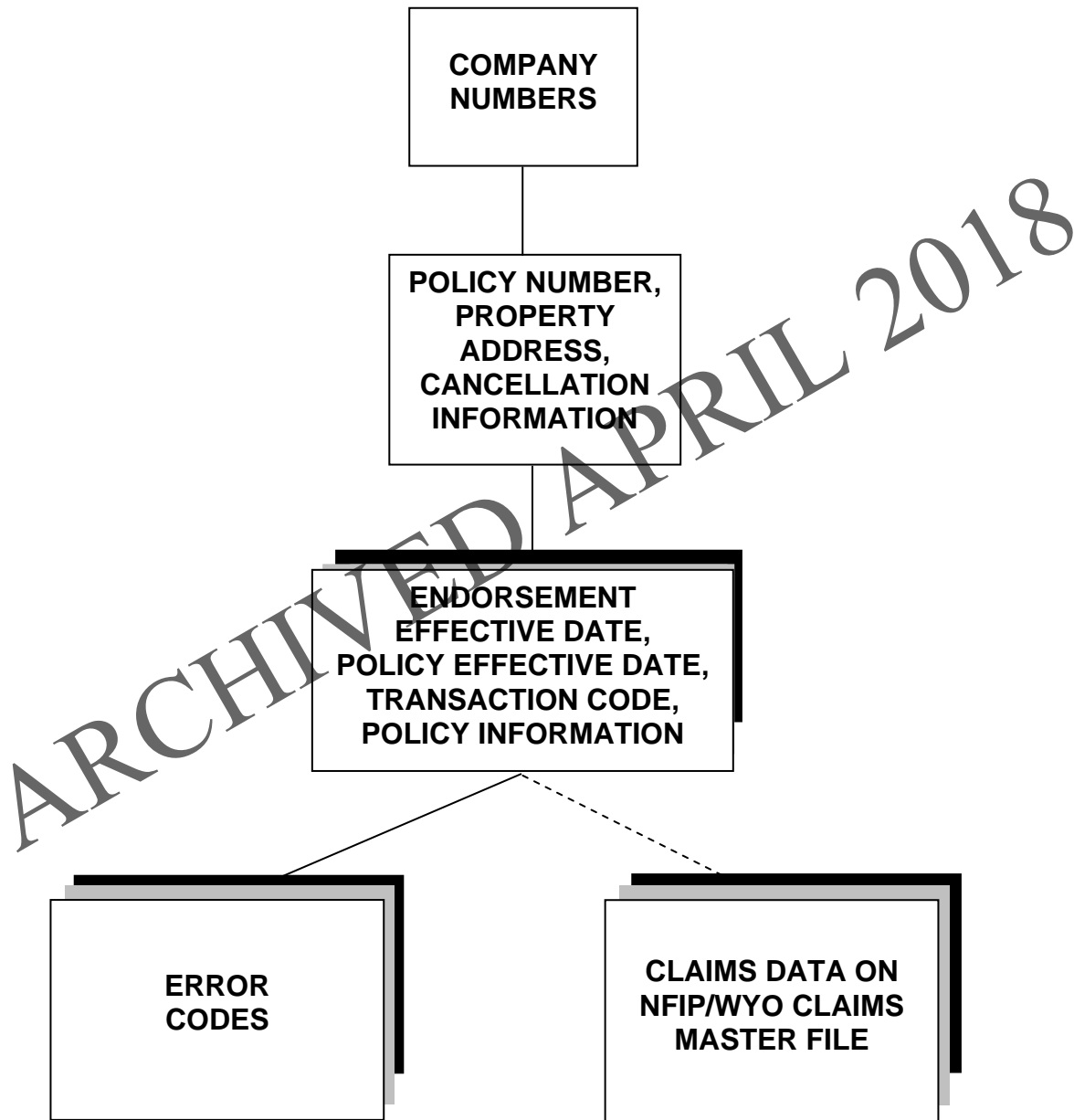
- Step 5: Edit processor programs. All remaining informational and relational edits are performed against the policy and claims records on the NFIP/WYO data base.
- Step 6: Rate policies. All policy records that have been updated and have no errors associated with information required to calculate premiums are rated. This is performed for all terms on record for such policies. Errors associated with premium calculations are noted on the file.
- Step 7: Process "Change Key" transactions. All transactions that alter key data fields are processed. These include: policy number, date of loss, and claim payment date.
- Step 8: Produce reports and error files. Monthly, historical-to-date, and fiscal-year-to-date financial reconciliation and variance reports are generated from data loaded to the NFIP/WYO Master Files. These are provided to NFIP LSS Accounting. Error files, error reports, and management information reports are generated.

### **III. DESCRIPTIONS OF NFIP/WYO SYSTEM POLICY AND CLAIMS RECORDS**

The following diagrams show how the policy and claims data submitted by the companies are stored in the Policy and Claims Master Files of the NFIP/WYO System.

III. DESCRIPTIONS OF NFIP/WYO SYSTEM POLICY AND CLAIMS RECORDS  
(Cont'd.)

**NFIP/WYO POLICY MASTER FILE**



**EXHIBIT 2-1.** NFIP/WYO Policy Master File

III. DESCRIPTIONS OF NFIP/WYO SYSTEM POLICY AND CLAIMS RECORDS  
(Cont'd.)

NFIP/WYO CLAIMS MASTER FILE

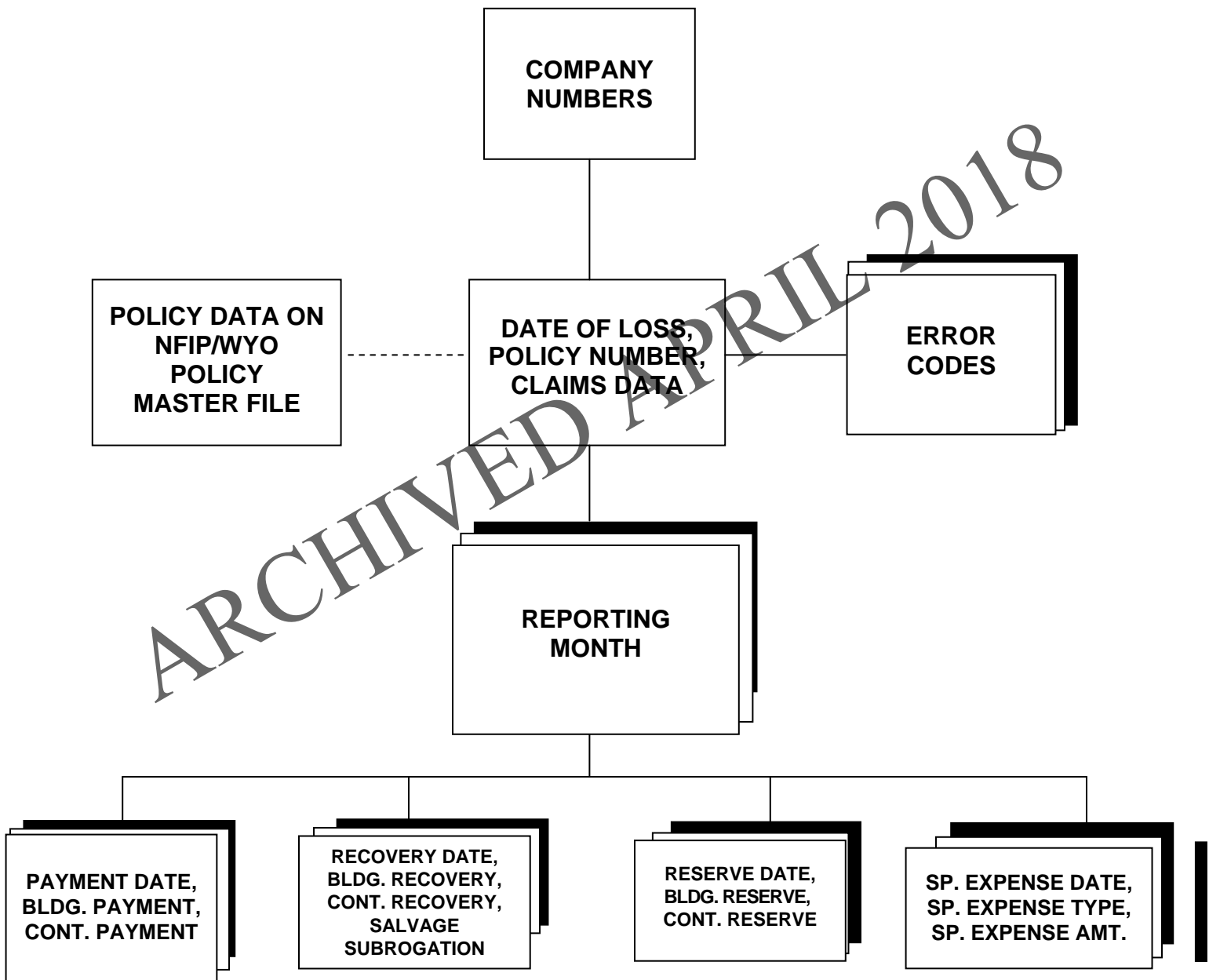


EXHIBIT 2-2. NFIP/WYO Claims Master File

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PART 3 - REPORTING REQUIREMENTS

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## **PART 3 - REPORTING REQUIREMENTS**

### **INTRODUCTION**

This section lists the data elements to be recorded and reported by WYO insurers. The list identifies the data element and the primary source and indicates whether the reporting is required (Y) or optional (N).

Additionally, samples of the following NFIP application and claim forms are included to show the sources of the data elements:

- Flood Insurance Application
- Flood Insurance Preferred Risk Policy Application
- Preliminary Report
- Final Report
- Cause of Loss and Subrogation Report
- Narrative Report

WYO Companies are authorized to develop their own application and claim forms as long as the required data elements are reported.

# I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS</u></b>			
Additional Building Rate WYO	Y	4-4	Application - Coverage and Rating
Additional Contents Rate WYO	Y	4-5	Application - Coverage and Rating
Additions/Extensions Indicator	Y	4-5A	Application - Part 2. Section I
Application Date	Y	4-6A	Application - Signature
Base Flood Elevation (Rating Map Information)	Y	4-7	Application - Elevation Data
Basement/Enclosure/Crawlspace Type	Y	4-8	Application - Building
Basic Building Rate WYO	Y	4-9	Application -Coverage and Rating
Basic Contents Rate WYO	Y	4-10	Application - Coverage and Rating
Building Construction Date Type	Y	4-12A	Application - Construc- tion Information
Building in Course of Construction Indicator	Y	4-14	Application - Building
Building over Water Type	Y	4-14A	Application - Building
Building Purpose Type	Y	4-14C	Application - Building
Building Use Type	Y	4-14D	Application - Part 2. Section I
Business Property Indicator	Y	4-14E	Application - Building
Cancellation/Voidance Reason	Y	4-15	Cancellation/Nullifica- tion Request Form
Case File Number for Disaster Assistance	Y	4-44A	Application - Disaster Assistance

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Community Identification Number (Rating Map Information)	Y	4-55	Application - Community (Rating Map Information)
Condominium Form of Ownership Indicator	Y	4-55B	Application - Building
Condominium Indicator	Y	4-56	Application - Building
Condominium Master Policy Units	Y	4-60	Application - Building
Coverage Required for Disaster Assistance	Y	4-64	Application - Disaster Assistance
CRS Classification Credit Percentage	Y	4-65	Application - Coverage and Rating
Current Map Info - Base Flood Elevation	Y	4-66L	Application - Community (Grandfathering Information)
Current Map Info - Community Identification Number	Y	4-66M	Application - Community (Grandfathering Information)
Current Map Info - Flood Risk Zone	Y	4-66N	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Number	Y	4-66P	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Suffix	Y	4-66Q	Application - Community (Grandfathering Information)
Current Map Info - Prior Policy No. (renamed)	Y	4-66R	See "Prior Policy Number"
Deductible - Building	Y	4-76	Application - Coverage and Rating
Deductible - Contents	Y	4-78	Application - Coverage and Rating



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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Deductible Percentage WYO	Y	4-80	Application - Coverage and Rating
Diagram Number <sup>1</sup>	N	4-81	Application - Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date <sup>1</sup>	Y	4-87	Application - Elevation Data
Elevation Difference	Y	4-88	Application - Elevation Data; Elevation Certificate
Enclosure Type	Y	4-88C	Application - Part 2. Section II
Endorsement Effective Date	Y	4-89	
Endorsement Premium Amount	Y	4-90	
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application - Coverage and Rating
Federal Policy Fee - Refunded	Y	4-98	
First Lender City <sup>2</sup>	N	4-102	Application - 1st Mortgagee
First Lender Loan Number <sup>2</sup>	N	4-103	Application - 1st Mortgagee

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
First Lender Name <sup>2</sup>	N	4-104	Application - 1st Mortgagee
First Lender State <sup>2</sup>	N	4-105	Application - 1st Mortgagee
First Lender Street Address <sup>2</sup>	N	4-106	Application - 1st Mortgagee
First Lender ZIP Code <sup>2</sup>	N	4-107	Application - 1st Mortgagee
Flood Risk Zone (Rating Map Information)	Y	4-110	Application - Community (Rating Map Information)
Floodproofed Indicator	Y	4-112	Application - Elevation Data
Grandfathering Type Code	Y	4-115A	Application - Community (Grandfathering Information)
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name <sup>3</sup>	Y	4-127	Application - Insured Information
Insured Last Name <sup>3</sup>	Y	4-128	Application - Insured Information
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade <sup>1</sup>	N	4-130	Application - Elevation Data

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

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

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

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Information
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Period
Policy Assignment Type	Y	4-151A	General Change Endorse- ment - Assignment
Policy Expiration Date	Y	4-154	Application - Policy Period
Policy Number	Y	4-155	
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application - Elevation Data
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Principal/Primary Residence Indicator <sup>4</sup>	Y	4-160	Application - Building
Prior Policy Number	Y	4-160A	Application - New/ Renewal/Transfer Box
Probation Surcharge Amount WYO	Y	4-161	Application - Coverage and Rating
Property Beginning Street Number	Y	4-162	Application - Property Location
Property City	Y	4-163	Application - Property Location

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

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

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

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

<sup>5</sup>This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent.

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

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

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

<sup>6</sup>Effective May 1, 2008, the Social Security Number for the insured is no longer required.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Tenant Indicator	Y	4-198B	Application - Building
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM Y Zone Certification Indicator	Y	4-220	

## II. SAMPLE NFIP FORMS

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

**U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY**

**National Flood Insurance Program**

**FLOOD INSURANCE APPLICATION, PART 1 (OF 2)**

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: \_\_\_\_\_

<b>BILLING</b>	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) <input type="checkbox"/> SECOND MORTGAGEE		<b>POLICY PERIOD</b>	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD																																					
	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:  AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____			PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____ NAME AND MAILING ADDRESS OF INSURED:  PHONE NO.: _____																																					
<b>AGENT/PRODUCER INFORMATION</b>	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS: IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).		<b>INSURED INFORMATION</b>	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:  LOAN NO.: _____																																					
	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:  IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____			NAME AND MAILING ADDRESS OF 2ND MORTGAGEE (IF LOSS PAYEE <input type="checkbox"/> OTHER <input type="checkbox"/> IF OTHER, SPECIFY: _____ LOAN NO.: _____																																					
<b>PROPERTY LOCATION</b>	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____		<b>1ST MORTGAGEE</b>	NAME AND MAILING ADDRESS OF 2ND MORTGAGEE (IF LOSS PAYEE <input type="checkbox"/> OTHER <input type="checkbox"/> IF OTHER, SPECIFY: _____ LOAN NO.: _____																																					
	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:  IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____			NAME AND MAILING ADDRESS OF 2ND MORTGAGEE (IF LOSS PAYEE <input type="checkbox"/> OTHER <input type="checkbox"/> IF OTHER, SPECIFY: _____ LOAN NO.: _____																																					
<b>DISASTER ASSISTANCE</b>	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____		<b>2ND MORTGAGEE/OTHER</b>	NAME AND MAILING ADDRESS OF 2ND MORTGAGEE (IF LOSS PAYEE <input type="checkbox"/> OTHER <input type="checkbox"/> IF OTHER, SPECIFY: _____ LOAN NO.: _____																																					
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<b>COMMUNITY</b>	NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ FIRM ZONE: _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY		<b>GRANTING INFORMATION</b>	GRANTING INFORMATION GRANTING NUMBER? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR <input type="checkbox"/> NON-CONFORMING COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE) CURRENT COMMUNITY NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____																																					
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<b>BUILDING</b>	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE, SPECIFY PERCENTAGE OF RESIDENTIAL USE: ____% <input type="checkbox"/> BUILDING A BUSINESS PROPERTY <input type="checkbox"/> YES <input type="checkbox"/> NO		<b>BASEMENT, ENCLOSURE, CRAWLSPACE</b> <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE NUMBER OF FLOORS IN BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) BUILDING TYPE <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SINGLE LEVEL <input type="checkbox"/> TO MANUFACTURED/HOME/ROWHOUSE (RCBP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO	<b>IS BUILDING WALLED AND ROOFED?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <b>IS BUILDING IN THE COURSE OF CONSTRUCTION?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <b>IS BUILDING OVER WATER?</b> <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY <b>IS BUILDING INSURED'S PRIMARY RESIDENCE?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <b>IS BUILDING A RENTAL PROPERTY?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <b>IS THE INSURED A TENANT?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW. <b>IS THE BUILDING A SEVERE REPETITIVE LOSS PROPERTY?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <b>DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) <b>IS BUILDING ELEVATED?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION																																					
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<b>COVERAGE AND RATING</b>	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____		<b>DEDUCTIBLE</b> : BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO																																					
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<table border="1"> <thead> <tr> <th rowspan="2">COVERAGE</th> <th rowspan="2">TOTAL AMOUNT OF INSURANCE</th> <th colspan="3">BASIC LIMITS</th> <th colspan="3">ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)</th> <th rowspan="2">DEDUCTIBLE</th> <th rowspan="2">TOTAL PREMIUM</th> </tr> <tr> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> </tr> </thead> <tbody> <tr> <td>BUILDING</td> <td></td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td>.00</td> <td></td> <td>.00</td> </tr> <tr> <td>CONTENTS</td> <td></td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td>.00</td> <td></td> <td>.00</td> </tr> </tbody> </table>		COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	BUILDING				.00			.00		.00	CONTENTS				.00			.00		.00	<b>DEDUCTIBLE</b> : BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO		
COVERAGE	TOTAL AMOUNT OF INSURANCE			BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)					DEDUCTIBLE	TOTAL PREMIUM																												
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## II. SAMPLE NFIP FORMS (Cont'd.)

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PART 2 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

**U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY**

**FLOOD INSURANCE APPLICATION, PART 2 (OF 2)**[illegible]

**EXHIBIT 3-1.** Flood Insurance Application (Part 2)

## II. SAMPLE NFIP FORMS (Cont'd.)

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

### U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY

#### National Flood Insurance Program

#### PREFERRED RISK POLICY APPLICATION, PART 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: \_\_\_\_\_

BILLING	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) <input type="checkbox"/> SECOND MORTGAGEE	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____	
	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:  AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____		
AGENT/PRODUCER INFORMATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).  FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____	INSURED INFORMATION NAME AND MAILING ADDRESS OF INSURED: _____  PHONE NO.: _____	
	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE: _____  LOAN NO.: _____		
PROPERTY LOCATION	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FRA OTHER (SPECIFY): _____ CASE FILE NO.: _____	1ST MORTGAGEE NAME AND MAILING ADDRESS: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____  LOAN NO.: _____	
DISASTER ASSISTANCE	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ FIRM ZONE: _____	CURRENT MAP INFORMATION CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____	
BUILDING	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)  BUILDING PURPOSE <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL: _____ % <input type="checkbox"/> IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO	BASEMENT/ENCLOSURE/OPEN SPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE  NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSURE AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION  IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO  IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY	IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____  IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW.  DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)  IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION
	CONTENTS LOCATED IN* <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL  *IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.  CONSTRUCTION DATE: ____/____/____ CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES		
BUILDING ELIGIBILITY	THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.  ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP: A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? <input type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST? • 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO	CONSTRUCTION INFORMATION CONSTRUCTION DATE: ____/____/____ CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/ TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES	
SIGNATURE	NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY.  THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.	COVERAGE AND PREMIUM ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL: BUILDING AND CONTENT'S COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____  CONTENTS COVERAGE ONLY AMOUNT: \$ _____ PREMIUM: \$ _____	
	SIGNATURE OF INSURANCE AGENT/PRODUCER: _____ DATE (MM/DD/YYYY): ____/____/____  SIGNATURE OF INSURED (OPTIONAL): _____ DATE (MM/DD/YYYY): ____/____/____		

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS APPLICATION.  
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.  
IMPORTANT — COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP. — IMPORTANT

EXHIBIT 3-2. Preferred Risk Policy Application (Part 1)

## II. SAMPLE NFIP FORMS (Cont'd.)

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION, PART 2 OF 2, IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

**U.S. DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
National Flood Insurance Program**

**PREFERRED RISK POLICY APPLICATION, PART 2 (OF 2)**

ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION  
CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF  
THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW ☐ RENEWAL ☐ TRANSFER (NFP ONLY)

PRIOR POLICY #: \_\_\_\_\_

**SECTION I - ALL BUILDING TYPES**

- Building Use**  
☐ Main house/building ☐ Detached guest house ☐ Detached garage  
☐ Agricultural building ☐ Warehouse ☐ Tool/storage shed  
☐ Poolhouse, clubhouse, recreation building  
☐ Other: \_\_\_\_\_
- Garage**  
 a) Is there a garage attached to or part of the building?  
☐ YES ☐ NO  
 If the answer to 1a is YES, answer 1b through 1f.  
 b) Total area of the garage: \_\_\_\_\_ square feet.  
 c) Are there any openings (excluding doors) that are designed to allow the  
 passage of floodwaters through the garage? ☐ YES ☐ NO  
 If yes, number of permanent flood openings within 1 foot  
 above the adjacent grade: \_\_\_\_\_ Total area of all permanent  
 openings: \_\_\_\_\_ square inches.  
 d) Is the garage used solely for parking of vehicles, building  
 access, and/or storage? ☐ YES ☐ NO  
 e) Does the garage contain machinery and/or equipment? ☐ YES ☐ NO  
 If yes, check the applicable items:  
☐ Furnace ☐ Heat pump ☐ Air conditioner  
☐ Water heater ☐ Fuel tank ☐ Cistern  
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer  
☐ Other machinery and/or equipment servicing the building (describe): \_\_\_\_\_
- Basement/Subgrade Crawl Space**  
 a) Is the basement/subgrade crawl space floor below grade on all sides?  
☐ YES ☐ NO  
 b) If yes, does the basement/subgrade crawl space contain machinery and/or  
 equipment? ☐ YES ☐ NO  
 If yes, check the applicable items:  
☐ Furnace ☐ Heat pump ☐ Air conditioner  
☐ Water heater ☐ Fuel tank ☐ Cistern  
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer  
☐ Other machinery and/or equipment servicing the building (describe): \_\_\_\_\_
- Additions and Extensions (if Applicable)**  
 Coverage is for:  
☐ Building including addition(s) and extension(s)  
☐ Building excluding addition(s) and extension(s)  
 Provide policy number for addition or extension: \_\_\_\_\_  
☐ Addition or extension only (include description in the Property Location  
 box in Part 1)  
 Provide policy number for building excluding addition(s) or extension(s): \_\_\_\_\_

**SECTION II - ELEVATED BUILDINGS**  
(Including Manufactured (Mobile) Homes/Travel Trailers)

- Elevating Foundation Type**  
☐ Piers, posts, or piles  
☐ Reinforced masonry piers or concrete piers or columns  
☐ Reinforced concrete shear walls  
☐ Solid foundation walls (Note: Not approved for elevating in  
 Zones V1-V30, VE, or V)  
☐ Solid wood frame walls (non-breakaway)  
☐ Masonry walls (if breakaway, submit certification documentation)  
☐ Masonry walls (non-breakaway)  
☐ Other (describe): \_\_\_\_\_
- Machinery and Equipment Below the Elevated Floor**  
 Does the area below the elevated floor contain machinery  
 and/or equipment? ☐ YES ☐ NO  
 If yes, check the applicable items:  
☐ Furnace ☐ Heat pump ☐ Air conditioner  
☐ Water heater ☐ Fuel tank ☐ Cistern  
☐ Elevator equipment ☐ Washer & dryer ☐ Food freezer  
☐ Other machinery and/or equipment servicing the building (describe): \_\_\_\_\_
- Area Below the Elevated Floor**  
 a) Is the area below the elevated floor enclosed? ☐ YES ☐ NO  
 If yes, check one of the following: ☐ Fully ☐ Partially  
 b) Does the area below the elevated floor contain elevators?  
☐ YES ☐ NO If yes, how many? \_\_\_\_\_  
 If the answer to 3a or 3b is YES, answer 3c through 4b.  
 c) Indicate material used for enclosure:  
☐ Insect screening  
☐ Light wood lattice  
☐ Solid wood frame walls (if breakaway, submit certification documentation)
- Flood Openings**  
 a) Is the enclosed area/crawl space constructed with openings  
 (excluding doors) to allow the passage of floodwaters through the  
 enclosed area? ☐ YES ☐ NO  
 If yes, indicate number of permanent flood openings within 1 foot  
 above adjacent grade: \_\_\_\_\_  
 Total area of all permanent flood openings: \_\_\_\_\_  
 square inches.  
 b) Are flood openings engineered?  
☐ YES ☐ NO If yes, submit certification.

**SECTION III - MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS**  
(Wheels must be removed for travel trailer to be insurable.)

- Manufactured (Mobile) Home/Travel Trailer Data**  
 Year of manufacture: \_\_\_\_\_  
 Make: \_\_\_\_\_  
 Model number: \_\_\_\_\_  
 Serial number: \_\_\_\_\_  
 Dimensions: \_\_\_\_\_ x \_\_\_\_\_ feet  
 Are there any permanent additions and/or extensions? ☐ YES ☐ NO  
 If yes, the dimensions are: \_\_\_\_\_ x \_\_\_\_\_ feet
- Anchoring**  
 The manufactured (mobile) home/travel trailer anchoring  
 system utilizes: (Check all that apply.)  
☐ Over-the-top ties ☐ Ground anchors  
☐ Frame ties ☐ Slab anchors  
☐ Frame connectors ☐ Other (describe): \_\_\_\_\_
- Installation**  
 The manufactured (mobile) home/travel trailer was installed in  
 accordance with: (Check all that apply.)  
☐ Manufacturer's specifications  
☐ Local floodplain management standards  
☐ State and/or local building standards

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE  
BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/PRODUCER \_\_\_\_\_

DATE (MM/DD/YYYY) \_\_\_\_\_

SIGNATURE OF INSURED (OPTIONAL) \_\_\_\_\_

DATE (MM/DD/YYYY) \_\_\_\_\_

### EXHIBIT 3-2. Preferred Risk Policy Application (Part 2)

### III. REPORTING REQUIREMENTS FOR NEW/ROLLOVER/TRANSFER INDICATOR

#### A. Introduction

In order for WYO companies to reduce policy errors attributed to the proper usage of the New/Rollover/Transfer Indicator and its relationship to five specific TRRP data elements - Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number - FEMA has approved revisions to the edit criteria for the stated data elements.

A matrix was developed to provide the companies with a clearer explanation as to which of the five data elements should be reported when using a specific New/Rollover/Transfer Indicator.

#### B. Procedures

The New/Renewal Indicator (N/R Indicator) will now be known as the **New/Rollover/Transfer Indicator**. This indicator will be reported on all new business transactions (11A) and should not be changed by the WYO companies on subsequent renewal (17A), endorsement (20A), or policy correction (23A) transactions. A new value 'T' will represent non-rollover new business policies that had a prior policy and no lapse in coverage, and may still be eligible for subsidized pre-FIRM rating.

The **"Original New Business Date"** reflects the Policy Effective Date reported on the new business transactions (11A). This date will remain static on the NFIP Policy Database for all future renewals, endorsements, cancellations, and policy corrections submitted for a policy by the WYO companies.

The Original New Business Date will determine the data element requirements for all new business, renewal, and endorsement transactions for the following data elements: Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number.

If the Elevation Difference is required and reported with values other than the default, the Base Flood Elevation and the Lowest Floor Elevation should not be reported with default values (with the exception of unnumbered 'A' flood zone policies with original new business dates prior to 10/1/11, Group Flood policies, Provisionally Rated policies, and Tentatively Rated policies). If a policy has a reported Elevation Difference other than the default value (+999), the policy is classified as **"elevation rated"**; otherwise the policy is **"non-elevation rated."**

C. New/Rollover/Transfer Indicator Matrix

	New/Rollover /Transfer Indicator	N	R	E	Z	T
Original New Business Date						
Before 10/1/97		(1)	(1)	(1)	(1)	(1)
10/1/97 - 9/30/02		(2)	*No Data Required	*No Data Required	(5)	No Data Required*
10/1/02 - 4/30/03		(3)	*No Data Required	*No Data Required	(5)	No Data Required*
5/1/03 - 4/30/04		(4)	*No Data Required	*No Data Required	(5)	No Data Required*
5/1/04 - 9/30/13		(4)	*No Data Required	(6)	(5)	No Data Required*
10/1/13 - Present		(4)	*No Data Required	(6)	(5)	(7)

\* "No Data Required" refers only to the following data elements: Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number. Refer to section D., below, for a detailed description of items (1) thru (6).

D. Procedures for Reporting Matrix Data Elements

1. Original New Business Date: Before 10/1/97

- No Data Required

2. Original New Business Date: 10/1/97 - 9/30/02

a. If the policy is "Elevation Rated" and the Elevation Certification Date is on or after 10/1/97, the following are required:

- Diagram Number -  
(if the Floodproofed Indicator is 'N')
- Lowest Adjacent Grade -  
(if the Floodproofed Indicator is 'N')
- Elevation Certification Date

d. If the policy is "Non-Elevation Rated," the following are required:

- Replacement Cost (if Original New Business Date is on or after 10/1/02)
- Map Panel Number (if Original New Business Date is on or after 5/1/03)

6. Original New Business Date on or after 5/1/05

- New/Rollover/Transfer Indicator "E" is no longer valid.

7. Original New Business Date: 10/1/13 - Present

Indicator 'T' is used for policies with no lapse in coverage that may still be eligible for Pre-FIRM subsidized rates, if the previous policy received subsidized rates and coverage is continuous. A prior policy number must be reported if the New/Rollover/Transfer indicator is 'T'.

ARCHIVED APRIL 2018

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## PART 4 - DATA DICTIONARY

### INTRODUCTION

The Data Dictionary contains all of the data elements recorded by WYO companies on an individual transaction basis. The dictionary includes data elements that are required for reporting and those that are optionally reported.

For each data element, the following information is provided:

- Alias
- Acronym
- File
- Description
- Edit Criteria
- Length
- Dependencies
- System Function
- Reporting Requirement

In the information about Dependencies, references to "the adjuster's report" mean the NFIP Preliminary Report or the NFIP Final Report, as appropriate. References to "the NFIP LSS" mean the NFIP Legacy Systems Services.

**DATA ELEMENT:** Additional Building Rate WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) ADD-BLDG-RT-WYO  
WYO (RATE) BLDG-RATE-A

**FILE:** Policy Master (PMF)  
Rates Master (RATE)

**DESCRIPTION:**

Additional building rate selected by the company. This data element must be reported for all policies except the Preferred Risk Policy.

**EDIT CRITERIA:** Unsigned Numeric

**LENGTH:** 5 with an implied decimal of three positions

**DEPENDENCIES:** Information may be obtained from the Flood Insurance Manual.

■ **SYSTEM FUNCTION:** Used by the NFIP LSS to research rating anomalies.

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Additional Contents Rate WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) ADD-CONT-RATE  
WYO (RATE)CONT-RATE-A

**FILE:** Policy Master (PMF)  
Rates Master (RATE)

**DESCRIPTION:**

Additional contents rate selected by the company. This data element must be reported for all policies except the Preferred Risk Policy.

**EDIT CRITERIA:** Unsigned Numeric

**LENGTH:** 5 with an implied decimal of three positions.

**DEPENDENCIES:** Information may be obtained from the Flood Insurance Manual.

**SYSTEM FUNCTION:** Used by the NFIP LSS to research rating anomalies.

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Additions/Extensions Indicator

**ALIAS:** None

**ACRONYM:** (PMF) ADD\_EXT\_IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if coverage extends to the Addition or Extension of the insured property.

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

N - None  
I - Building includes Additions/Extensions  
X - Building excludes Additions/Extensions  
A - Building is Addition/Extension

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- Policies with original new business dates prior to October 1, 2013 can report 'N', 'I', 'X', 'A', or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'N', 'I', 'X', 'A', or blank.
- Risk Rating methods 'G' (GFIP) and '9' (MPPP) policies can be reported with 'N', 'I', 'X', 'A', or blank.

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**DATA ELEMENT:** Application Date

**ALIAS:** None

**ACRONYM:** (PMF) APPLIC\_DT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates the date when coverage was applied for.

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

**LENGTH:** 8

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

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

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**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/Transfer 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'.

**DATA ELEMENT:** Basic Building Rate WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) BASE-BLDING-RATE  
WYO (RATE) BLDG-RATE-B

**FILE:** Policy Master (PMF)  
Rates Master (RATE)

**DESCRIPTION:**

Basic building rate selected by the company. This data element must be reported for all policies with exception of PRP.

**EDIT CRITERIA:** Unsigned Numeric

**LENGTH:** 5 with an implied decimal of three positions

**DEPENDENCIES:** Information may be obtained from the Flood Insurance Manual.

**SYSTEM FUNCTION:** Used by the NFIP LSS to research rating anomalies.

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Basic Contents Rate WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) BASE-CONT-RATE  
WYO (RATE)CONT-RATE-B

**FILE:** Policy Master (PMF)  
Rates Master (RATE)

**DESCRIPTION:**

Basic contents rate selected by the company. This data element must be reported for all policies with exception of PRP.

**EDIT CRITERIA:** Unsigned Numeric

**LENGTH:** 5 with an implied decimal of three positions.

**DEPENDENCIES:** Information may be obtained from the Flood Insurance Manual.

■ **SYSTEM FUNCTION:** Used by the NFIP LSS to research rating anomalies.

**REPORTING REQUIREMENT:** Required

**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', '9' (MPPP), or 'G' (GFIP), can be reported with 1, 2, 3, 4, 5, or blank.
- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates prior to October 1, 2013 can be reported with 1, 2, 3, 4, 5, or blank.

**DATA ELEMENT:** Building Construction Date Type (Cont'd.)

**REPORTING REQUIREMENT:** (Cont'd.)

- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates on or after October 1, 2013 must be reported with 1, 2, 3, 4, or 5.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.

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**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 New/Rollover/Transfer indicator 'R' or 'Z' can be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with original new business dates prior to October 1, 2009, can report '1', '2', '3' or blank.
- Risk Rating method 'G' (GFIP) policies with original new business dates on or after October 1, 2009, can report '1', '2', '3' or blank.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates on or after October 1, 2009 and prior to October 1, 2013 can report '1', '2', '3' or blank.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates on or after October 1, 2013 must report '1', '2' or '3'.
- Risk Rating method '9' (MPPP) policies with original new business dates on or after October 1, 2009 and prior to October 1, 2012, can report '1', '2', '3' or blank.
- Risk Rating method '9' (MPPP) policies with original new business dates on or after October 1, 2012 must report '1', '2', or '3'.

DATA ELEMENT: Building over Water Type (Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

- Policies with original new business dates on or after October 1, 2009 (with the exception of GFIP, Preferred Risk, MPPP – see above criteria) must report '1', '2', or '3'.
- 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 October 1, 1982 are ineligible for flood insurance.

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**DATA ELEMENT:** Building Purpose Type

**ALIAS:** None

**ACRONYM:** (PMF) BLDG\_PURPOSE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the building is residential, non-residential or mixed use.

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

R - Residential  
N - Non-Residential  
M - Mixed Use

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- Policies with original new business dates prior to October 1, 2013, can report 'R', 'N', 'M', or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'R', 'N', 'M', or blank regardless of the original new business date.
- Risk Rating methods 'G' (GFIP) and '9' (MPPP) policies can be reported with 'R', 'N', 'M', or blank regardless of the original new business date.

**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 Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '9' (MPPP), or 'G' (GFIP) can be reported with '01', '02', '03', '04', '05', '06', '07', '08' or blanks.
- Policies with New/Rollover/Transfer 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.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates prior to October 1, 2013 can report '01', '02', '03', '04', '05', '06', '07', '08' or blank.
- Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) policies with original new business dates on or after October 1, 2013 must report '01', '02', '03', '04', '05', '06', '07', or '08'.

**DATA ELEMENT:** Business Property Indicator

**ALIAS:** None

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

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the insured property is owned by a business.

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

Y - Yes  
N - No

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- Policies with original new business dates prior to October 1, 2013, can report 'Y', 'N', or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'Y', 'N', or blank regardless of the original new business date.
- Risk Rating methods 'G' (GFIP) and '9' (MPPP) policies can be reported with 'Y', 'N', or blank regardless of the original new business date.

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**DATA ELEMENT: Cancellation/Voidance Reason**

**ALIAS:** Cancellation/Nullification Reason

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

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

**DESCRIPTION:**

Flood insurance coverage is terminated mid-term by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Expense Constant, Probation Surcharge, Reserve Fund, and producer commission remain in effect. See the reference chart on page 4-43B for 10/1/2003 changes.

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

**Building Sold or Removed.**

TRRP Reason Code: 01  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 2

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

**Premium Refund:**

- Full--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are pro-rated.

**One-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.

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

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

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

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

**Three-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

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

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

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

**Contents Sold or Removed.**

TRRP Reason Code: 02  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 2

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

**Premium Refund:**

- Full--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are pro-rated.

**One-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.

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

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

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

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

**Three-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

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

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

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

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

TRRP Reason Code: 03  
Number of Policy Years Allowed: 1  
Number of Policy Terms Allowed: 1

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

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

**Premium Refund:**

- • Full--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully refunded.
- • Pro-Rata--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are pro-rated.

**One-Year Term:** Cancellation effective date is:

- • Inception of current term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Current year (mid-term)--Use pro-rata refund.

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

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

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

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



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

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

A pro rata refund or a full return of the premium (including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge) shall be made for the policy being canceled, backdated to the inception of duplicate coverage subject to the 6-year statute of limitations.

TRRP Reason Code: 04  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 2

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 4 years in those cases where the current term is a 3-year term and the cancellation effective date is prior term.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Pro-rata refund of all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.

**One-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

**Three-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for current term.
- Current term (mid term)--Use pro-rata refund.

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

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

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

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

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

**NOTE:** According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current year and 1 prior policy year.

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

**Note:** TRRP reason code '11' is no longer valid.

TRRP Reason Code: 05  
Number of Policy Years Allowed: 1\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

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

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

**One-Year Term:** Cancellation effective date is:

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

**Three-Year Term:** Cancellation effective date is:

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

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

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

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

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

6. **Risk Not Eligible for Coverage.** This is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, or (3) the property is a camping trailer and not a manufactured (mobile) home.

TRRP Reason Code: 06  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 2

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy if a refund is allowed.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

**One-Year Term:** Cancellation effective date is:

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

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

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

**Three-Year Term:** Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term--Use full refund.

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

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

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

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

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

**NOTE:** Cancellation effective date must be the same as the current or prior term policy effective date.

8. **Property Closing Did Not Occur.** This reason is used to nullify a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

TRRP Reason Code: 08  
Number of Policy Years Allowed: 1\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

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

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

**One-Year Term:** Cancellation effective date is:

- Inception of the current term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Current term (mid-term)--N/A

**Three-Year Term:** Cancellation effective date is:

- Inception of the current term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Current term (mid-term)--N/A

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

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

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

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a map revision, if the property is no longer located in an SFHA, a policy may be canceled provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage and (2) the lender no longer requires the flood insurance policy.

If no claim has been paid or is pending, premium shall be refunded for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the period when a revised map was being reprinted.

In case of a 3-year policy, pro-rata refund applies if the effective date of a map revision is within the third year of a 3-year policy. The refund should be calculated by refunding the current year and 1 prior year.

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

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

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

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

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation on 3-year policy Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully earned.

**One-Year Term:** Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Use full refund for both terms.
- Current term (mid-term)--Use full refund.

**Three-Year Term:** Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first or second year. Use pro-rata refund if the cancellation effective date is within the third year.

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

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

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

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

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

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

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

TRRP Reason Code: 10

Number of Policy Years Allowed: 1

Number of Policy Terms Allowed: 1

**Premium Refund:**

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

**One-Year Term:** Cancellation effective date is:

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

**Three-Year Term:** Cancellation effective date is:

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

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

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

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

16. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured (mobile) home is not in an SFHA and insurance is not required. The NFIP policy may be canceled back to inception.

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

If the insured submits a copy of FEMA's LODR and a statement from the lender that flood insurance is not required, a full refund, including the Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge, will be issued, providing no claim has been paid or is pending. ■

TRRP Reason Code: 16

Number of Policy Years Allowed: 1\*

Number of Policy Terms Allowed: 1

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

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

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full--Cancellation date is the inception date of the current term. Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.

- Pro-Rata--N/A

**One-Year Term:** Cancellation effective date is:

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

**Three-Year Term:** Cancellation effective date is:

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

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

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

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

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

This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999 or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. The premium will be calculated pro-rata less Expense Constant, Federal Policy Fee, and Probation Surcharge.

TRRP Reason Code: 17  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full Refund--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are pro-rated.



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

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

19. **Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** This reason code is used to cancel an MPPP policy after the mortgage is paid off. A statement from the mortgage company to this effect must be attached to the "Cancellation/Nullification Request" form. The premium refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge. *This reason code is no longer available after May 1, 1999. Refer to TRRP Cancellation Reason Code 52.*

**Premium Refund:**

- Full--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully earned.

**One-Year Term:** Cancellation effective date is:

- Inception of current term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--N/A
- Current term (mid-term)--Use pro-rata refund.

**Three-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term (mid-term)--N/A

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

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

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

20. **Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be canceled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires

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

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

the retention of the flood insurance. A copy of the LOMA or LOMR must accompany this request.

If no claim has been paid or is pending during the policy year that is being cancelled, a full refund of the premium (including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge) will be made for the policy being canceled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective.

In the case of a 3-year policy, pro-rata refund (including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term.

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

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

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation is allowed only on a 3-year policy. A pro-rata refund of the premium (including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge) is provided if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy.

**One-Year Term: Cancellation effective date is:**

- Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Use full refund for both terms.
- Current term (mid-term)--Use full refund.

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

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

**Three-Year Term:** Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first year. Use pro-rata refund if the cancellation effective date is within the second year or third year.

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

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

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

21. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group).** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date.

TRRP Reason Code:	21
Number of Policy Years Allowed:	1
Number of Policy Terms Allowed:	1

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

**One-Year Term:** Cancellation effective date is:

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

**Three-Year Term:** N/A

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

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

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

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

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

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

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

TRRP Reason Code: 22

Number of Policy Years Allowed: 6\*

Number of Policy Terms Allowed: 6

\*Refunds beyond 2 years must be submitted to the NFIP Legacy Systems Services.

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

**Premium Refund:**

- Full--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully refunded.

- Pro-Rata--N/A

**One-Year Term:** Cancellation effective date is:

- Prior term--Full refund
- Current term--Full refund

**Three-Year Term:** N/A

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

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

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

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

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

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

TRRP Reason Code: 23  
Number of Policy Years Allowed: 1  
Number of Policy Terms Allowed: 1

**Premium Refund:**

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

**One-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

**Three-Year Term:** N/A

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

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

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

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

TRRP Reason Code: 24  
Number of Policy Years Allowed: 2  
Number of Policy Terms Allowed: 2

**Premium Refund:**

- Full-Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

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

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

**One-Year Term:** Cancellation effective date is:

- Inception of the current or prior term--Full refund

**Three-Year Term:** N/A

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

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

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

45. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program.

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

- \*The WYO companies are responsible for canceling and returning the premium up to 6 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation of a 1-year or 3-year policy. Pro-rata calculations of all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.

**One-Year Term:** Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior year and full refund for the current year.
- Current term (mid-term)--Use pro-rata refund.

**Three-Year Term:** Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.

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

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

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

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

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

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

**NOTE:** According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

50. **Policy Not Required by Mortgagee.** This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

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

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge, if the cancellation effective date is the inception of the initial term.

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

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

- Pro-Rata--For cancellation dates 10/1/2003 and after, prorated refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.

**One-Year Term:** Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund for cancellation effective dates prior to 10/1/2003. For 10/1/2003 and after, use pro-rated.

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

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

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

51. **Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NRP.** The voidance is effective at the end of the policy year in which the cessation occurs.

*This reason code is no longer available for cancellation dates 5/1/2003 and after.*

TRRP Reason Code: 51  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Pro-Rata--Cancellation date is mid-term (anniversary date). Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully earned.

**One-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

**Three-Year Term:** Cancellation effective date is:

- Prior term--N/A



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

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

- Current term (anniversary date)--Use pro-rata refund.

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

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

**Closed Claim with Payment:** Cancellation effective date must be on an anniversary date and after the loss date.

52. **Mortgage Paid Off.** This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan and that mortgage loan has now been paid off. A statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. If the cancellation date is the same as the effective date of the current policy term, a full premium refund is provided if no claim has been paid or is pending.

TRRP Reason Code: 52  
Number of Policy Years Allowed: 2  
Number of Policy Terms Allowed: 2

**Premium Refund:**

- Full--Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge are pro-rated.

**One-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

**Three-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

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

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

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

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

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

60. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy after submitting a premium payment.

TRRP Reason Code: 60  
Number of Policy Years Allowed: 1\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

**One-Year Term:** Cancellation effective date is:

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

**Three-Year Term:** Cancellation effective date is:

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

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

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

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

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

TRRP Reason Code: 70  
Number of Policy Years Allowed: 1\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

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

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

**Premium Refund:**

- Full--Return all premiums including Expense Constant, Reserve Fund, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

**One-Year Term:** Cancellation effective date is:

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

**Three-Year Term:** Cancellation effective date is:

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

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

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

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

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

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

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

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

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

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

In all calculations, the community Probation  
Surcharge should be included as part of the Expense  
Constant.

**Cases I, II, III, VI, VIII:** Cancellation effective halfway  
through 1-year policy term

**Cases VII, X:** Cancellation effective at second anniversary date  
of 3-year policy term

**Cases IV, V, IX, XII:** Cancellation effective on policy term  
effective date

**Case XI:** Cancellation effective at the beginning of the term or  
mid-term

**Case I:** Reasons 1 and 2 with cancellation dates before  
10/1/2003. See Case III for cancellation dates on or  
after 10/1/2003.

Written Premium (including \$50 Expense Constant and \$30 Federal  
Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
Refund to Insured	<u>\$ 240.00</u>
Times Pro-rata Cancellation Factor	x .5
	<u>\$ 120.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	<u>- 120.00</u>
Retained Written Premium subject to Expense Allowance	\$ 170.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 55.93</u>

Premium Refund to Insured	\$ 120.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	<u>\$ 18.00</u>

Total Expense Allowance Retained	\$ 73.93
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**DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)**

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

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

Premium Refund to Insured	\$ 120.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 21.48

**Case II: Reason 52 with cancellation dates before 10/1/2003.  
See Case III for cancellation dates on or after 10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

- a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	50.00
less Federal Policy Fee	- 30.00
	\$ 240.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	\$ 120.00

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

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 120.00
Retained Written Premium subject to Expense Allowance	\$ 170.00
Expense Allowance Percentage	x 32.9%
Total Expense Allowance Retained	\$ 55.93

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

Premium Refund to Insured	\$ 120.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	\$ 39.48

**Case III: Reasons 3, 4 or 18; for reasons 1, 2, 17, 45, 50, and 52 with cancellation dates 10/1/2003 and after.**

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Premium) = \$484

- a) Calculation of Refund to Insured:

Written Premium	\$ 484.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	\$ 242.00

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

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

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund	- 40.00
	<u>\$ 400.00</u>
Times Pro-rata Cancellation Factor	x .5
Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 65.80</u>

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

Refund to Insured	\$ 242.00
less refunded portion of Federal Policy Fee (\$44.00 x .5)	- 22.00
less refunded portion of Reserve Fund (\$40.00 x .5)	- 20.00
	<u>\$ 200.00</u>
Expense Allowance Percentages	x 32.9%
Expense Allowance Returned	<u>\$ 65.80</u>

**Case IV: Reasons 5, 6, 8, 16, 21, 22\*, 60, and 70**

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

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

**Case V: Reason 9; Reason 20 with cancellation dates 10/1/2003 and after.**

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Premium) = \$484

a) Calculation of Refund to Insured:

Written Premium	\$ 484.00
Refund to Insured	\$ 484.00

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

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

b) Calculation of Expense Allowance Retained by WYO Company:

Refund to Insured	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund	- 40.00

Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	\$ 60.00

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

Refund to Insured	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund	- 40.00

Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 71.60

**Case VI: Reasons 10 and 23**

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Premium) = \$484

a) No premium refund to Insured

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund	- 40.00

Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 131.60

c) No expense allowance returned to the NFIP

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

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

**Case VII: Reason 17 with cancellation dates before 10/1/2003.  
See Case III for cancellation effective dates on or after  
10/1/2003.**

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	<u>\$ 80.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	<u>\$ 210.00</u>
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	<u>\$ 69.09</u>

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

Premium Refund to Insured	\$ 80.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	<u>\$ 26.32</u>

**Case VIII: Reason 45 for cancellation dates before 10/1/2003.  
See Case III for cancellation effective dates on or after  
10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 160.00</u>



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

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

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	\$ 290 x .5
Premium subject to Expense Allowance	\$ 145.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 47.71
Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	\$ 21.75
Total Expense Allowance Retained	\$ 69.46

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

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 25.96

**Case IX: Reason 50 with cancellation dates before 10/1/2003.  
See Case III for cancellation dates on or after 10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
Refund to Insured	\$ 320.00

b) Calculation of Expense Allowance Retained by WYO Company:

No expense allowance is retained.

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

Refund to Insured	\$ 320.00
less Federal Policy Fee	- 30.00
Written Premium subject to Expense Allowance	\$ 290.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	\$ 95.41

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

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

**Case X: Reason 51**

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	\$ 80.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	<u>\$ 210.00</u>
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	\$ 69.09
Premium Refund to Insured	\$ 80.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	<u>\$ 12.00</u>
Total Expense Allowance Retained	\$ 81.09

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

Premium Refund to Insured	\$ 80.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	<u>\$ 14.32</u>

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

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

**Case XI: Reason 20 with cancellation dates before 10/1/2003.  
See Case V for cancellation dates on or after  
10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
	x .5
Refund to Insured	\$ 160.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	\$ 290 x .5
Premium subject to Expense Allowance	\$ 145.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 47.71

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00

Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	\$ 21.75

Total Expense Allowance Retained	\$ 69.46
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c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00

Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 25.96

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

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

**Case XII: Reason 24**

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

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**Processing Outcomes for Cancellation/Nullification  
Of a Flood Insurance Policy  
Effective 2/1/2005**

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

\*For TRRP Reason Codes 9 and 20, the 15% agent commission as part of the expense allowance paid to the Write Your Own Company will be retained.

X  
X

4-43C

Revision 4 (10/1/01)  
Change 19 Effective 10/1/13

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

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 01 - Building Sold or Removed
- 02 - Contents Sold or Removed (contents-only policy)
- 03 - Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage
- 04 - Duplicate NFIP Policies
- 05 - Non-Payment
- 06 - Risk Not Eligible for Coverage
- 08 - Property Closing Did Not Occur
- 09 - Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision
- 10 - OTHER: Continuous Lake Flooding or Closed Basin Lakes
- 11 - Non-Payment/No Refund (No longer valid)
- 16 - Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination
- 17 - Duplicate Policies from Sources Other Than NFIP
- 18 - Mid-term Cancellation of a 3-Year Policy to Obtain ICC Coverage
- 19 - Mortgage Paid-off on an MPPP Policy (combined with 52)
- 20 - Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)
- 21 - Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)
- 22 - Cancel/Rewrite Due to Misrating
- 23 - Fraud
- 24 - Cancel/Rewrite Due to Map Revision
- 45 - Condominium Policy (Unit or Association) Converting to RCBAP
- 50 - Policy Not Required by Mortgagee
- 51 - Mid-term Voidance of a 3-Year Policy Due to Cessation of Community Participation in NFIP
- 52 - Mortgage Paid Off
- 60 - Voidance Prior to Effective Date
- 70 - Voidance due to Credit Card Error

**LENGTH:** 2

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

**SYSTEM FUNCTION:** Policy History  
Validation of Cancellation Reason

**REPORTING REQUIREMENT:** Required

**NOTE:** Valid cancellation reason codes for Group Flood policies (GFIP) are 04, 06, or 10.

**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 Risk Rating methods '9' (MPPP) or 'G' (GFIP) can report 'Y', 'N' or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'Y', 'N' or blank regardless of the original new business date.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '7', 'P', 'Q' (Preferred Risk) and original new business date prior to 10/1/13 can report 'Y', 'N', or blank.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '7', 'P', 'Q' (Preferred Risk) and original new business date is on or after 10/1/13 must report 'Y' or 'N'.
- If the original new business date is on or after 10/1/2009 and the Condominium indicator is 'A', 'U', 'H' or 'L', the Condominium Form of Ownership indicator must be 'Y' - otherwise must be 'Y' or 'N'.



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**DATA ELEMENT:** Condominium Master Policy Units

**ALIAS:** None

**ACRONYM:** WYO (PMF) NUM-OF-UNITS  
Direct (PMF)

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

**DESCRIPTION:**

The number of residential and nonresidential units covered by the Condominium Master Policy.

**EDIT CRITERIA:** Numeric

■ **LENGTH:** 5

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

**SYSTEM FUNCTION:** Premium computation  
Policy in force computation

**REPORTING REQUIREMENT:** Required

**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/Transfer 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/Transfer 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 (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

AR Dual Zones - 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/Transfer 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/Transfer 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/Transfer 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.

***This data element has been renamed. Please now refer to data element 'Prior Policy Number.'***

**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:** Deductible Percentage WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) N-DEDDIS-PCT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The deductible percentage calculated by the company to rate the policy.

**EDIT CRITERIA:** Unsigned Numeric

**LENGTH:** 4 with implied decimal of three positions.

**DEPENDENCIES:** Information may be obtained from the Flood Insurance Manual.

■ **SYSTEM FUNCTION:** Used by the NFIP LSS to research rating anomalies.

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Diagram Number

**ALIAS:** None

**ACRONYM:** (PMF) DIAGRAM\_NO

**FILE:** Policy Master File (PMF)  
Elevation Certificate Master File (ECMF)

**DESCRIPTION:**

This is the number of the diagram on the Elevation Certificate that was used in describing the building and determining the lowest floor for rating the building.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - Building Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)
- 2 - Building Diagram #2
- 3 - Building Diagram #3
- 4 - Building Diagram #4
- 5 - Building Diagram #5
- 6 - Building Diagram #6
- 7 - Building Diagram #7
- 8 - Building Diagram #8
- 9 - Building Diagram #9 (subgrade crawlspace)

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the application, the Elevation Certificate, and the Flood Insurance Manual - Lowest Floor Guide section.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine if the diagram number is required based on reported New/Rollover/Transfer Indicator.

**NOTE:** Diagram Number '9' may be added to older policies effective prior to 10/1/2009, if appropriate.

**DATA ELEMENT: Elevation Certificate Indicator**

**ALIAS:** None

**ACRONYM:** WYO (PMF) ELEV-CERT

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

**DESCRIPTION:**

This indicator is required for policies rated using the Post-FIRM Zone A rate tables and provisionally rated Post-FIRM policies in Zone AE, A01-A30 -or- Zone A where the community provides BFEs.

**For policies rated using the Post-FIRM Unnumbered Zone A Rate Table:**

The Elevation Certificate indicator shows whether a policy has been rated with no Elevation Certificate submitted; with an Elevation Certificate submitted that includes a BFE provided by the community or a registered professional engineer, architect, or surveyor; or with an Elevation Certificate submitted that does not include a BFE, but does include elevations of the lowest floor and of the highest adjacent grade.

Policies with original effective dates prior to October 1, 1982, and renewed or rolled over to a WYO company with no break in coverage or change in insurable interest can be rated as being +2 to +4 feet above the highest adjacent grade next to the building with no Elevation Certificate. All other policies need an Elevation Certificate to avoid paying a higher rate for not having a certificate.

Policies with original new business dates on or after October 1, 2011 covering Post-FIRM buildings in zone unnumbered A will now require an Elevation Certificate. These policies will also not be allowed to use Elevation Certificate indicators '1' and '2' with the exception of Submit-for-Rate policies. **These requirements will not apply to transfer/rollover transactions.**

**For policies using the Provisional Rating Table: Post-FIRM Zone AE, A1-A30 -or- Post-FIRM Unnumbered Zone A where the Community Provides BFEs:**

The Elevation Certificate indicator must be used on all provisionally rated policies to show whether the building was built with a basement or subgrade crawlspace, fill or crawlspace, on pilings, piers, or columns, or slab on grade.

**For policies rated using the Post-FIRM Zone AO, AH rate tables:**

Policies with original new business dates on or after October 1, 2011, covering Post-FIRM buildings in zones AH or AO will require the following:

**DATA ELEMENT:** Elevation Certificate Indicator (Cont'd.)

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

The "With Certification of Compliance" rate applies to policies with Post-FIRM 'Y' when **zone AH** is reported and the elevation difference is zero or greater.

The "With Certification of Compliance" rate applies to policies with Post-FIRM indicator 'Y' or 'N', when **zone AH is reported as AHB** and the elevation difference is zero or greater.

Post-FIRM 'Y' policies reported with default value (+999) for the elevation difference will not be allowed for zones AH or AHB, with original new business date on or after October 1, 2011.

Pre-FIRM rates are used for Post-FIRM indicator 'N' where the default value (+999) is reported in the elevation difference with no letter of compliance on policies reported with AH zone and the original new business date is before October 1, 2013. If the original new business date is on or after October 1, 2013, and the New/Rollover/Transfer indicator is 'N', use Post-FIRM procedures and Post-FIRM rate tables, regardless of the Post-FIRM indicator.

Pre-FIRM rates are also used for Post-FIRM indicator 'N' where the elevation difference is less than zero on policies reported with AH zone and the original new business date is before October 1, 2013. If the original new business date is on or after October 1, 2013, and the New/Rollover/Transfer indicator is 'N', use Post-FIRM procedures and Post-FIRM rate tables, regardless of the Post-FIRM indicator.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

**Post-FIRM Unnumbered Zone A Rate Table**

1 - No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage or change in insurable interest. **Policies will be rated using "No Base Flood Elevation" +2 to +4 feet rates.**

2 - No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage or change in insurable interest. **Policies will be rated using "No Elevation Certificate" rates.**

3 - Elevation Certificate with BFE. **Policies will be rated using "With Base Flood Elevation" rates.**

**DATA ELEMENT:** Elevation Certificate Indicator (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

4 - Elevation Certificate without BFE. **Policies will be rated using "No Base Flood Elevation" rates.**

**NOTE:** Post-FIRM unnumbered zone 'A' policies with original new business dates on or after October 1, 2011, cannot report Elevation Certificate Indicator values '1' and '2' unless the Risk Rating Method is '2' (SFR).

**Provisional Rating Table: Post-FIRM Zone AE, A1-A30 -or- Post-FIRM Unnumbered Zone A where the Community Provides BFEs**

A - Basement or Subgrade Crawlspace  
B - Fill or Crawlspace  
C - Piles, Piers, or Columns with Enclosure  
D - Piles, Piers, or Columns without Enclosure  
E - Slab on Grade

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting and Rating Verification

**REPORTING REQUIREMENT:** Required for Post-FIRM Zone A policies.  
Required for provisionally rated policies.

**NOTE:**

Because zones AH, AO and unnumbered 'A' now require an elevation certificate (effective October 1, 2011), **tentative rates** (Risk Rating Method '8') will now be permitted for Post-FIRM buildings in zones AH, AO and Unnumbered A.

Because some Pre-FIRM buildings will now require an elevation certificate (effective October 1, 2013), tentative rates will be permitted for Pre-FIRM buildings in any SFHA or Zone D.

# **DATA ELEMENT: Elevation Certificate Indicator (Cont'd.)**

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, and unnumbered A policies effective October 1, 2011, and Pre-FIRM zone AO, AH, AOB, AHB, and unnumbered A policies with original new business effective date on or after October 1, 2013

Applicable to: Post-FIRM policies with original new business dates on or after October 1, 2011 Optional for policies reported with

New/Rollover/Transfer indicator 'R', 'T' or 'Z'. Excludes policies reported with Risk Rating Method '8' (Tentative rated) or '6' (Provisionally rated) and Pre-FIRM policies with original new business effective date on or after October 1, 2013.

Zone	BFE	LFE	Elevation Difference	Rates Permitted
Unnumbered A	Any value, including default 9999.0	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	Post-FIRM Unnumbered Zone A Rate Table  Use any applicable rates under Type of Elevation Certificate categories "No Base Flood Elevation" or "With Base Flood Elevation".  Exception: Category "No Elevation Certificate" is only permitted for policies reported as Risk Rating Method '2' (SFR).
AH	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	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.
AHB	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value equal to or greater than zero, (default +999 not permitted)	Post-FIRM AO, AH Rate Table  Use "With Certification of Compliance" 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.  Note: If the elevation difference is less than zero, policy will receive rating error.

**DATA ELEMENT: Elevation Certificate Indicator (Cont'd.)**

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, and unnumbered A policies effective October 1, 2011, and Pre-FIRM zone AO, AH, AOB, AHB, and unnumbered A policies with original new business effective date on or after October 1, 2013 (Cont'd.)

Zone	BFE	LFE	Elevation Difference	Rates Permitted
AO	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	Post-FIRM AO, AH Rate Table  Use <b>"Without Certification of Compliance or Elevation Certificate"</b> if the elevation difference is less than zero.  Use <b>"With Certification of Compliance"</b> if the elevation difference is equal to or greater than zero.
AOB	Any value, including default 9999.0	Any value, including default 9999.0	Any value equal to or greater than zero, including default +999	Post-FIRM AO, AH Rate Table  Use <b>"With Certification of Compliance"</b> 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.

**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/Transfer Indicator, to determine if the elevation certification date is required based on reported New/Rollover/Transfer 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/Transfer 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'.

**DATA ELEMENT: Elevation Difference (Cont'd.)**

**NOTE:** Cont'd.)

If the original new business date is on or after October 1, 2013, elevation rating information (BFE, LFE and Elevation Difference) will now be required on Pre-FIRM buildings in SFHA that do not qualify for subsidized rates as outlined in Biggert-Waters Flood Insurance Reform Act of 2012.

**Floodproofed Policies:**

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The NFIP will subtract one foot from the reported elevation difference and use the new difference to determine the rates and compute the premium. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

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**DATA ELEMENT:** Enclosure Type

**ALIAS:** None

**ACRONYM:** (PMF) ENCLOSE\_TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if there is an enclosure below the lowest elevated floor of an elevated building, and if there is whether it is a full or partial enclosure.

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

F - Fully  
P - Partially  
N - None

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013 and the Elevated Building Indicator is 'Y'. This applies to both Pre-FIRM and Post-FIRM policies.

**NOTE:**

- Policies with original new business dates prior to October 1, 2013 can be reported with 'F', 'P', 'N', or blank.
- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'F', 'P', 'N', or blank regardless of the original new business date.
- Policies with Risk Rating methods '9' (MPPP) or 'G' (GFIP) can report 'F', 'P', 'N', or blank.
- If the Enclosure Type is 'F' or 'P', the Obstruction Type cannot be '10' or blank.
- If the Enclosure Type is 'F' or 'P', the Basement/Enclosure/Crawlspace Type cannot be '0' (no basement).
- If the Elevated Building Indicator is 'N', the Enclosure Type must be 'N' or blank.

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**DATA ELEMENT:** Federal Policy Fee

**ALIAS:** Policy Service Fee

**ACRONYM:** Direct (PMF) Service-Fee  
WYO (PMF) Policy\_Fee

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The Federal Policy Fee provides funds to meet those administrative expenses that previously were paid for out of Federal appropriations or Federal borrowing (transfers from the National Flood Insurance Fund to appropriation accounts). These administrative expenses include Federal floodplain management expenses, the cost of flood insurance risk zone and flood elevation studies, funds to purchase high-risk properties to remove them from the insurance rolls, and FEMA staff expenses authorized for the NFIP under the annual Federal budget process. The Federal Policy Fee is not considered to be premium and is not subject to agents' commissions, WYO company expense allowances under the Financial Assistance/Subsidy Arrangement, and state or local premium taxes.

The Federal Policy Fee, in effect as of the effective date of the policy term, is charged on all policies issued, both new and renewals. The fee is charged only once on any policy term and is applicable to policies with policy term effective dates of June 1, 1991, or later.

**EDIT CRITERIA:** Signed number in whole dollars; Acceptable  
Value: the Federal Policy Fee in effect as of  
the effective date of the policy term

**LENGTH:** 5

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

**SYSTEM FUNCTION:** Other Income Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Federal Policy Fee - Refunded

**ALIAS:** Policy Service Fee

**ACRONYM:** WYO (PMF) Fee\_Refunded  
Direct (PMF) Service\_Fee

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Total Federal Policy Fee refunded in dollars and cents for a particular policy term. See "Cancellation/Voidance Reason" description for instructions on how the refund is calculated.

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

■ **LENGTH:** 7 with an implied decimal of two positions

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

**SYSTEM FUNCTION:** Other Income Analysis

**REPORTING REQUIREMENT:** Required

**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/Transfer indicator 'R' or 'Z' can be reported with '1', '2', '3', or blanks regardless of the original new business date. ■

**DATA ELEMENT:** ICC Premium WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) N-PREM-ICC

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The Increased Cost of Compliance (ICC) premium selected before any discounts are applied by the company to rate the policy.

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

**LENGTH:** 3

**DEPENDENCIES:** Information may be obtained from the Flood Insurance Manual.

■ **SYSTEM FUNCTION:** Used by the NFIP LSS to research rating anomalies.

**REPORTING REQUIREMENT:** Required



**DATA ELEMENT:** Lowest Adjacent Grade

**ALIAS:** None

**ACRONYM:** WYO (PMF) LOWADJ\_GRADE

**FILE:** Policy Master File (PMF)  
Elevation Certificate Master File (ECMF)

**DESCRIPTION:**

Lowest natural grade adjacent to the insured structure prior to excavating or filling. Value 9999.0 indicates the field is not reported and/or used for this policy.

**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:** Used in computing elevation.

**REPORTING REQUIREMENT:** Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine if the lowest adjacent grade is required based on reported New/Rollover/Transfer Indicator.

**DATA ELEMENT: Lowest Floor Elevation**

**ALIAS:** First Floor Elevation, Lowest Floor Including Basement

**ACRONYM:** WYO (PMF) LOW-FLOOR

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

**DESCRIPTION:**

A building's lowest floor is the floor or level (including basement/enclosure/crawlspace/subgrade crawlspace) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed\*. For more definitive information, refer to the NFIP Flood Insurance Manual. The lowest floor elevation of the insured structure in tenths of feet is supported by an elevation survey of the property. Value 9999.0 indicates the field is not reported and/or used for this policy.

Note: In the Claims Master File (CMF), whole feet are used.

**\*Floodproofed Policies:**

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The lowest floor elevation must be at least 1 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 and the Elevation Certificate.

**SYSTEM FUNCTION:** Used in computing elevation difference between lowest floor and base flood elevation (BFE)

**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) 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/Transfer indicator 'R'. 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'.

**DATA ELEMENT:** Map Panel Number (Rating Map Information)

**ALIAS:** Panel, Panel Number, Grid Number of Flood Map

**ACRONYM:** Direct (PMF) Community-Panel  
Direct (PMF) Panel Number (CM-Panel-Number) (COMF)  
WYO (PMF) W-PANEL-NO

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

**DESCRIPTION:**

Identifies the number of the flood map panel that includes the location of the insured property, if the map is of the z-fold type. The flood map panel provides the information necessary to determine whether or not the insured property is in the Special Flood Hazard Area in the case of Emergency Program communities, or to determine flood risk zone and Base Flood Elevation in the case of Regular Program communities.

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

Zero or blanks will be accepted for the following conditions only:

- The Regular/Emergency Program indicator is 'E' (Emergency Program), or
- The Risk Rating method is 'G' (Group Flood policies), or
- The community has only an active zero map panel or active blank map panel for the reported map suffix, or
- The Risk Rating method is '3' (Alternative Rating).

If the community has active map panels (other than zeros or blanks) for the reported map suffix, one of these active map panels must be used.

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Elevation Certificate.

**SYSTEM FUNCTION:** Validates flood risk zone used for rating policy.

**REPORTING REQUIREMENT:** Also refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine if the map panel number is required based on reported New/Rollover/Transfer Indicator.

**NOTE:** The Map Panel Number is reported in the Community - Rating Map Information section of the Flood Insurance Application.

**DATA ELEMENT:** Mitigation Offer Indicator

**ALIAS:** None

**ACRONYM:** (PMF) MITIG-OFFER

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates whether or not the Repetitive Loss policy property owner refused a mitigation offer.

**EDIT CRITERIA:** Alpha, Acceptable Values:

Y	-	Refused mitigation offer
N or blank	-	No offer or did not refuse mitigation offer

**LENGTH:** 1

**DEPENDENCIES:** Valid for NFIP Direct Servicing Agent only

**SYSTEM FUNCTION:** Policy Tracking

**REPORTING REQUIREMENT:** Required for NFIP Direct Servicing Agent only

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**DATA ELEMENT:** New/Rollover/Transfer Indicator

**ALIAS:** Rollover

**ACRONYM:** (PMF) ROLLOVER

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

**DESCRIPTION:**

Code indicating whether:

- The policy is a new issue generated by the WYO company (N).
- The policy was transferred from one WYO company to another and is considered a rollover or renewal (R).
- The policy is renewed by the WYO company but reported as new business due to either a cancellation/rewrite or conversion of an existing policy to a new NFIP policy form (R).
- The policy was transferred from the NFIP Direct to a WYO company and is considered a rollover or renewal (R).
- The policy was canceled and rewritten for TRRP reason code 22. This is used when an MPPP policy was canceled and rewritten, and when changes are due to system constraints. It should also be used to identify a policy that was canceled as a standard X Zone policy and rewritten as a PRP due to misrating (Z).
- The policy was canceled and rewritten for TRRP reason code 24. This is used to identify a policy that was canceled as a standard rated policy and rewritten as a PRP as a result of a map revision, LOMA, or LOMR (Z).
- Effective May 1, 2005, code 'E' will no longer be valid. Policies with original new business dates prior to May 1, 2005, and reported with 'E' will not be required to report lowest adjacent grade, diagram number, elevation certification date, replacement cost, and map panel number.
- Effective October 1, 2013, code 'T' (transfer) represents a policy with a new application that is a transfer from the NFIP Direct or WYO company, and has no lapse in coverage from the most recent policy term.

**EDIT CRITERIA:** Alpha, Acceptable Values:

- N - New Issue
- R - Rollover/Renewal
- E - (Canceled effective May 1, 2005)
- Z - Rewritten for TRRP cancellation reason codes 22 and 24
- T - Transfer

**LENGTH:** 1

**DEPENDENCIES:** Will be provided by WYO company or agent.

**SYSTEM FUNCTION:** Marketing Analysis  
WYO Program Evaluation  
Rating

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Number of Elevators

**ALIAS:** None

**ACRONYM:** (PMF) NUM\_ELEVATOR

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates the number of elevators in the building. If no elevators are present, blanks or zeros will be reported.

**EDIT CRITERIA:** Numeric

**LENGTH:** 2

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

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013 and the Elevated Building Indicator is 'Y'. This applies to both Pre-FIRM and Post-FIRM policies.

**NOTE:**

- Policies with original new business dates prior to October 1, 2013 can be reported with blanks or zeros.
- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' are not required to report the Number of Elevators - blank and zero are acceptable values.
- Risk rating method '9' (MPPP) and 'G' (GFIP) policies are not required to report the Number of Elevators - blank and zero are acceptable values.
- If the Number of Elevators is greater than zero, the Elevated Building indicator must be 'Y', Post-FIRM Construction indicator is 'N' or 'Y' and Obstruction Type must be with 90, 91, 92, 94, 95, 96, 97 or 98.

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**DATA ELEMENT:** Policy Assignment Type

**ALIAS:** None

**ACRONYM:** (PMF) POL-ASSIGN-TYP

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

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

**EDIT CRITERIA:** Alpha, Acceptable Values:

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

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the policy endorsement.

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

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

**NOTE:**

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

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**DATA ELEMENT:** Premium Receipt Date

**ALIAS:** None

**ACRONYM:** (PMF) PREM\_REC\_P\_DT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates the date when premium was received. The Premium Receipt Date is for any transaction that had a submitted premium.

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

**LENGTH:** 8

**DEPENDENCIES:** Information is recorded in the NFIP Direct and WYO systems as part of effective date validation.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for transactions that have a submitted premium effective on or after October 1, 2013, regardless of the New/Rollover/Transfer indicator.

**NOTE:**

- If a non-money endorsement/transaction is reported, the Premium Receipt Date will be blank or zeros.

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**DATA ELEMENT:** Prior Policy Number

**ALIAS:** None

**ACRONYM:** (PMF) PRIOR\_POLNUM

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

For a new business transfer, the prior policy number will be reported. The prior policy number indicates if there was a prior policy in force for the insured property.

This data element was originally named '**Current Map Information - Prior Policy Number**'.

**EDIT CRITERIA:** Alphanumeric

**LENGTH:** 10

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

**SYSTEM FUNCTION:** Grandfathering information and/or rating subsidy eligibility.

**REPORTING REQUIREMENT:** Required for policies reported with Grandfathering Type Code '3'. Also required for policies with original new business date on or after October 1, 2013 and the New/Rollover/Transfer Indicator is 'T'.

**NOTE:**

- If a prior policy number was reported before October 1, 2013 in the data element originally named 'Current Map Information - Prior Policy Number', there will be no need to report it again.
- Policies with original new business dates on or after October 1, 2013 and New/Rollover/Transfer indicator 'T', the Prior Policy Number must not be blank.
- If the Grandfathering Type code is '1', '2', or blank, policies can report any valid policy number or blanks if New/Rollover/Transfer indicator is 'N', 'R' or 'Z'.
- If the Grandfathering Type code is '3', the Prior Policy Number must not be blank.
- Policies with risk rating methods '7', 'P', or 'Q' and original new business dates on or after October 1, 2013 - the Prior Policy Number must not be blank.

**DATA ELEMENT:** Prior Policy Number (Cont'd.)

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

- MPPP, Alternative, Provisional, and Tentative policies with original new business dates on or after 10/1/13 are not eligible for renewal, rollover or transfer.

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**DATA ELEMENT:** Probation Surcharge Amount WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) COMM-PROB-WYO

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The probation surcharge amount calculated by the company to rate the policy.

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

**LENGTH:** 3

**DEPENDENCIES:** Information may be obtained from the Flood Insurance Manual.

**SYSTEM FUNCTION:** Used by the NFIP LSS to research rating anomalies.

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Property Purchase Date

**ALIAS:** None

**ACRONYM:** (PMF) PROP\_PURCHASE\_DT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates the date that the insured property was purchased.

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

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and General Change Endorsement Form.

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

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013. Also required for endorsements on or after October 1, 2013 with a Policy Assignment Type of 'P'.

**NOTE:**

- MPPP and GFIP policies are not required to report the Property Purchase Date - blanks or zeros can be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.
- If the Property Purchase Indicator is 'Y', then the Property Purchase Date must be a valid date - cannot be zeros or blanks.
- If the Property Purchase Indicator is 'N', then the Property Purchase Date can be reported with blanks or zeros.
- If the Policy Assignment Type is 'P', then the Property Purchase Date must be a valid date - cannot be zeros or blanks.



**DATA ELEMENT:** Property Purchase Indicator

**ALIAS:** None

**ACRONYM:** (PMF) PROP\_PURCHASE\_IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the property was purchased by the insured.

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

Y - Yes

N - No

**LENGTH:** 1

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

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

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- MPPP and GFIP policies are not required to report the Property Purchase Indicator - blank is an acceptable value.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can report blanks or zeros.
- If the Property Purchase Date is reported (other than zeros or blanks), then the Property Purchase Indicator must be reported with 'Y'.

**DATA ELEMENT:** Reinstatement Federal Policy Fee

**ALIAS:** Policy Service Fee

**ACRONYM:** WYO (PMF) Policy-Fee  
Direct (PMF) SERVICE-FEE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of Federal Policy Fee that reverses Federal Policy Fee-Refunded previously reported in a Cancellation Transaction (26A).

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

■ **LENGTH:** 7 with an implied decimal of two positions

**DEPENDENCIES:** Information is obtained from the flood insurance General Change Endorsement form.

**SYSTEM FUNCTION:** Other Income Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Reinstatement Premium

**ALIAS:** None

**ACRONYM:** WYO (PMF) T-PREMIUM  
WYO (PMF) E-PREMIUM

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

**DESCRIPTION:**

This premium amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that: (1) reverses a Total Premium Refund previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the Total Calculated Premium where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

The examples below illustrate how the Reinstatement Premium is calculated. Note that the portion of the premium that reverses the Total Premium Refund is a positive amount.

**Examples:**

Case I:	Total Premium Refund reported on Cancellation Transaction (26A)	\$ 100
	Premium adjustment required for a change increasing amount of insurance	+ 20
	Reinstatement Premium reported on Policy Reinstatement Transaction (15A)	\$ 120
Case II:	Total Premium Refund reported on Cancellation Transaction (26A)	\$ 100
	Premium adjustment required for a change decreasing amount of coverage	- 20
	Reinstatement Premium reported on Policy Reinstatement Transaction (15A)	\$ 80

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

**LENGTH:** 9 with an implied decimal of two positions

**DEPENDENCIES:** Information is obtained from the flood insurance General Change Endorsement form.

**SYSTEM FUNCTION:** Premium and Loss Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Reinstatement Reserve Fund Premium

**ALIAS:** None

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

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This premium amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that: (1) reverses a Reserve Fund Premium - Refunded amount previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the Reserve Fund Premium where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

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

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

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

**SYSTEM FUNCTION:** Premium and Loss Analysis

**REPORTING REQUIREMENT:** Required

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**DATA ELEMENT:** Rental Property Indicator

**ALIAS:** None

**ACRONYM:** (PMF) RENTAL\_PROP

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the property is a rental property.

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

Y - Yes

N - No

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' are not required to report the Rental Property Indicator - blank is an acceptable value.
- MPPP and GFIP policies are not required to report the Rental Property Indicator - blank is an acceptable value.

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**DATA ELEMENT:** Replacement Cost

**ALIAS:** None

**ACRONYM:** WYO (PMF) REPLACEMENT

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

**DESCRIPTION:**

Estimated cost in whole dollars to replace the building. Replacement cost coverage is available under the building coverage for a single-family dwelling, including a dwelling unit in a high-rise or vertical condominium building, written under the Dwelling Form policy. The Residential Condominium Building Association Policy form also provides replacement cost coverage on the building coverage.

Replacement cost is not market value, and it does not include the cost of the land. It is strictly the estimated cost to reconstruct the building.

The company may establish and report the estimated replacement cost amount using normal company practice.

**EDIT CRITERIA:** Positive numeric in whole dollars

**Note:** The Replacement Cost can be zero for any of the following conditions:

- Total Amount of Insurance - Building is zero, or
- Risk Rating Method is '9' (MPPP) or 'G' (Group Flood)

**LENGTH:** 10

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

**SYSTEM FUNCTION:** Insurance to Value Analysis

**REPORTING REQUIREMENT:** Also refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine if the replacement cost is required based on reported New/Rollover/Transfer Indicator.



**DATA ELEMENT:** Reserve Fund Premium

**ALIAS:** None

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

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates the amount of premium to be applied to the NFIP Reserve Fund account. The Reserve Fund premium will be reported separately from the submitted premium amount.

The Reserve Fund will be a percent of premium (applicable to specific policies) applied to the submitted premium after the deductible impact, ICC premium and CRS discount. The Probation Surcharge and Federal Policy Fee will be added to the premium subtotal which includes the Reserve Fund.

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

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application or General Change Endorsement Form.

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

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

**DATA ELEMENT:** Reserve Fund Premium - Refunded

**ALIAS:** None

**ACRONYM:** (PMF) RFPREM\_REFUND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Total reserve fund premium refunded in dollars and cents on overall coverage for a particular policy term. (see 'Cancellation/Voidance Reason' data element for instructions on how the refund is calculated.)

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

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

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

**SYSTEM FUNCTION:** Premium and Loss Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT: Risk Rating Method**

**ALIAS:** Manual, Specific (Submit for Rating), Alternative, or V-Zone Individual Risk Rating (NEW)

**ACRONYM:** WYO (PMF) RATE-METHOD

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

**DESCRIPTION:**

Manual Rating: This refers to any policy that is rated using the rate tables provided in the NFIP Flood Insurance Manual.

Specific Rating: This refers to rating done for an individual risk. This type of rating applies to Post-FIRM construction or substantial improvement for which no risk rate is published in the NFIP Flood Insurance Manual. An applicant for insurance on such a building must submit an application for approval and establishment of the risk premium rate. This submission should include a copy of the variance from the floodplain management ordinances issued by the community and a recent photograph or blueprint of the risk to be insured.

Alternative Rating: Only when the building is Pre-FIRM and the FIRM Zone is unknown can the alternative rating procedure be used. The NFIP assumes that the building is located in a Special Flood Hazard Area; the Pre-FIRM rates for Zone A in the NFIP Flood Insurance Manual are used to compute the premium. The agent or the insured may determine the FIRM Zone at a later date and use the information for rating. Effective October 1, 2013, Alternative policies will not be allowed to renew.

V-Zone Risk Factor Rating Form: During a severe coastal storm, a building's capability to withstand serious flood damage is directly related to several factors in addition to the elevation of the building's lowest floor. The most important of these are: (1) the building site; (2) the building support system; and (3) other construction details related to the building's resistance to wind and wave action. Owners who provide the NFIP with professional certification of information (on the V-Zone Risk Factor Rating Form) about these factors may qualify for substantial flood insurance rate discounts. This rating is used when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure.

Underinsured Condominium Master Policy (CMP): CMPs that are not insured for at least 80 percent of the actual cash value of the building or the maximum available, whichever is less, are rated according to the "CMP Minimum Rating Rule." CMPs that are Submit-for-Rates should be reported as Submit-for-Rates, regardless of insurance-to-value since that rating factor is taken into account when developing the rates.

**DATA ELEMENT: Risk Rating Method (Cont'd.)**

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

Provisional Rating: Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate. An Elevation Certificate and conversion to standard rating is still required. **Provisionally rated policies cannot be renewed or rewritten with provisional rates. Provisionally rated policies cannot be endorsed to increase coverage limits until the required elevation information is received.** Failure to obtain the Elevation Certificate could result in reduced coverage limits at the time of a loss.

Provisional rates may be used in writing new business whether or not the 30 day waiting period is applicable. The policy term is 1 year.

Policies rated using provisional rates are subject to CRS discounts, probation surcharges, and optional deductible relativities, as applicable. The Expense Constant and Federal Policy Fee also apply to policies rated using provisional rates.

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones.

There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies.

Premiums, likewise, are flat and fixed, with no rates, and vary only for basement and no-basement structures. Effective May 1, 2004, premiums for contents-only PRP policies will vary depending upon the specific location of contents reported, regardless of the basement/enclosure/crawlspace type.

Effective January 1, 2011, buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, were allowed to maintain the lower cost PRP for 2 years after the effective date of the map change. As of January 1, 2013, policies written as PRPs under the PRP Eligibility Extension may continue to be renewed as PRPs beyond the previously designated 2-year period. Refer to the Flood Insurance Manual, Preferred Risk Policy section, for more information regarding PRP eligibility. New risk rating methods 'P' and 'Q' will be used to identify this type of PRP.

Tentative Rates: Tentative rates, which are generally higher than normal manual rates, are used to issue policies when producers fail to provide the required actuarial rating information such as a valid Elevation Certificate. By applying tentative rates, the agent can generate a policy with coverage limits based on the actual premium received. **Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.**

**DATA ELEMENT: Risk Rating Method (Cont'd.)**

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

Note: Effective May 1, 2004, tentative rates can be used only once on new business or renewal transactions. Any subsequent renewals using tentative rates will be in error.

Mortgage Portfolio Protection Program (MPPP) Policies: MPPP policies are allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. Policies are written because the mortgagor did not respond to previous notices to purchase coverage and show evidence of such. Policies under the MPPP will be for one term only and can be renewed but not automatically. Effective October 1, 2013, MPPP policies will not be allowed to renew.

The following data elements are required to be reported for MPPP policies:

1. WYO Transaction Code
2. WYO Transaction Date
3. WYO Prefix Code
4. Policy Number
5. Policy Effective Date
6. Policy Expiration Date
7. Name or Descriptive Information Indicator
8. Property Street Address
9. Property City
10. Property State
11. Property ZIP Code
12. Community Identification Number (Rating Map Information)
13. Map Panel Number (Rating Map Information)
14. Map Panel Suffix (Rating Map Information)
15. Flood Risk Zone (Rating Map Information)
16. Occupancy Type
17. Total Amount of Insurance - Building
18. Total Amount of Insurance - Contents
19. Total Calculated Premium
20. Risk Rating Method
21. Insured Last Name
22. Condominium Indicator
23. Regular/Emergency Program Indicator
24. Insured First Name
25. Name Format Indicator
26. Mailing City
27. Mailing State
28. Mailing Street Address
29. Mailing ZIP Code

Optional Post-1981 V Zone Rate: Pre-FIRM and Post-FIRM 1975-1981 buildings in Zones VE and V01-V30 are allowed to use Post-1981 V Zone rates if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.

**DATA ELEMENT: Risk Rating Method (Cont'd.)**

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

- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance - generally low-income persons - to have flood insurance coverage for a period of three years following a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

FEMA Special Rates: Effective May 1, 2008, WYO companies that use special rates provided by FEMA must report these policies indicating risk rating method 'S'. FEMA Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines. These rates are also considered full risk (not subsidized).

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007, that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer.

Leased Federal Property: Leased Federal Properties are identified as any properties leased from the Federal Government (including residential and nonresidential properties) that are determined to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Effective October 1, 2009, this type of property will be reported with risk rating method 'F'. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009. In order to establish actuarial rates, an Elevation Certificate (EC) must be available. If the EC is not received within 45 days from the date of notice, the policy may be nullified or issued using tentative

rates.

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**DATA ELEMENT: Risk Rating Method (Cont'd.)**

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

Pre-FIRM policies with Elevation Certificate rating: There will be two new Risk Rating Methods for new business policies effective on or after October 1, 2013, covering Pre-FIRM buildings as part of the implementation of the Biggert-Waters 2012, Section 100205. Criteria for these policies are:

- Original new business date is on or after October 1, 2013
- Post-FIRM indicator is 'N'
- Flood risk zone is an SFHA or Zone D
- Elevation difference is not the default value (+999). If the elevation difference is +999, then the Risk Rating Method must be '6' (Provisional), '8' (Tentative) or '9' (MPPP)

If the policy can be rated based on the rate tables in the Flood Insurance manual, the policy will be reported with new risk rating method 'B'. If the rates are not in the Flood Insurance manual, the policy will be reported with new risk rating method 'W' and Submit-for-Rate procedures will be followed. Rating rules for these two new Risk rating methods ('B', 'W') are located in the Flood Insurance manual.

FEMA Pre-FIRM Special Rates: Effective October 1, 2013, in order to account for those Pre-FIRM policies that do not fall under the new risk rating method 'B' or 'W', a new Risk Rating Method will be reported for these exceptions. WYO companies that use special rates provided by FEMA must report these Pre-FIRM policies with risk rating method 'E'. FEMA Pre-FIRM Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy (PRPs issued for eligible properties located within a non-Special Flood Hazard Area [non-SFHA])
- 8 - Tentative
- 9 - MPPP Policy
- A - Optional Post-1981 V Zone



**DATA ELEMENT:** Risk Rating Method (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

- B - Pre-FIRM policies with elevation rating - Flood Insurance Manual rate tables.
- E - FEMA Pre-FIRM Special Rates
- F - Leased Federal Property
- G - Group Flood Insurance Policy (GFIP)
- P - Preferred Risk Policy (A PRP renewal issued in the first year following a map revision for an eligible property that was newly mapped into the SFHA by the map revision, or new business written for an eligible property that was newly mapped into the SFHA by a map revision effective on or after October 1, 2008 - PRP Eligibility Extension)
- Q - Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q')
- S - FEMA Special Rates
- T - Severe Repetitive Loss Properties (formerly Target Group Full Risk)
- W - Pre-FIRM policies with elevation rating - Submit-for-Rate procedures

**LENGTH:** 1

**DEPENDENCIES:** Information is to be obtained from the Flood Insurance Application and the Elevation Certificate.

**SYSTEM FUNCTION:** Premium Calculation

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** SRL Property Indicator

**ALIAS:** None

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

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the property is a Severe Repetitive Loss property.

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

Y - Yes

N - No

**LENGTH:** 1

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

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

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

**NOTE:**

- If the SRL Property Indicator is 'Y', then the policy number must start with 'RL' and the policy must be within the Special Direct Facility of the NFIP Direct Servicing Agent.

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**DATA ELEMENT:** Tenant Building Coverage Indicator

**ALIAS:** None

**ACRONYM:** (PMF) TENANT\_BLD COV

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the tenant has requested building coverage.

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

Y - Yes

N - No

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' are not required to report the Tenant Building Coverage Indicator - blank is an acceptable value.
- MPBP and GFIP policies are not required to report the Tenant Building Coverage Indicator - blank is an acceptable value.

**DATA ELEMENT:** Tenant Indicator

**ALIAS:** None

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

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the insured is a tenant.

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

Y - Yes

N - No

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' are not required to report the Tenant Indicator - blank is an acceptable value.
- MPPP and GFIP policies are not required to report the Tenant Indicator - blank is an acceptable value.

**DATA ELEMENT:** Value of Contents (ACV)

**ALIAS:** Property Value - Contents

**ACRONYM:** Direct (CMF) Prop-Val-Cont  
WYO (CMF) VAL-Cont

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

The actual cash value before flood damage in whole dollars of insurable contents located in all parts of a building occupied by the policyholder and in qualifying appurtenant structures as applicable under the policy. Actual cash value is replacement cost less depreciation. For a single-family building with multiple occupancies, this is the value of contents contained in the policyholder occupied portions of the building, such as a condominium unit or apartment.

The adjuster can make a best estimate of this value based on informed judgment. This has important use in flood insurance ratemaking and is desirable information.

However, if it is not practical to provide an estimate, then the NFIP system will assign a value of 50 percent of the building's value in the case one- to four-family buildings and will assign a value in other cases based on NFIP Legacy Systems Services claims data analysis.

**EDIT CRITERIA:** Positive numeric in whole dollars

**LENGTH:** 7

**DEPENDENCIES:** Information is either determined by the WYO Company or obtained from the adjuster's report.

**SYSTEM FUNCTION:** Analysis of Underinsurance  
Analysis of Depth-Damage Relationships

**REPORTING REQUIREMENT:** Optional

**DATA ELEMENT:** Waiting Period Type

**ALIAS:** None

**ACRONYM:** (PMF) WAIT\_PERIOD

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates the type of waiting period used to issue the policy.

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

S - Standard  
C - Loan Closing in SFHA  
M - Map Revision  
N - No waiting period

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required for policies with original new business date on or after October 1, 2013.

**NOTE:**

- If the New/Rollover/Transfer indicator is 'R', 'T', or Z', the Waiting Period Type must be 'N'.
- If the New/Rollover/Transfer indicator is 'N', the Waiting Period Type cannot be 'N'.
- The Waiting Period Type is not required for renewals - can be reported with 'N'.

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## PART 5 - CODES

### **INTRODUCTION**

This section documents the coding scheme used to record NFIP/WYO insurance information.

#### **ADDITIONS/EXTENSIONS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
None	N
Building includes Additions/Extensions	I
Building excludes Additions/Extensions	X
Building is Addition/Extension	A

#### **BASEMENT/ENCLOSURE/CRAWLSPACE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished Basement/Enclosure	1
Unfinished Basement/Enclosure	2
Crawlspace	3
Subgrade Crawlspace	4

#### **BUILDING CONSTRUCTION DATE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Building Permit Date	1
Date of Construction	2
Substantial Improvement Date	3
Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities	4
Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision: Date of Permanent Placement	5

#### **BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

#### **BUILDING IN COURSE OF CONSTRUCTION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	N

**BUILDING OVER WATER TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not over Water	1
Partially over Water	2
Fully/Entirely over Water	3

**BUILDING PURPOSE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Mixed Use	M
Non-Residential	N
Residential	R

**BUILDING USE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Main House/Building	01
Detached Guest House	02
Detached Garage	03
Agricultural Building	04
Warehouse	05
Poolhouse, Clubhouse, Other Recreational Building	06
Tool/Storage Shed	07
Other	08

**BUSINESS PROPERTY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**CANCELLATION/VOIDANCE REASON**

Building Sold or Removed	01
Contents Sold or Removed (contents-only policy)	02
Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage	03
Duplicate NFIP Policies	04
Non-Payment	05
Risk Not Eligible for Coverage	06
Property Closing Did Not Occur	08
Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision	09
Other: Continuous Lake Flooding or Closed Basin Lakes	10
Nonpayment/No Refund (No longer valid)	11
Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination	16
Duplicate Policies from Sources Other Than the NFIP	17
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**CANCELLATION/VOIDANCE REASON (Cont'd.)**

Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy (combined with 52)	19
Insurance No Longer Required by Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)	20
Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite Due to Map Revision	24
Condominium Policy (Unit or Association) Converting to RCBAP	45
Policy Not Required by Mortgagee	50
Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error	70

**CAUSE OF LOSS**

<b><u>DESCRIPTION</u></b>	<b><u>CODE</u></b>
Other Causes	0
Tidal Water Overflow	1
Stream, River, or Lake Overflow	2
Alluvial Fan Overflow	3
Accumulation of Rainfall or Snowmelt	4
Erosion - Demolition	7
Erosion - Removal	8
Earth Movement, Landslide, Land Subsidence, Sinkholes, etc.	9
Closed Basin Lake	A
Expedited Claim Handling Process Without Site Inspection	B
Expedited Claim Handling Process Follow-up Site Inspection	C
Expedited Claim Handling Process by Adjusting Process Pilot Program	D

**CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING**  
**CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS**

<b><u>DESCRIPTION</u></b>	<b><u>CODE</u></b>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10
Fence damage	11

**CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING (Cont'd.)**  
**CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS (Cont'd.)**

Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16
Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

**CLAIM CLOSED WITHOUT PAYMENT REASON - ICC**

<u>DESCRIPTION</u>	<u>CODE</u>
Flood-related portion of damage less than 50% of property value	01
No record of previous loss payment for a repetitive loss ICC claim	02
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

**CLAIM STATUS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Open	A
Closed With Payment	C
Closed Without Payment	X

**COINSURANCE CLAIM SETTLEMENT INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
RCBAP coinsurance penalty applied	Y
No RCBAP coinsurance penalty	N or Blank

**COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)**

See Community Status Book or Community Master File.

**CONDOMINIUM FORM OF OWNERSHIP INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes (condo)	Y
No (not condo)	N

CONDOMINIUM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Not a Condominium	N
Individual Condominium Unit insured by a unit owner or by an association	U
Condominium Association	A
Condominium Master Policy (RCBAP) - High-Rise	H
Condominium Master Policy (RCBAP) - Low-Rise	L

CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS (canceled, effective October 1, 2009)	4
Other Agency	5

CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G

**DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT (Cont'd.)**

\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S

**DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S

**DEDUCTIBLE - BUILDING**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5



**DEDUCTIBLE - BUILDING (Cont'd.)**

\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E

**DEDUCTIBLE - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E

**DIAGRAM NUMBER**

Refer to the Flood Insurance Manual - Lowest Floor Guide Section.

<u>DESCRIPTION</u>	<u>CODE</u>
Build Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)	1
Building Diagram #2	2
Building Diagram #3	3
Building Diagram #4	4
Building Diagram #5	5
Building Diagram #6	6
Building Diagram #7	7
Building Diagram #8	8
Building Diagram #9 (subgrade crawlspace)	9

**DURATION BUILDING WILL NOT BE HABITABLE**

<u>DESCRIPTION</u>	<u>CODE</u>
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

**ELEVATED BUILDING INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Elevated Building	Y
Not Elevated Building	N

**ELEVATION CERTIFICATE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
--------------------	-------------

Post-FIRM Zone A Rate Tables:

No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage	1
No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage	2
Elevation Certificate with BFE	3
Elevation Certificate without BFE	4

Provisionally Rated Post-FIRM Zone AE (A1-A30) or Post-FIRM Zone A Where the Community Provides BFEs:

Basement or Subgrade Crawlspace	A
Fill or Crawlspace	B
Piles, Piers, or Columns with Enclosure	C
Piles, Piers, or Columns without Enclosure	D
Slab on Grade	E

**ENCLOSURE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Fully	F
None	N
Partially	P

**EXTERIOR WALL STRUCTURE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Reinforced Concrete	1
Concrete Block	2
Wood Stud	3
Steel and Glass	4
Brick or Stone	5
Other	6

**EXTERIOR WALL SURFACE TREATMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
Unfinished	1
Stone/Brick Veneer	2
Stucco	3
Sheathing/Siding	
Wood	4
Metal	5
Vinyl	6
Other	7

**FACTORS RELATED TO CAUSE OF LOSS**

<u>DESCRIPTION</u>	<u>CODE</u>
Improper Building	A
Improper Grading	B
Improper Water Diversion	C
Debris Accumulation	D
Inadequate Storm Drain System	E
Negligent Maintenance of Storm Drain System	F
Failure to Use Pumps	G
Inadequate Pumps	H
Pump Failure	I
Dam Failure	J
Excessive Water Release from Dam	K
Excessive Water Release from Other Source	L
Failure of Other Flood Control Measures	M
Other Violation of Floodplain Management Regulations	N
Other Factor That Identifies a Responsible Party of Act	O

**FINAL PAYMENT INDICATOR - BUILDING**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - ICC**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FLOOD CHARACTERISTICS**

<u>DESCRIPTION</u>	<u>CODE</u>
Velocity Flow	1
Low-Velocity Flow or Ponding	2
Wave Action	3
Mudflow	4
Erosion	5

**FLOODPROOFED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Floodproofed	Y
Not Floodproofed	N

**FOUNDATION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Concrete Piles	11
Wood Piles	12
Steel Piles	13
Reinforced Concrete Piers	21
Reinforced Concrete Block Piers	22
Unreinforced Concrete Block Piers	23
Brick Piers	24
Other Piers	25
Wood Posts	30
Reinforced Concrete Walls	41
Concrete Block Walls	42
Reinforced Concrete Shear Walls	43
Treated Plywood	44
Brick Walls	45
Other Walls	46
Concrete Slab	50
Other	60

**GRANDFATHERING TYPE CODE**

<u>DESCRIPTION</u>	<u>CODE</u>
No Grandfathering	1
Grandfathering Built to Code	2
Grandfathering Continuous Coverage	3

**ICC CLAIM INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not an ICC Claim	N or Blank
Repetitive Loss ICC Claim	R
Substantial Damage ICC Claim	S

**ICC MITIGATION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

**INSURANCE TO VALUE RATIO INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than .50	1
.50 - .74	2
.75 or More	3

**LOCATION OF CONTENTS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Only	1
Basement/Enclosure/Crawlspace/Subgrade Crawlspace and Above	2
Lowest Floor Only Above Ground Level (No Basement/Enclosure/ Crawlspace/Subgrade Crawlspace)	3
Lowest Floor Above Ground Level and Higher Floors (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace)	4
Above Ground Level More Than One Full Floor	5
Manufactured (Mobile) Home or Travel Trailer on Foundation	6

**MITIGATION OFFER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Refused mitigation offer	Y
No offer or did not refuse mitigation offer	N or Blank

**NAME FORMAT INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Person	P
Group	G

**NAME OR DESCRIPTIVE INFORMATION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Name	N
Descriptive	D

**NEW/ROLLOVER/TRANSFER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
New Issue	N
Rollover/Renewal	R
Rollover/Renewal with Elevation Certification Date Prior to October 1, 1997 (effective May 1, 2005, code no longer valid)	E
Rewritten for TRRP Cancellation Reason Codes 22 and 24	Z
Transfer	T

**NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
One Floor	1
Two Floors	2
Three or More Floors	3
Split-Level	4
Manufactured (Mobile) Home or Travel Trailer on Foundation	5
Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)	6

**OBSTRUCTION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
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	20
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	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
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	34
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.)	40
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor	50

### OBSTRUCTION TYPE (Cont'd.)

With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit.	91
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.	92
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.	94
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.	95
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.	96
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.	97
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.	98

### OCCUPANCY TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Nonresidential	4

### POLICY ASSIGNMENT TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
No assignment	N or Blank
Assignment due to new purchase	P
Other Assignment	O

### POLICY STATUS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
In force as of the reporting month	A
Future effective as of the reporting month	B
Cancelled before the reporting month	C
Cancelled during or after the reporting month	D
Expired more than 120 days before the reporting month	E
Expired before the reporting month less than 29 days	F
Expired before the reporting month more than 29 days but less than 120 days	G
Reinstated within the latest term month	R

### POLICY TERM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
1 Year	1
3 Years (only for policies effective prior to May 1, 1999)	3
Other (between 1 and 3 years)	9

### POST-FIRM CONSTRUCTION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Post-FIRM Construction	Y
Pre-FIRM Construction	N

### PREMIUM PAYMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Credit Card	C
Cash/Check	Blank



**PRINCIPAL/PRIMARY RESIDENCE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Principal/Primary Residence of Insured	Y
Non-Principal/Non-Primary Residence	N

**PROPERTY PURCHASE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**REGULAR/EMERGENCY PROGRAM INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Emergency Program	E
Regular Program	R

**RENTAL PROPERTY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**REPETITIVE LOSS TARGET GROUP INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

**REPLACEMENT COST INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Replacement Cost Basis	R
Actual Cash Value Basis	A

**RISK RATING METHOD**

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A

### RISK RATING METHOD (Cont'd.)

Pre-FIRM Elevation Rated Flood Insurance Manual	B
FEMA Pre-FIRM Special Rates	E
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (A PRP issued in the 1st year of PRP Eligibility under the PRP Eligibility Extension)	P
Preferred Risk Policy (subsequent renewals beginning with 2nd year of PRP Eligibility under the PRP Eligibility Extension)	Q
FEMA Special Rates	S
Severe Repetitive Loss Properties	T
Pre-FIRM Elevation Rated Specific Rates	W

### SPECIAL EXPENSE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Engineering expense	1
Cost to establish coverage or property value	2
Legal expense	3
Cost of appraisal	4

### SRL PROPERTY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

### STATE-OWNED PROPERTY

<u>DESCRIPTION</u>	<u>CODE</u>
State-Owned	Y
Not State-Owned	N

### SUBSTANTIAL IMPROVEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of market value of building before it was damaged or improved	Y
No alterations meeting criterion above	N

### TENANT BUILDING COVERAGE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**TENANT INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

**VALUE OF BUILDING ITEMS SUBJECT  
TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

**VALUE OF CONTENTS ITEMS SUBJECT  
TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

**WAITING PERIOD TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Loan Closing in SFHA	C
Map Revision	M
No Waiting Period	N
Standard	S

**WYO TRANSACTION CODE**

<u>DESCRIPTION</u>	<u>CODE</u>
Premium Transactions	
New Business - required	11A
Policy Reinstatement without Policy Changes - required	14A
Policy Reinstatement with Policy Changes - required	15A
Renewal - required	17A
Endorsement - required	20A
Policy Correction - required	23A
Cancellation - required	26A
Cancellation Correction - required	29A

**WYO TRANSACTION CODE (Cont'd.)**

Loss Transactions	
Open Claim/Loss - Initial Reserve - required	31A
Open Claim/Loss - Initial Reserve - optional	31B
Reopen Claim/Loss - required	34A
Change Reserve - required	37A
Partial Payment - required	40A
Close Claim/Loss - required	43A
Close Claim/Loss - optional	43B
Close Claim/Loss Without Payment - required	46A
Addition to Final Payment - required	49A
Addition to Final Payment - optional	49B
Recovery After Final Payment - required	52A
Recovery After Final Payment - optional	52B
Loss Correction Transactions	
General Claim/Loss Correction - required	61A
General Claim/Loss Correction - optional	61B
Claim Payment Correction - required	64A
Recovery Correction - required	67A
Special Allocated Loss Adjustment Expense - required	71A
Special Allocated Loss Adjustment Expense Correction - required	74A
Change Keys	
Change Policy Number Key - required	81A
Change Date of Loss Key - required	84A
Change Claim Payment Key - required	87A
Lender Data (Expired Policy Notification) - required	99A
Mailing Address Data - required	12A

**1981 POST-FIRM V ZONE CERTIFICATION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes, Certification Provided	Y
No, Certification Not Provided	N

## 11 New Business

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

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

# 11 New Business (Cont'd.)

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

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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Premium	8	579-586
SRL Property Indicator	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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## 15 Policy Reinstatement With Policy Changes

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

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

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

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

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Premium	10	581-590
SRL Property Indicator	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Reserved for NFIP Use2	104	597-700

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## 17 Renewal

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

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

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

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

17 Renewal (Cont'd.)

<u>Record A</u> (Cont'd.)	<u>Field Length</u>	<u>Record Position</u>
SRL Property Indicator	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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## 20 Endorsement

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

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

## 20 Endorsement (Cont'd.)

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

20 Endorsement (Cont'd.)

<u>Record A</u> (Cont'd.)	<u>Field Length</u>	<u>Record Position</u>
SRL Property Indicator	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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## 23 Policy Correction

### Record A

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

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

## 23 Policy Correction (Cont'd.)

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

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
SRL Property Indicator	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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## 26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Premium - Refunded	10	53-62
Reserved for NFIP Use	395	63-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

## 29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Premium - Refunded	10	53-62
Reserved for NFIP Use	395	63-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

PART 7 - INSTRUCTIONS FOR FORMATTING DATA ELEMENTS AND  
REVISING DATA ELEMENT VALUES

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**PART 7 - INSTRUCTIONS FOR FORMATTING DATA ELEMENTS AND  
REVISING DATA ELEMENT VALUES**

**INTRODUCTION**

This section lists each data element and provides specifications for its reporting format.

**I. FORMATTING DATA ELEMENTS**

This reporting format includes whether the element is a replacement or incremental value and whether it is a signed field allowing for a negative number. The third column indicates whether dollars and cents, whole dollars, or hundreds of dollars are applicable formats for the money fields. The last column presents the picture expected for each element.

In the picture column, numeric fields, indicated by a 9 or 9's, are right-justified and zero-filled. The number within the parentheses is the length of the field preceding the decimal position. The V9 or V99 indicates an implied decimal position. For example, 123.45 with a picture of 9(7)V99 would be represented as 000012345. Note that the field is zero-filled with four zeros because the numeric value is not large enough to use up all of the required length.

Alpha and alphanumeric fields, indicated by an X in the picture column, are left-justified with trailing spaces.

Zero, reported in numeric data elements, and blanks, reported in alpha and alphanumeric data, indicate not reporting or not applicable. The only exceptions to this rule are on a New Business (11) transaction for the following data elements:

- Elevation Difference: +999
- Lowest Floor Elevation: 9999.0
- Base Flood Elevation: 9999.0
- Lowest Adjacent Grade: 9999.0

On a New Business (11) transaction, zero indicates an actual elevation.

**II. REVISING DATA ELEMENT VALUES**

To change data element values already in the NFIP/WYO System to blank or zero, asterisk fill the appropriate field on the transaction being submitted. "Asterisk fill" means that if a data element has a length of 'n,' then 'n' asterisks are to be placed in the field. For example, if the data element Community Identification Number: X(6) = 012345 is changed to blank or zero, the picture would be represented as \*\*\*\*\*. This feature is not allowed on New Business (11) and Open Claim/Loss-Reserve (31) transactions.

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$/100 <sup>6</sup>	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Additions/Extensions Indicator	R	-	-	X
Alteration Date	R	-	-	9(8)YYYYMMDD
Application Date	R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE) (Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Building Claim Payment Recovery	I	S	\$¢	S9(10)V99
Building Construction Date Type	R	-	-	X
Building Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Building in Course of Construction Indicator	R	-	-	X
Building over Water Type	R	-	-	X
Building Purpose Type	R	-	-	X
Building Use Type	R	-	-	XX
Business Property Indicator	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X
Claim/Loss Closed Date	R	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.	R	-	-	XX
Claim Closed w/o Pymt. Reason - Cont.	R	-	-	XX
Claim Closed w/o Pymt. Reason - ICC	R	-	-	XX
Coinurance Claim Settlement Indicator	R	-	-	X
Community Identification Number (Rating Map Info.)	R	-	-	X(6)
Condominium Form of Ownership Indicator	R	-	-	X
Condominium Indicator	R	-	-	X
Condominium Master Policy Units	R	-	-	9(5)
Contents Claim Payment (ACV)	I	S	\$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	\$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	-	-	X
Coverage Req. for Disaster Assistance	R	-	-	X
CRS Classification Credit Percentage	R	-	-	9(2)
Current Map Info - Base Flood Elevation (BFE)	R	S	-	S9(5)V9
Current Map Info - Community Identification Number	R	-	-	X(6)
Current Map Info - Flood Risk Zone	R	-	-	X(3)
Current Map Info - Map Panel Number	R	-	-	X(4)
Current Map Info - Map Panel Suffix	R	-	-	X
Current Map Info - Prior Policy Number (renamed)	R	-	-	X(10)
Damage - Appurtenant (ACV)	R	-	\$	9(7)

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Damage - Main (ACV)	R	-	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	-	\$	9(7)
Damage to Contents - Main (ACV)	R	-	\$	9(7)
Date of Loss	Key	-	-	9(8)YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	-	-	X
Deductible - App. to Cont. Claim Pymt.	R	-	-	X
Deductible - Building	R	-	-	X
Deductible - Contents	R	-	-	X
Deductible Percentage WYO	R	-	-	9V999
Diagram Number	R	-	-	X
Duration Bldg. Will Not Be Habitable	R	-	-	X
Duration of Flood Waters in Bldg.	R	-	-	9(3) Hours
Elevated Bldg. Indicator	R	-	-	X
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Enclosure Type	R	-	-	X
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)
Expense Constant	R	-	\$	9(3)
Expense of Contents Removal	R	-	\$	9(4)
Expense of Manufactured (Mobile) Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	\$	S9(5)
Federal Policy Fee - Refunded	I	S	\$¢	S9(5)V99
Final Payment Indicator - Bldg.	R	-	-	X
Final Payment Indicator - Cont.	R	-	-	X
Final Payment Indicator - ICC	R	-	-	X
First Lender City	R	-	-	X(30)
First Lender Loan Number	R	-	-	X(15)
First Lender Name	R	-	-	X(30)
First Lender State	R	-	-	X(2)
First Lender Street Address	R	-	-	X(50)
First Lender ZIP Code	R	-	-	9(9)
Flood Characteristics	R	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3)
Floodproofed Indicator	R	-	-	X
Foundation Type	R	-	-	XX
Grandfathering Type Code	R	-	-	X
ICC Actual Expense	R	-	-	9(10)
ICC Claim Indicator	R	-	-	X
ICC Claim Payment	I	S	\$¢	S9(5)V99
ICC Claim Payment Recovery	I	S	\$¢	S9(5)V99
ICC Flood Damage Amount - Prior	R	-	-	9(10)
ICC Mitigation Indicator	R	-	-	X
ICC Premium WYO	R	-	\$	9(3)

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$/100 <sup>6</sup>	Picture
ICC Prior Date of Loss	R	-	-	9(8)YYYYMMDD
ICC Property Value - Current	R	-	-	9(10)
ICC Property Value - Prior	R	-	-	9(10)
Insurance to Value Ratio Indicator	R	-	-	X
Insured First Name	R	-	-	X(25)
Insured Last Name	R	-	-	X(25)
Location of Contents Indicator	R	-	-	X
Lowest Adjacent Grade	R	S	-	S9(5)V9
Lowest Floor Elevation	R	S	-	S9(5)V9
Mailing City	R	-	-	X(30)
Mailing State	R	-	-	X(2)
Mailing Street Address	R	-	-	X(50)
Mailing ZIP Code	R	-	-	9(9)
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Orig. Const. Date/Substant. Improv. Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X
Premium Receipt Date	R	-	-	9(8)YYYYMMDD
Principal/Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)

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

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

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

---

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Premium	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Reserve Fund Premium	I	S	\$	S9(8)
Reserve Fund Premium - Refunded	I	S	\$¢	S9(8)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)

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

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Total Premium Refund	I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Waiting Period Type	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO Transaction Code	Key	-	-	X(3)
WYO Transaction Date	R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	X

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

PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

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PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

LIST OF EXHIBITS

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## **PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA**

### **INTRODUCTION**

This section provides instructions for the submission of monthly data by both the WYO companies and WYO vendors. This includes:

- Monthly Reporting Requirements
- FTP Transaction Processing
- Internet Transaction Processing
- Data Transmittal Documents

### **I. TRANSITION RULE**

Whenever new or revised TRRP Plan reporting requirements are introduced, transition rules will be provided. The rules will instruct companies how the changes are to be phased in for policy effective dates, dates of loss and/or processing dates, allowing time for system modifications.

### **II. MONTHLY REPORTING REQUIREMENTS**

#### **A. Financial Statements**

Each WYO Company will be required to submit financial data on a monthly basis, utilizing the specified statement formats distributed to each WYO Company. These statements must be received by the NFIP Legacy Systems Services (NFIP LSS) no later than the last business day of the calendar month following each month's closing.

#### **B. TRRP Plan Data**

Each WYO Company will be required to submit on a monthly basis the transaction data described in the TRRP Plan via the Internet or FTP.

The transaction data should be received by the NFIP Legacy Systems Services (NFIP LSS) on or before 12:00 noon of the 21st day of the calendar month following each month's closing. If the transaction data cannot be delivered by this date, please consult with your NFIP LSS Business Analyst to determine an acceptable submission date.

#### **C. Data and Data Transmittal Documents**

Each WYO Company will submit the transaction data and transmittal documents with at least the transaction information on the right side filled in. One copy of each of these forms must accompany the FTP or Internet transmission and one copy is to be sent to NFIP LSS Accounting. Those sent to NFIP LSS Accounting may either be filled out with only the transaction information and sent as additional exhibits to those for Net Written Premiums, Federal Policy Fee, Net Paid

Losses, Special Allocated Loss Adjustment Expenses, and Net Reserve Fund Fees or may be entirely filled out with financial and transaction information and sent as the completed monthly reconciliation report.

D. Financial Reconciliation Forms and Certification Statement

The Financial Reconciliation forms and the Certification Statement, as required by the Financial Control Plan, must be received no later than the last business day of the calendar month following each month's closing.

E. WYO Vendors

WYO Vendors submitting more than one company's data must submit the Monthly Reconciliation exhibits for each WYO company. Additionally, the transaction information on the right side of the Monthly Reconciliation exhibits must be submitted with cumulative information for all companies.

F. Reporting Cycle Depicted



- |                         |    |                               |
|-------------------------|----|-------------------------------|
| End of Processing Month | 1) | Financial Statement           |
|                         | 2) | TRRP Plan Data Transmission   |
|                         | 3) | Data Transmittal Document     |
|                         | 4) | Financial Reconciliation Form |
|                         | 5) | Certification Statement       |

### III. INSTRUCTIONS FOR FILE TRANSFER PROTOCOL (FTP) TRANSACTION PROCESSING

An electronic data transfer system, FTP, is available for WYO companies to submit the monthly TRRP transactions. The FTP can be accessed at **ftp.nfipstat.fema.gov**. The directory is **users/coxxxxx/stat**, where xxxxx is the company/vendor NAIC Code.

**Note:** Upper case is the preferred usage for the stated file names below, including the file extension.

#### A. Statistical File Naming Standards

FCCCCCX.MMMYY.DAT where:

F = capital letter F to indicate "Front-end File"

CCCCC = company/vendor NAIC Code (5-digit numeric)

X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.

MMM = data processing month (alpha month abbreviation), as MAR=March

YY = processing year (2-digit numeric), as 01=2001

DAT = file name extension

All statistical files must be accompanied by a transmittal document (see paragraph C below). In addition, statistical files must be "zipped" (compressed) using WINZIP or PKZIP and named exactly the same as the internal file, except with a .ZIP file name extension: FCCCCCX.MMMYY.ZIP = front-end zip file. If you have any questions, contact your NFIP LSS Business Analyst.



B. Reject File Naming Standards

RCCCCCX.MMMYY.DAT where:

R = capital letter R to indicate "Reject File"  
CCCCC = company/vendor NAIC Code (5-digit numeric)  
X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.  
MMM = data processing month (alpha month abbreviation), as MAR=March  
YY = processing year (2-digit numeric), as 01=2001  
DAT = file name extension

All reject files must be accompanied by a transmittal document (see paragraph C below). In addition, reject files must be "zipped" (compressed) using WINZIP or PKZIP and named exactly the same as the internal file, except with a .ZIP file name extension:  
RCCCCCX.MMMYY.ZIP = reject zip file. If you have any questions, contact your NFIP LSS Business Analyst.

C. Transmittal Document Naming Standards

TCCCCCX.MMMYY.TXT where:

T = capital letter T to indicate "Transmittal File"  
CCCCC = company/vendor NAIC Code (5-digit numeric)  
X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.  
MMM = data processing month (alpha month abbreviation), as MAR=March  
YY = processing year (2-digit numeric), as 01=2001  
TXT = file name extension

A separate transmittal document must accompany each statistical file and each reject file. The transmittal document is uncompressed (i.e., not "zipped"). If you have any questions, contact your NFIP LSS Business Analyst.

**Note:** Upper case is the preferred usage for the stated file names above, including the file extension.

#### IV. INSTRUCTIONS FOR INTERNET TRANSACTION PROCESSING

Internet e-mail submission is used as a backup method, in the event that FTP is not available. When submitting data over the internet via e-mail, the following steps must be used.

- Standard file name
- Compressed files
- Reconciliation statements for each file. The standard file name must follow the convention outlined below:

XXXXXMMM.ZIP  
XXXXX = Company NAIC Number  
MMM = Processing Month

e.g., 12345DEC.ZIP, represents XYZ Insurance Company's data, in a compressed format.

All files must be submitted to the designated e-mail address, **PSC-Request@nfipstat.fema.gov**. You must also notify your NFIP LSS Business Analyst if you choose this option.

#### V. DATA TRANSMITTAL DOCUMENTS

The following documents must accompany each monthly transaction data transmission.

- 1 - Monthly Reconciliation - Net Written Premiums
- 2 - Monthly Reconciliation - Net Federal Policy Fees
- 3 - Monthly Reconciliation - Net Paid Losses
- 4 - Monthly Reconciliation - Special Allocated LAE
- 5 - Monthly Reconciliation - Case Loss Reserve
- 6 - Monthly Reconciliation - Net Reserve Fund Fees

Samples are provided on the following pages.

V. DATA TRANSMITTAL DOCUMENTS (Cont'd.)

MONTHLY RECONCILIATION – NET RESERVE FUND			
COMPANY NAME _____		CO. NAIC NUMBER _____	
MONTH/YEAR ENDING _____		DATE SUBMITTED _____	
MONTHLY FINANCIAL REPORT		MONTHLY STATISTICAL TRANSACTION REPORT	
NET RESERVE FUND :                      \$ _____  (INCOME STATEMENT - Line 173)  UNPROCESSED STATISTICAL:  (+) PRIOR MONTH'S _____ (-) CURRENT MONTH'S _____  OTHER – EXPLAIN:  (1) _____ (2) _____	TRANS. CODE  11  15  17  20  23  26  29	RECORD COUNT  _____  _____  _____  _____  _____  _____  _____	PREMIUM AMOUNT  \$ _____  _____  _____  _____  _____  _____  _____
TOTAL:                      \$ _____	TOTAL:                      _____		\$ _____ *
COMMENTS:		* (ADD 11 THROUGH 23 LESS 26 AND 29)	

**EXHIBIT 8-6.** Monthly Reconciliation - Net Reserve Fund

- G - Expired before the reporting month more than 29 days but less than 120 days
- R - Reinstated within the latest term month

The error codes provided at the bottom of each record indicate which data element was being edited when the error was detected. For further information, consult the WYO Edit Specifications document.

The following is the sort sequence of the records:

- WYO Prefix Code (ascending)
- Policy Number (ascending)
- Endorsement Effective Date (descending)

### Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **ftp.nfipstat.fema.gov**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxx/errordata** are outlined below:

- Policy Error Data File name: W2Pxxxxx.zip
- Policy Error Record Count File name: W2Pxxxxx.txt
- The Record Count File will contain the following information:

"The accompanying W2Pxxxxx.zip file contains ##### records"

Note: xxxxxx = company/vendor NAIC number  
 ##### = number of records

All files will be available from the designated FTP address (**ftp.nfipstat.fema.gov**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. For instructions on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site, contact your Business Analyst at the NFIP Legacy Systems Services (LSS).

# RECORD LAYOUT

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

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

Record Layout (cont'd.)

	Length	Record Position
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Principal/Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
Repetitive Loss Target Group Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	4	505-508
NFIP Additional Limit Amount of Insurance - Building	8	509-516
NFIP Additional Limit Rate - Building	4	517-520
NFIP Basic Limit Amount of Insurance - Contents	8	521-528
NFIP Basic Limit Rate - Contents	4	529-532
NFIP Additional Limit Amount of Insurance - Contents	8	533-540
NFIP Additional Limit Rate - Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	5	556-560
NFIP Federal Policy Fee - Refunded*	7	561-567
NFIP Community Probation Surcharge Amount	3	568-570
NFIP Deductible Discount Percentage	5	571-575

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Premium - Refunded*		10	610-619
Reserved for NFIP Use		30	620-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Use Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Premium		8	1118-1125
SRL Property Indicator		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Premium - Refunded*		10	1132-1141
Reserved for NFIP Use2		131	1142-1272

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

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



Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Principal-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-Repetitive-Loss-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

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

# Record Layout (Cont'd.)

05	OP-NFIP-Reserve-Fund-Prem-Refund*	PIC S9(8)V99.
05	Filler	PIC X(30).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Use-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Premium	PIC S9(8).
05	OP-SRL-Property-Ind	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Prem-Refund	PIC S9(8)V99.
05	OP-Reserved-NFIP-Use2	PIC X(131).

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

## Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **ftp.nfipstat.fema.gov**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxx/errordata** are outlined below:

- Claim Error Data File name: W2Cxxxxx.zip
- Claim Error Record Count File name: W2Cxxxxx.txt
- The Record Count File will contain the following information:  
"The accompanying W2Cxxxxx.zip file contains ##### records"

Note: xxxxxx = company/vendor NAIC number  
##### = number of records

All files will be available from the designated FTP address (**ftp.nfipstat.fema.gov**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). For instructions on how to properly set up the FTP client to gain access to our site, contact your Business Analyst at the NFIP LSS.

## B. FTP TRANSMISSION OF REJECTED TRANSACTIONS

WYO companies will receive, via FTP, the policy and claims transactions that have been rejected from a submission. These transactions are the same as supplied by the company, except with some information added by the NFIP/WYO System as described below.

For each rejected transaction, the data element Original Submission Month is supplied by the NFIP/WYO System and is set to the month for which the data were being reported. The data element Rejected Transaction Control Number is assigned a unique number within the WYO company and submission month by the NFIP/WYO System. Thus, the combination of Original Submission Month and Rejected Transaction Control Number will be unique across all transactions ever reported and rejected.

A reject error code will also be supplied with the rejected transaction. The WYO company must determine the critical or non-critical status of the rejected transaction by reading the record for premium, loss payments, or other expense amounts.

Appendix A, Section 25, Control and Resubmission of Rejection Transaction, contains a detailed explanation of the process for resubmitting rejected transactions.

The following is the sort sequence in ascending order of the records:

- WYO Prefix Code
- Policy Number
- Sort Sequence Key
- Transaction Date
- Transaction Code

### Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **ftp.nfipstat.fema.gov**. We will place the files on the FTP site on a monthly basis. ■

The file names located in the Individual Company Reject Data directory **/users/coxxxxxx/rejectdata** are outlined below:

- Reject Data File name: W2Rxxxxxx.zip
- Reject Data Record Count File name: W2Rxxxxxx.txt
- The Record Count File will contain the following information:  
"The accompanying W2Rxxxxxx.zip file contains ##### records"

NOTE: xxxxxx = company/vendor NAIC number

##### = number of records

All files will be available from the designated FTP address (**ftp.nfipstat.fema.gov**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). For instructions on how to properly set up the FTP client to gain access to our site, contact your Business Analyst at the NFIP LSS.

#### Record Layouts

The record layouts are the same as described in Part 6. The only difference is that a rejection error code indicating the reason for rejection is supplied with a record. The rejection error code does not change the length of the record or shift the position of any other data element.

ARCHIVED APRIL 2018

A summary of the October 2013 Edit Specifications updates (Change 13) is as follows:

Part 1 (1.2) - Instructions	New and Revised Edits effective October 1, 2013
Part 2 - Edits Dictionary	<p>PL300010: Additions/Extensions Indicator <b>(new)</b></p> <p>PI301010: Application Date <b>(new)</b></p> <p>PL301020: Application Date <b>(new)</b></p> <p>PL298010: Building Construction Date Type</p> <p>PL201010: Building Over Water Type</p> <p>PL302010: Building Purpose Type <b>(new)</b></p> <p>PL202010: Building Use Type</p> <p>PL303010: Business Property Indicator <b>(new)</b></p> <p>PL218010: Condominium Form of Ownership Indicator</p> <p>PU137010: Condominium Master Policy Units</p> <p>PL216020: Current Map Info – Base Flood Elevation</p> <p>PL216030: Current Map Info – Base Flood Elevation</p> <p>PL223010: Current Map Info – Community Identification Number</p> <p>PL223020: Current Map Info – Community Identification Number</p> <p>PL215010: Current Map Info – Flood Risk Zone</p> <p>PL220010: Current Map Info – Map Panel Number</p> <p>PL221010: Current Map Info – Map Panel Suffix</p> <p>PL160020: Diagram Number</p> <p>PI126020: Elevation Certificate Indicator</p> <p>PL174030: Elevation Certification Date</p>

A summary of the October 2013 Edit Specifications updates (Change 13) - continued:

Part 2 - Edits Dictionary	PL036030: Elevation Difference
	PL036050: Elevation Difference
	PL036060: Elevation Difference
	PL304010: Enclosure Type (new)
	PL304020: Enclosure Type (new)
	PL304030: Enclosure Type (new)
	PL304040: Enclosure Type (new)
	PL058030: Expense Constant
	PL140030: Federal Policy Fee
	PU141010: Federal Policy Fee - Refunded
	PL214020: Grandfathering Type Code
	PL161020: Lowest Adjacent Grade
	PL048040: Lowest Floor Elevation
	PL018020: Map Panel Number (Rating Map Information)
	PL018030: Map Panel Number (Rating Map Information)
	PL018040: Map Panel Number (Rating Map Information)
	PL315010: Mitigation Offer Indicator (new)
	PI043030: New/Rollover/Transfer Indicator
	PL305010: Number of Elevators (new)
	PL305020: Number of Elevators (new)

A summary of the October 2013 Edit Specifications updates (Change 13) - continued:

Part 2 - Edits Dictionary	PL316010: Policy Assignment Type	(new)
	PL316020: Policy Assignment Type	(new)
	PL004170: Policy Number	(new)
	PL004180: Policy Number	(new)
	PL004190: Policy Number	(new)
	PI306010: Premium Receipt Date	(new)
	PL306020: Premium Receipt Date	(new)
	PL222010: Prior Policy Number	(renamed)
	PL222020: Prior Policy Number	(renamed)
	PI307010 : Property Purchase Date	(new)
	PL307020 : Property Purchase Date	(new)
	PL308010 : Property Purchase Indicator	(new)
	PL308020 : Property Purchase Indicator	(new)
	PU142010: Reinstatement Policy Service Fee	
	PU318010: Reinstatement Reserve Fund Premium	(new)
	PL318020: Reinstatement Reserve Fund Premium	(new)
	PL309010 : Rental Property Indicator	(new)
	PU047020 : Replacement Cost	
	PL310010 : Reserve Fund Premium	(new)
	PU317010 : Reserve Fund Premium – Refunded	(new)
	PL041130: Risk Rating Method	(new)



A summary of the October 2013 Edit Specifications updates (Change 13) - continued:

Part 2 - Edits Dictionary	PL311010: SRL Property Indicator	(new)
	PL311020: SRL Property Indicator	(new)
	PL313010: Tenant Building Coverage Indicator	(new)
	PL312010: Tenant Indicator	(new)
	PL314010: Waiting Period Type	(new)

ARCHIVED APRIL 2018

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

REVISION 8	MAY 1, 2004
CHANGE 1	MAY 1, 2005
CHANGE 2	OCTOBER 1, 2005
CHANGE 3	MAY 1, 2006
CHANGE 4	MAY 1, 2008
CHANGE 5 (REVISED)	MAY 1, 2008
CHANGE 6	OCTOBER 1, 2009
CHANGE 6.1	OCTOBER 1, 2009
CHANGE 7	MAY 1, 2010
CHANGE 8	JANUARY 1, 2011
CHANGE 9	OCTOBER 1, 2011
CHANGE 10	MAY 1, 2012
CHANGE 11	OCTOBER 1, 2012
CHANGE 12	JANUARY 1, 2013
CHANGE 13	OCTOBER 1, 2013

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ARCHIVED APRIL 2018

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
ADDITIONS/EXTENSIONS INDICATOR	10	PL300010
APPLICATION DATE	10 20	PI301010 PL301020
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
BUILDING OVER WATER TYPE	10	PL201010
BUILDING PURPOSE TYPE	10	PL302010
BUILDING USE TYPE	10	PL202010
BUSINESS PROPERTY INDICATOR	10	PL303010
CONDOMINIUM FORM OF OWNERSHIP INDICATOR	10	PL218010
CONDOMINIUM MASTER POLICY UNITS	10	PU137010
CURRENT MAP INFO - BASE FLOOD ELEVATION	20 30	PL216020 PL216030
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER	10 20	PL223010 PL223020
CURRENT MAP INFO - FLOOD RISK ZONE	10	PL215010
CURRENT MAP INFO - MAP PANEL NUMBER	10	PL220010
CURRENT MAP INFO - MAP PANEL SUFFIX	10	PL221010
DIAGRAM NUMBER	20	PL160020
ELEVATION CERTIFICATE INDICATOR	20	PI126020
ELEVATION CERTIFICATION DATE	30	PL174030
ELEVATION DIFFERENCE	30 50 60	PL036030 PL036050 PL036060
ENCLOSURE TYPE	10 20 30 40	PL304010 PL304020 PL304030 PL304040
EXPENSE CONSTANT	30	PL058030
FEDERAL POLICY FEE	30	PL140030
FEDERAL POLICY FEE - REFUNDED	10	PU141010
GRANDFATHERING TYPE CODE	20	PL214020
LOWEST ADJACENT GRADE	20	PL161020
LOWEST FLOOR ELEVATION	40	PL048040
MAP PANEL NUMBER (RATING MAP INFORMATION)	20 30 40	PL018020 PL018030 PL018040

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013 (CONTINUED)

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
MITIGATION OFFER INDICATOR	10	PL315010
NEW/ROLLOVER/TRANSFER INDICATOR	30	PI043030
NUMBER OF ELEVATORS	10 20	PL305010 PL305020
POLICY ASSIGNMENT TYPE	10 20	PL316010 PL316020
POLICY NUMBER	170 180 190	PL004170 PL004180 PL004190
PREMIUM RECEIPT DATE	10 20	PI306010 PI306020
PRIOR POLICY NUMBER	10 20	PL222010 PL222020
PROPERTY PURCHASE DATE	10 20	PI307010 PL307020
PROPERTY PURCHASE INDICATOR	10 20	PL308010 PL308020
REINSTATEMENT POLICY SERVICE FEE	10	PU142010
REINSTATEMENT RESERVE FUND PREMIUM	10 20	PU318010 PL318020
RENTAL PROPERTY INDICATOR	10	PL309010
REPLACEMENT COST	20	PU047020
RESERVE FUND PREMIUM	10	PL310010
RESERVE FUND PREMIUM - REFUNDED	10	PU317010
RISK RATING METHOD	130	PL041130
SRL PROPERTY INDICATOR	10 20	PL311010 PL311020
TENANT BUILDING COVERAGE INDICATOR	10	PL313010
TENANT INDICATOR	10	PL312010
WAITING PERIOD TYPE	10	PL314010

EDIT DICTIONARY

DATA ELEMENT: ADDITIONS/EXTENSIONS INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: ADD-EXT-IND  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL300010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: ADDITIONS/EXTENSIONS INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' -OR-  
RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,  
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,  
ADDITIONS/EXTENSIONS INDICATOR MUST BE 'N', 'I', 'X' OR 'A'.

EDIT DICTIONARY

DATA ELEMENT: APPLICATION DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: APPLIC-DT  
UPDATE: REPLACEMENT  
FORMAT: NUMERIC, DATE FORMAT: YYYYMMDD

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PI301010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: APPLICATION DATE IS NOT A VALID DATE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF REPORTED, MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

EDIT DICTIONARY

DATA ELEMENT: APPLICATION DATE

EDIT CRITERIA  
-----

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL301020 ERROR TYPE: CRITICAL

ERROR MESSAGE: APPLICATION DATE IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/01/2013,  
APPLICATION DATE CAN BE REPORTED WITH BLANKS OR ZEROS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,  
APPLICATION DATE MUST BE REPORTED WITH A VALID DATE.



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: 10/01/2013 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL298010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: BUILDING CONSTRUCTION DATE TYPE IS NOT A VALID CODE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '9', '3', '6', '8', 'F', OR 'G' -OR-  
TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO (CONTENTS ONLY POLICIES),  
VALID CODES ARE 1, 2, 3, 4, 5, OR BLANK.

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

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

FOR ALL OTHER POLICIES:

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

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

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: 10/01/2013 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 PRIOR TO 10/1/2013  
AND RISK RATING METHOD '7', 'P', AND 'Q' (PREFERRED RISK) ARE ALLOWED TO REPORT BLANKS.  
PREFERRED RISK WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2013 MUST REPORT  
'1', '2', OR '3'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2009 AND  
RISK RATING METHOD 'G' (GFIP) ARE ALLOWED TO REPORT BLANKS.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2009 AND PRIOR TO 10/1/2012  
AND RISK RATING METHOD '9' (MPPP) ARE ALLOWED TO REPORT BLANKS. MPPP POLICIES WITH  
ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2012, MUST REPORT '1', '2', OR '3'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/1/2009  
(WITH THE EXCEPTION OF GFIP, MPPP, PREFERRED RISK), VALID CODES ARE '1', '2', OR '3'.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' CAN 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.

EDIT DICTIONARY

DATA ELEMENT: BUILDING PURPOSE TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: BLDG-PURPOSE  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL302010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: BUILDING PURPOSE TYPE IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' -OR-  
RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,  
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,  
BUILDING PURPOSE TYPE MUST BE 'R', 'N', OR 'M'.

EDIT DICTIONARY

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: 10/01/2013 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', 'P', OR 'Q' (PREFERRED RISK) AND  
ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2013,  
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, 08, OR BLANK.

IF RISK RATING METHOD IS '7', 'P', OR 'Q' (PREFERRED RISK) AND  
ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2013,  
VALID CODES ARE 01, 02, 03, 04, 05, 06, 07, OR 08.

IF RISK RATING METHOD IS '9', '3', '6', '8', 'F' 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/TRANSFER 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: BUSINESS PROPERTY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: BUS-PROP-IND  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL303010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: BUSINESS PROPERTY INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

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

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

EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM FORM OF OWNERSHIP INDICATOR

BASIC INFORMATION

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

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 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 '9' OR 'G' CAN REPORT BLANKS.

POLICIES WITH RISK RATING METHODS '7', 'P', 'Q', '3', '6', '8', OR 'F' AND THE ORIGINAL  
NEW BUSINESS DATE IS PRIOR TO 10/1/2013 CAN REPORT 'Y', 'N', OR BLANKS.

POLICIES WITH RISK RATING METHODS '7', 'P', 'Q', '3', '6', '8', OR 'F' AND THE ORIGINAL  
NEW BUSINESS DATE IS ON OR AFTER 10/1/2013 MUST REPORT 'Y' OR 'N'.

POLICIES WITH NEW/ROLLOVER/TRANSFER 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: CONDOMINIUM MASTER POLICY UNITS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: NUMBER OF OCCUPANCY UNITS  
FIELD NAME: CONDO\_UNITS  
UPDATE: REPLACEMENT  
FORMAT: FIVE (5) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 01/01/1989 REVISED: 10/01/2013 CANCELLED:  
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU137010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: CONDOMINIUM MASTER POLICY UNITS MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: IGNORE

DESCRIPTION:  
CONDOMINIUM MASTER POLICY UNITS MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 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/TRANSFER 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.

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G', 'P', OR 'Q',  
CMI - BASE FLOOD ELEVATION MUST BE THE DEFAULT (9999.0).

FOR ALL OTHER POLICIES:

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

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND  
CMI - FLOOD RISK ZONE IS UNNUMBERED A, A99, AO, AR, B, C, D, V, OR X,  
CMI - BASE FLOOD ELEVATION CAN BE REPORTED WITH 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 REPORTED WITH ANY ELEVATION INCLUDING  
DEFAULT VALUE 9999.0.



EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 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/TRANSFER 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 ALIAS:  
FIELD NAME: CMI-COMM-ID  
UPDATE: REPLACEMENT  
FORMAT: SIX (6) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 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.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH NEW/ROLLOVER/TRANSFER 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: 10/01/2013 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 '2' OR '3',  
CMI - COMMUNITY NUMBER MUST BE REPORTED AS A VALID COMMUNITY NUMBER -  
VALUE CANNOT BE BLANKS OR ZEROS.

POLICIES WITH NEW/ROLLOVER/TRANSFER 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

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

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 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/TRANSFER 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

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

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 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/TRANSFER 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: 10/01/2013 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/TRANSFER 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: DIAGRAM NUMBER

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 05/01/1997 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL160020 ERROR TYPE: CRITICAL

ERROR MESSAGE: DIAGRAM NUMBER MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N',  
THE DIAGRAM NUMBER MUST BE REPORTED IF ALL OF THE  
FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)
3. ELEVATION CERTIFICATION DATE IS ON OR AFTER 10/1/1997
4. FLOODPROOFED INDICATOR IS 'N'

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'Z',  
THE DIAGRAM NUMBER MUST BE REPORTED IF ALL OF THE  
FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2001
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)
3. ELEVATION CERTIFICATION DATE IS ON OR AFTER 10/1/1997
4. FLOODPROOFED INDICATOR IS 'N'

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'T',  
THE DIAGRAM NUMBER MUST BE REPORTED IF ALL OF THE  
FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2013
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)
3. ELEVATION CERTIFICATION DATE IS ON OR AFTER 10/1/1997
4. FLOODPROOFED INDICATOR IS 'N'

OTHERWISE, THE DIAGRAM NUMBER IS NOT REQUIRED.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION CERTIFICATE INDICATOR

BASIC INFORMATION

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FILE: POLICY                      STATUS: REQUIRED      ALIAS:  
FIELD NAME:      ELEV\_CERT  
UPDATE:              REPLACEMENT  
FORMAT:              ONE DIGIT NUMBER

EDIT CRITERIA

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ORDER:              20  
EFFECTIVE:      01/01/1986      REVISED:   10/01/2013      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/TRANSFER 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'.



EDIT DICTIONARY

DATA ELEMENT: ELEVATION CERTIFICATION DATE

EDIT CRITERIA

-----

ORDER: 30

EFFECTIVE: 10/01/1997 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL174030 ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION CERTIFICATION DATE IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N',  
THE ELEVATION CERTIFICATION DATE MUST BE REPORTED IF  
ALL OF THE FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'Z',  
THE ELEVATION CERTIFICATION DATE MUST BE REPORTED IF  
ALL OF THE FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2001
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'T',  
THE ELEVATION CERTIFICATION DATE MUST BE REPORTED IF  
ALL OF THE FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2013
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)

OTHERWISE, THE ELEVATION CERTIFICATION DATE IS NOT REQUIRED.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 10/01/2013 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/TRANSFER INDICATOR NOT EQUAL 'R', 'Z' OR 'T',  
AND RISK RATING METHOD IS NOT EQUAL TO '6' OR '8',  
THEN ELEVATION DIFFERENCE MUST BE NUMERIC OTHER THAN THE DEFAULT (+999).

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

-----

ORDER: 50

EFFECTIVE: 01/01/1986 REVISED: 10/01/2013 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/TRANSFER INDICATOR DOES NOT EQUAL 'R', 'Z' OR 'T' 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'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

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ORDER: 60

EFFECTIVE: 01/01/1986 REVISED: 10/01/2013 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 A 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/TRANSFER INDICATOR DOES NOT EQUAL 'R', 'Z' OR 'T' 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: ENCLOSURE TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: ENCLOSE-TYPE  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL304010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: ENCLOSURE TYPE IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

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

OTHERWISE,  
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,  
ENCLOSURE TYPE MUST BE REPORTED WITH 'F', 'P', OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE TYPE

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL304020 ERROR TYPE: CRITICAL

ERROR MESSAGE: ENCLOSURE TYPE DOES NOT CORRESPOND WITH THE OBSTRUCTION TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ENCLOSURE TYPE IS 'F' OR 'P',

OBSTRUCTION TYPE CANNOT BE '10' OR BLANK.

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE TYPE

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL304030 ERROR TYPE: CRITICAL

ERROR MESSAGE: ENCLOSURE TYPE DOES NOT CORRESPOND WITH THE  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF ENCLOSURE TYPE IS 'F' OR 'P',

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE CANNOT BE '0'.

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE TYPE

EDIT CRITERIA  
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ORDER: 40

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL304040 ERROR TYPE: CRITICAL

ERROR MESSAGE: ENCLOSURE TYPE DOES NOT CORRESPOND WITH THE ELEVATED BUILDING  
INDICATOR.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF ELEVATED BUILDING INDICATOR IS 'N',

ENCLOSURE TYPE MUST BE 'N'



EDIT DICTIONARY

DATA ELEMENT: EXPENSE CONSTANT

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL058030 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: EXPENSE CONSTANT IS NOT THE VALID AMOUNT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF PROVIDED, MUST BE:

IF POLICY EFFECTIVE DATE IS BEFORE 03/01/86,  
EXPENSE CONSTANT MUST BE 20 OR 15.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 03/01/86,  
AND BEFORE 10/01/86, EXPENSE CONSTANT MUST BE 32 OR 15.

FOR NEW BUSINESS (11A), IF POLICY EFFECTIVE DATE IS ON OR  
AFTER 10/01/86 AND BEFORE 1/1/93:

A. IF RISK RATING METHOD IS '7', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 45.

C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM  
INDICATOR IS NOT 'M', MUST BE 45 OR 40.

FOR NEW BUSINESS TRANSACTIONS (11A) WITH POLICY EFFECTIVE  
DATE ON OR AFTER 1/1/93 AND BEFORE 1/1/94:

IF PROPERTY STATE IS TEXAS:

A. IF RISK RATING METHOD IS '7', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 50.

C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM  
INDICATOR IS NOT 'M', MUST BE 45 (SCHEDULED BUILDING)  
OR 50.

ELSE PROPERTY STATE IS NOT TEXAS:

A. IF RISK RATING METHOD IS '7', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 45.

C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM  
INDICATOR IS NOT 'M', MUST BE 40 (SCHEDULED BUILDING)  
OR 45.

FOR NEW BUSINESS TRANSACTIONS (11A) WHERE NEW/ROLLOVER/TRANSFER  
INDICATOR IS NOT 'R' OR 'T' AND A POLICY EFFECTIVE DATE

EDIT DICTIONARY

DATA ELEMENT: EXPENSE CONSTANT

ON OR AFTER 1/1/94 AND BEFORE 10/1/94:

IF PROPERTY STATE IS TEXAS:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 46.
- C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'M', MUST BE 41 (SCHEDULED BUILDING) OR 46.

ELSE PROPERTY STATE IS NOT TEXAS:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 45.
- C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'M', MUST BE 40 (SCHEDULED BUILDING) OR 45.

FOR NEW BUSINESS TRANSACTIONS (11A) WHERE NEW/ROLLOVER/TRANSFER INDICATOR IS EQUAL TO 'R' OR 'T' OR FOR RENEWALS (17A), IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/86 AND BEFORE 3/1/93:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 45.
- C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'M', MUST BE 40 (SCHEDULED BUILDING) OR 45.

FOR NEW BUSINESS TRANSACTIONS (11A) WHERE NEW/ROLLOVER/TRANSFER INDICATOR IS EQUAL TO 'R' OR 'T' OR FOR RENEWALS (17A), IF POLICY EFFECTIVE DATE IS ON OR AFTER 3/1/93 AND BEFORE 3/1/94:

IF PROPERTY STATE IS TEXAS:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 50.
- C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'M', MUST BE 45 (SCHEDULED BUILDING) OR 50.

ELSE PROPERTY STATE IS NOT TEXAS:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 45.
- C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'M', MUST BE 40 (SCHEDULED BUILDING) OR 45.

FOR NEW BUSINESS TRANSACTIONS (11A) WHERE NEW/ROLLOVER/TRANSFER INDICATOR IS EQUAL TO 'R' OR 'T' OR FOR RENEWALS (17A), IF POLICY EFFECTIVE DATE IS ON OR AFTER 3/1/94 AND BEFORE 10/1/94:

IF PROPERTY STATE IS TEXAS:

EDIT DICTIONARY

DATA ELEMENT: EXPENSE CONSTANT

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 46.
- C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'M', MUST BE 41 (SCHEDULED BUILDING) OR 46.

ELSE PROPERTY STATE IS NOT TEXAS:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS 'M'. MUST BE 45.
- C. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'M', MUST BE 40 (SCHEDULED BUILDING) OR 45.

FOR NEW BUSINESS TRANSACTIONS (11) AND RENEWALS (17) WITH  
POLICY EFFECTIVE DATES ON OR AFTER 10/1/94 AND PRIOR TO 05/01/98:

IF PROPERTY STATE IS TEXAS:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'H' AND 'L', MUST BE 41 (SCHEDULED BUILDING) OR 46.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:
  - 1. 1 - 4 UNITS, MUST BE \$46.
  - 2. 5 - 10 UNITS, MUST BE \$101.
  - 3. 11 - 20 UNITS, MUST BE \$201.
  - 4. 21 OR MORE UNITS, MUST BE \$301.

ELSE PROPERTY STATE IS NOT TEXAS:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'H' AND 'L', MUST BE 40 (SCHEDULED BUILDING) OR 45.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:
  - 1. 1 - 4 UNITS, MUST BE \$45.
  - 2. 5 - 10 UNITS, MUST BE \$100.
  - 3. 11 - 20 UNITS, MUST BE \$200.
  - 4. 21 OR MORE UNITS, MUST BE \$300.

FOR NEW BUSINESS TRANSACTIONS (11) AND RENEWALS (17) WITH  
POLICY EFFECTIVE DATES ON OR AFTER 05/01/1998 AND PRIOR TO 05/01/2000:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF RISK RATING METHOD IS NOT '7' AND CONDOMINIUM INDICATOR IS NOT 'H' OR 'L', MUST BE 45 (SCHEDULED BUILDING) OR 50.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:
  - 1. 1 - 4 UNITS, MUST BE \$50.
  - 2. 5 - 10 UNITS, MUST BE \$110.

EDIT DICTIONARY

DATA ELEMENT: EXPENSE CONSTANT

- 3. 11 - 20 UNITS, MUST BE \$220.
- 4. 21 OR MORE UNITS, MUST BE \$330.

IF RISK RATING METHOD IS 'G', MUST BE ZERO.

ARCHIVED APRIL 2018

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE  
FIELD NAME: POLICY\_FEE  
UPDATE: INCREMENTAL  
FORMAT: FIVE (5) DIGIT NUMBER

EDIT CRITERIA

ORDER: 30  
EFFECTIVE: 06/01/1991 REVISED: 10/01/2013 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL140030 ERROR TYPE: CRITICAL  
ERROR MESSAGE: FEDERAL POLICY FEE IS NOT VALID.  
FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF POLICY EFFECTIVE DATE IS BEFORE JUNE 1, 1991 THEN  
FEDERAL POLICY FEE MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER JUNE 1, 1991 AND  
BEFORE OCTOBER 1, 1994 AND RISK RATING METHOD IS NOT EQUAL  
TO '7' THEN FEDERAL POLICY FEE MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 1994:

A. IF RISK RATING METHOD IS '7', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$25.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$25.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$50.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$125.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$275.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE, MUST  
BE \$525.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MARCH 1, 1995:

A. IF RISK RATING METHOD IS '7' OR 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L', MUST BE \$30.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$30.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$60.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$150.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$330.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$630.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1 2008:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$35.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$35.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$70.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$175.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$385.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$735.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$40.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$40.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$80.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$200.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$440.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$840.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$44.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$44.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$88.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$220.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$484.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$924.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

IF RISK RATING METHOD IS '7' (PREFERRED RISK), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 30, 1996  
AND PRIOR TO MAY 1, 2003, FEDERAL POLICY FEE MUST BE \$5.
2. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2003  
AND PRIOR TO MAY 1, 2004, FEDERAL POLICY FEE MUST BE \$10.
3. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2004  
AND PRIOR TO MAY 1, 2008, FEDERAL POLICY FEE MUST BE \$11.
4. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008  
AND PRIOR TO MAY 1, 2010, FEDERAL POLICY FEE MUST BE \$13.
5. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010  
AND PRIOR TO OCTOBER 1, 2013, FEDERAL POLICY FEE MUST BE \$20.
6. IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013,  
FEDERAL POLICY FEE MUST BE \$22.

IF RISK RATING METHOD IS 'P' OR 'Q' (PREFERRED RISK), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER JANUARY 1, 2011  
AND PRIOR TO OCTOBER 1, 2013, FEDERAL POLICY FEE MUST BE \$20.
2. IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013,  
FEDERAL POLICY FEE MUST BE \$22.

FOR MID-TERM ENDORSEMENTS, THE FEDERAL POLICY FEE MUST BE  
ZERO.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE - REFUNDED

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE - REFUNDED  
FIELD NAME: FEE\_REFUNDED  
UPDATE: INCREMENTAL  
| FORMAT: SEVEN (7) DIGITS WITH AN IMPLIED DECIMAL OF TWO POSITIONS

EDIT CRITERIA

ORDER: 10  
| EFFECTIVE: 06/01/1991 REVISED: 10/01/2013 CANCELLED:  
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU141010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:  
FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.



EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 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/TRANSFER 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 ADJACENT GRADE

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 05/01/1997 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL161020 ERROR TYPE: CRITICAL

ERROR MESSAGE: LOWEST ADJACENT GRADE MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N',  
THE LOWEST ADJACENT GRADE MUST BE REPORTED IF ALL OF THE  
FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)
3. ELEVATION CERTIFICATION DATE IS ON OR AFTER 10/1/1997
4. FLOODPROOFED INDICATOR IS 'N'
5. FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, V, AH,  
AR, ARH, ARE, ARA, ARO (ALSO UNNUMBERED 'A' ZONE  
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER  
10/1/2011 AND BFE IS NOT THE DEFAULT (+9999.0)).

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'T' OR 'Z',  
THE LOWEST ADJACENT GRADE MUST BE REPORTED IF ALL OF THE  
FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2001
2. ELEVATION DIFFERENCE IS NOT THE DEFAULT (+999)
3. ELEVATION CERTIFICATION DATE IS ON OR AFTER 10/1/1997
4. FLOODPROOFED INDICATOR IS 'N'
5. FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, V, AH,  
AR, ARH, ARE, ARA, ARO (ALSO UNNUMBERED 'A' ZONE  
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER  
10/1/2011 AND BFE IS NOT THE DEFAULT (+9999.0))

OTHERWISE, THE LOWEST ADJACENT GRADE MAY BE THE DEFAULT  
(+9999).

EDIT DICTIONARY

DATA ELEMENT: LOWEST FLOOR ELEVATION

EDIT CRITERIA

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ORDER: 40

EFFECTIVE: 10/01/1996 REVISED: 10/01/2013 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)

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

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: MAP PANEL NUMBER (RATING MAP INFORMATION)

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 05/01/2003 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL018020 ERROR TYPE: CRITICAL

ERROR MESSAGE: MAP PANEL NUMBER CANNOT BE ZEROS OR BLANKS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF THE REGULAR/EMERGENCY INDICATOR IS 'E' (EMERGENCY PROG.)  
THE MAP PANEL NUMBER CAN BE ZEROS OR BLANKS.

IF RISK RATING METHOD IS 'G' (GROUP FLOOD) OR '3'  
(ALTERNATIVE RATING), THE MAP PANEL NUMBER CAN BE ZEROS OR  
BLANKS.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'E', 'R' OR 'T', THE MAP PANEL  
NUMBER CAN BE ZEROS OR BLANKS.

IF THE REGULAR/EMERGENCY INDICATOR IS 'R' (REGULAR PROGRAM)  
AND ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 05/01/2003  
AND THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N' OR 'Z',  
THE MAP PANEL NUMBER CANNOT BE ZEROS OR BLANKS.

NOTE:

IF THE COMMUNITY HAS ACTIVE MAP PANELS (OTHER THAN ZEROS OR  
BLANKS) FOR THE REPORTED MAP SUFFIX, THE WYO COMPANY MUST  
REPORT ONE OF THESE ACTIVE MAP PANELS ON THE TRRP  
TRANSACTION.

IF THE COMMUNITY HAS ONLY AN ACTIVE ZERO MAP PANEL OR BLANK  
MAP PANEL FOR THE REPORTED MAP SUFFIX, EITHER THE ZERO MAP  
PANEL OR BLANK MAP PANEL WILL BE ALLOWED FOR TRRP REPORTING.

EDIT DICTIONARY

DATA ELEMENT: MAP PANEL NUMBER (RATING MAP INFORMATION)

EDIT CRITERIA

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ORDER: 30

EFFECTIVE: 05/01/2003 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL018030 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE COMMUNITY NUMBER, MAP PANEL NUMBER AND MAP PANEL SUFFIX  
MUST BE ON FILE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF THE REGULAR/EMERGENCY INDICATOR IS 'E' (EMERGENCY PROG.)  
THE MAP PANEL NUMBER CAN BE ZEROS OR BLANKS.

IF RISK RATING METHOD IS 'G' (GROUP FLOOD) OR '3'  
(ALTERNATIVE RATING), THE MAP PANEL NUMBER CAN BE ZEROS OR BLANKS.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'E', 'R' OR 'T',  
THE MAP PANEL NUMBER CAN BE ZEROS OR BLANKS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 5/1/2003  
AND THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N' OR 'Z', THE MAP PANEL  
NUMBER AND MAP PANEL SUFFIX MUST BE ON FILE FOR THE REPORTED  
COMMUNITY NUMBER.

EDIT DICTIONARY

DATA ELEMENT: MAP PANEL NUMBER (RATING MAP INFORMATION)

EDIT CRITERIA

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ORDER: 40

EFFECTIVE: 05/01/2003 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL018040 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE MAP PANEL NUMBER HAS BEEN RESCINDED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF THE REGULAR/EMERGENCY INDICATOR IS 'E' (EMERGENCY PROG.),  
THE MAP PANEL NUMBER CAN BE ZEROS OR BLANKS.

IF RISK RATING METHOD IS 'G' (GROUP FLOOD) OR '3' (ALTERNATIVE RATING),  
THE MAP PANEL NUMBER CAN BE ZEROS OR BLANKS.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'E', 'R' OR 'T',  
THE MAP PANEL NUMBER CAN BE ZEROS OR BLANKS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 5/1/2003  
AND THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N' OR 'Z',  
THE MAP PANEL NUMBER MUST BE IN EFFECT AND NOT RESCINDED AT THE TIME OF  
THE POLICY EFFECTIVE DATE.

EDIT DICTIONARY

DATA ELEMENT: MITIGATION OFFER INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: MITIG-OFFER  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL315010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: MITIGATION OFFER INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R', 'T', OR 'Z' -OR-  
RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

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

EDIT DICTIONARY

DATA ELEMENT: NEW/ROLLOVER/TRANSFER INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: ROLLOVER  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 30  
EFFECTIVE: 05/01/1997 REVISED: 10/01/2013 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PI043030 ERROR TYPE: CRITICAL  
ERROR MESSAGE: NEW/ROLLOVER/TRANSFER INDICATOR MUST BE ALPHABETIC AND A VALID  
CODE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS (11A), POLICY CORRECTION (23A) AND  
ENDORSEMENT TRANSACTIONS (20A):

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN

NOTE: EFFECTIVE MAY 1, 2005, NEW/ROLLOVER/TRANSFER INDICATOR 'E'  
WILL NO LONGER BE VALID ON POLICIES WITH ORIGINAL  
NEW BUSINESS DATES ON OR AFTER 5/1/2005.



EDIT DICTIONARY

DATA ELEMENT: NUMBER OF ELEVATORS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: NUM-ELEVATOR  
UPDATE: REPLACEMENT  
FORMAT: TWO (2) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL305010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: NUMBER OF ELEVATORS MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC - IF NO ELEVATORS, THEN REPORT ZEROS.

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

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' -OR-  
RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP) ARE NOT REQUIRED TO REPORT NUMBER OF  
ELEVATORS - BLANKS OR ZEROS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS  
DATE.

EDIT DICTIONARY

DATA ELEMENT: NUMBER OF ELEVATORS

EDIT CRITERIA  
-----

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL305020 ERROR TYPE: CRITICAL

ERROR MESSAGE: NUMBER OF ELEVATORS DOES NOT CORRESPOND TO THE OBSTRUCTION TYPE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF NUMBER OF ELEVATORS IS GREATER THAN ZERO,

OBSTRUCTION TYPE MUST BE '90', '91', '92', '94', '95', '96', '97' OR '98'.

EDIT DICTIONARY

DATA ELEMENT: POLICY ASSIGNMENT TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: POL-ASSIGN-TYP  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL316010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: POLICY ASSIGNMENT TYPE IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ENDORSEMENT EFFECTIVE DATES PRIOR TO OCTOBER 1, 2013,  
'N' OR BLANK CAN BE REPORTED.

POLICIES WITH RISK RATING METHODS '9' (MPPP) OR 'G' (GFIP),  
'N' OR BLANK CAN BE REPORTED.

POLICIES WITH PROPERTY PURCHASE DATE PRIOR TO 7/6/2012,  
'N' OR BLANK CAN BE REPORTED.

OTHERWISE,  
IF THE PROPERTY PURCHASE DATE IS ON OR AFTER 7/6/2012,  
POLICY ASSIGNMENT TYPE MUST BE 'P'.

EDIT DICTIONARY

DATA ELEMENT: POLICY ASSIGNMENT TYPE

EDIT CRITERIA  
-----

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL316020 ERROR TYPE: CRITICAL

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

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

-----

ORDER: 170

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: OTHER POLICY TXNS LOAD PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004170 ERROR TYPE: CRITICAL

ERROR MESSAGE: ATTEMPT TO RENEW A POLICY NOT ELIGIBLE FOR RENEWAL.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

FOR RENEWAL TRANSACTIONS (17A):

IF RISK RATING METHOD IS '3' (ALTERNATIVE), '6' (PROVISIONAL), '8' (TENTATIVE), OR  
'9' (MPPP) AND THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013,  
POLICY CANNOT BE RENEWED.

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

-----

ORDER: 180

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: OTHER POLICY TXNS LOAD PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004180 ERROR TYPE: CRITICAL

ERROR MESSAGE: POLICY WITH SUBSIDIZED RATES NO LONGER ELIGIBLE FOR SUBSIDIZED RATES DUE TO  
LAPSE IN COVERAGE.

FAIL EDIT  
UPDATE ACTION:

DESCRIPTION:

IF THE FOLLOWING ARE ALL TRUE, POLICY IS RECEIVING PRE-FIRM SUBSIDIZED RATES  
SUBJECT TO THE BW-12 SECTION 205 PROVISIONS:

POST-FIRM CONSTRUCTION INDICATOR IS 'N'

ELEVATION DIFFERENCE IS +999 (DEFAULT)

FLOOD RISK ZONE IS A' UNNUMBERED, AE, A01-A30, AH, AO, AHB, AOB, AR, AR Dual,  
'V' UNNUMBERED, VE, V01-V30, OR D

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

-----

ORDER: 190

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: OTHER POLICY TXNS LOAD PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004190 ERROR TYPE: CRITICAL

ERROR MESSAGE: POLICY CANNOT BE RATED WITH PRE-FIRM SUBSIDIZED RATES DUE TO  
PROPERTY PURCHASE DATE.

FAIL EDIT  
UPDATE ACTION:

DESCRIPTION:

IF THE FOLLOWING ARE ALL TRUE, POLICY CANNOT RECEIVE PRE-FIRM SUBSIDIZED RATES  
SUBJECT TO THE BW-12 SECTION 205 PROVISIONS:

POST-FIRM CONSTRUCTION INDICATOR IS 'N'

ELEVATION DIFFERENCE IS +999 (DEFAULT)

FLOOD RISK ZONE IS 'A' UNNUMBERED, AE, A01-A30, AH, AO, AHB, AOB, AR, AR Dual,  
'V' UNNUMBERED, VE, V01-V30 OR D

PROPERTY PURCHASE DATE IS AFTER 07/06/2012

EDIT DICTIONARY

DATA ELEMENT: PREMIUM RECEIPT DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: PREM-RECP-DT  
UPDATE: REPLACEMENT  
FORMAT: NUMERIC, DATE FORMAT: YYYYMMDD

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PI306010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: PREMIUM RECEIPT DATE IS NOT A VALID DATE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF REPORTED, MUST BE A VALID GREGORIAN DATE (YYYYMMDD).



EDIT DICTIONARY

DATA ELEMENT: PREMIUM RECEIPT DATE

EDIT CRITERIA  
-----

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL306020 ERROR TYPE: CRITICAL

ERROR MESSAGE: PREMIUM RECEIPT DATE IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/01/2013,  
PREMIUM RECEIPT DATE CAN BE REPORTED WITH BLANKS OR ZEROS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,  
PREMIUM RECEIPT DATE MUST BE REPORTED WITH A VALID DATE.

IF THE POLICY IS A NON-MONEY ENDORSEMENT (REGARDLESS OF THE ORIGINAL NEW  
BUSINESS DATE),  
PREMIUM RECEIPT DATE WILL BE REPORTED WITH BLANKS OR ZEROS.

EDIT DICTIONARY

DATA ELEMENT: PRIOR POLICY NUMBER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: CMI-PRIORPOL  
UPDATE: REPLACEMENT  
FORMAT: TEN (10) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL222010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: PRIOR POLICY NUMBER MUST NOT BE BLANK

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2013 CAN REPORT BLANKS.

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

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/01/2013 AND NEW/ROLLOVER/TRANSFER INDICATOR 'T', THE PRIOR POLICY NUMBER MUST **NOT** BE BLANK.

IF RISK RATING METHOD IS '7', 'P', OR 'Q' AND ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013, PRIOR POLICY NUMBER MUST **NOT** BE BLANK.

NOTE:

DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER' HAS BEEN RENAMED TO 'PRIOR POLICY NUMBER'. IF A PRIOR POLICY NUMBER WAS REPORTED BEFORE OCTOBER 1, 2013 IN DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER', THERE IS NO NEED TO REPORT IT AGAIN.

EDIT DICTIONARY

DATA ELEMENT: PRIOR POLICY NUMBER

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL222020 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRIOR POLICY NUMBER MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '3',  
PRIOR POLICY NUMBER MUST NOT BE BLANK.

NOTE:

DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER' HAS BEEN RENAMED TO 'PRIOR POLICY NUMBER'. IF A PRIOR POLICY NUMBER WAS REPORTED BEFORE OCTOBER 1, 2013 IN DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER', THERE IS NO NEED TO REPORT IT AGAIN.

EDIT DICTIONARY

DATA ELEMENT: PROPERTY PURCHASE DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: PROP-PURCHASE-DT  
UPDATE: REPLACEMENT  
FORMAT: NUMERIC, DATE FORMAT: YYYYMMDD

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PI307010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: PROPERTY PURCHASE DATE IS NOT A VALID DATE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF REPORTED, MUST BE A VALID GREGORIAN DATE (YYYYMMDD).

EDIT DICTIONARY

DATA ELEMENT: PROPERTY PURCHASE DATE

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL307020 ERROR TYPE: CRITICAL

ERROR MESSAGE: PROPERTY PURCHASE DATE IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP) ARE NOT REQUIRED TO REPORT THE PROPERTY PURCHASE DATE - BLANKS OR ZEROS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/HOLLOVER/TRANSFER INDICATOR 'R' OR 'Z' CAN REPORT BLANKS OR ZEROS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/01/2013,  
PROPERTY PURCHASE DATE CAN BE REPORTED WITH BLANKS OR ZEROS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013 AND  
THE PROPERTY PURCHASE INDICATOR IS 'Y',  
PROPERTY PURCHASE DATE MUST BE REPORTED WITH A VALID DATE - CANNOT BE  
ZEROS OR BLANKS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013 AND THE  
PROPERTY PURCHASE INDICATOR IS 'N',  
PROPERTY PURCHASE DATE CAN BE REPORTED WITH ZEROS OR BLANKS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013 AND THE  
POLICY ASSIGNMENT TYPE IS 'P',  
PROPERTY PURCHASE DATE MUST BE REPORTED WITH A VALID DATE - CANNOT BE  
ZEROS OR BLANKS.

EDIT DICTIONARY

DATA ELEMENT: PROPERTY PURCHASE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: PROP-PURCH-IND  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL308010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: PROPERTY PURCHASE INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

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

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

EDIT DICTIONARY

DATA ELEMENT: PROPERTY PURCHASE INDICATOR

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL308020 ERROR TYPE: CRITICAL

ERROR MESSAGE: PROPERTY PURCHASE INDICATOR DOES NOT CORRESPOND WITH THE  
PROPERTY PURCHASE DATE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF PROPERTY PURCHASE DATE IS REPORTED (OTHER THAN ZEROS OR BLANKS),  
THE PROPERTY PURCHASE INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT POLICY SERVICE FEE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: FEDERAL SERVICE FEE  
FIELD NAME: N/A  
UPDATE: INCREMENTAL  
| FORMAT: SEVEN (7) DIGITS WITH AN IMPLIED DECIMAL OF TWO POSITIONS

EDIT CRITERIA

ORDER: 10  
| EFFECTIVE: 06/01/1991 REVISED: 10/01/2013 CANCELLED:  
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU142010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: REINSTATEMENT POLICY SERVICE FEE MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:  
REINSTATEMENT FEDERAL POLICY FEE MUST BE NUMERIC



EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT RESERVE FUND PREMIUM

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: RESERVE-FUND-PREM  
UPDATE: INCREMENTAL  
FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU318010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: REINSTATEMENT RESERVE FUND PREMIUM MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE  
DESCRIPTION:  
MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT RESERVE FUND PREMIUM

EDIT CRITERIA  
-----

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: OTHER POLICY TXNS LOAD PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL318020 ERROR TYPE: CRITICAL

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

FAIL EDIT  
UPDATE ACTION: REJECT

DESCRIPTION:

REINSTATMENT RESERVE FUND PREMIUM MUST MATCH THE RESERVE FUND PREMIUM - REFUNDED  
ON FILE.

EDIT DICTIONARY

DATA ELEMENT: RENTAL PROPERTY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: RENTAL-PROP  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL309010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: RENTAL PROPERTY INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' -OR-  
RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

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

EDIT DICTIONARY

DATA ELEMENT: REPLACEMENT COST

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 05/01/2002 REVISED: 10/01/2013 CANCELLED:

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

ERROR CODE: PU047020 ERROR TYPE: CRITICAL

ERROR MESSAGE: REPLACEMENT COST MUST BE GREATER THAN ZERO.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N' OR 'Z',  
THE REPLACEMENT COST MUST BE GREATER THAN ZERO  
IF ALL OF THE FOLLOWING ARE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2002
2. TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER THAN ZERO

OTHERWISE, THE REPLACEMENT COST CAN BE ZERO OR GREATER.

NOTE:

IF THE TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO, THE  
REPLACEMENT COST CAN BE ZERO.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'E', 'R' OR 'T',  
THE REPLACEMENT COST CAN BE ZERO.

IF RISK RATING METHOD IS '9' (MPPP) OR 'G' (GROUP FLOOD),  
THE REPLACEMENT COST CAN BE ZERO.

EDIT DICTIONARY

DATA ELEMENT: RESERVE FUND PREMIUM

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: RESERVE-FUND-PREM  
UPDATE: INCREMENTAL  
FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL310010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: RESERVE FUND PREMIUM MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:  
MUST BE NUMERIC.

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/01/2013,  
RESERVE FUND PREMIUM CAN BE REPORTED WITH ZEROS.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,  
RESERVE FUND PREMIUM MUST BE ZERO OR GREATER (CANNOT BE BLANK).

EDIT DICTIONARY

DATA ELEMENT: RESERVE FUND PREMIUM - REFUNDED

BASIC INFORMATION  
-----

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: RESERVE-FUND-PREM  
UPDATE: INCREMENTAL  
FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA  
-----

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU317010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: RESERVE FUND PREMIUM - REFUNDED MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:  
MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

-----

ORDER: 130

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041130 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS INVALID FOR THIS POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS 'B' OR 'W', ALL OF THE FOLLOWING MUST BE TRUE:

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013
2. POST FIRM CONSTRUCTION INDICATOR = 'N'
3. FLOOD RISK ZONE = 'A' UNNUMBERED, AE, A01-A30, AH, AO, AHB, AOB, AR, AR Dual, 'V' UNNUMBERED, VE, V01-V30, OR D
4. ELEVATION DIFFERENCE IS NOT THE DEFAULT VALUE (+999)

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

1. ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013
2. POST FIRM CONSTRUCTION INDICATOR = 'N'

EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: SRL-PROP-IND  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL311010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: SRL PROPERTY INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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



EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

EDIT CRITERIA  
-----

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL311020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PROPERTY INDICATOR DOES NOT CORRESPOND WITH THE POLICY  
NUMBER.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF SRL PROPERTY INDICATOR IS 'Y',

THE POLICY NUMBER MUST START WITH 'RL' AND BE WITHIN THE SPECIAL DIRECT  
FACILITY OF THE NFIP DIRECT SERVICING AGENT.

EDIT DICTIONARY

DATA ELEMENT: TENANT BUILDING COVERAGE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: TENANT-BLDCOV  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL313010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: TENANT BUILDING COVERAGE INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' -OR-  
RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

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

EDIT DICTIONARY

DATA ELEMENT: TENANT INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: TENANT-IND  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL312010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: TENANT INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z' -OR-  
RISK RATING METHOD '9' (MPPP) OR 'G' (GFIP),  
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

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

EDIT DICTIONARY

DATA ELEMENT: WAITING PERIOD TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:  
FIELD NAME: WAIT-PERIOD  
UPDATE: REPLACEMENT  
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL314010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: WAITING PERIOD TYPE IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

POLICY RENEWALS (17A) ARE NOT REQUIRED TO REPORT THE WAITING PERIOD TYPE,  
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE -  
VALUE 'N' WILL BE REPORTED FOR RENEWALS.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'Z' (REGARDLESS OF THE ORIGINAL NEW  
BUSINESS DATE),  
WAITING PERIOD TYPE MUST BE 'N'.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N',  
WAITING PERIOD TYPE CANNOT BE 'N'.

OTHERWISE,  
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,  
WAITING PERIOD TYPE MUST BE 'S', 'M', 'C', OR 'N'.

**ATTACHMENT F**

**NON-PRINCIPAL/NON-PRIMARY PRE-FIRM RATE CHANGES  
EFFECTIVE JANUARY 1, 2014**

ARCHIVED APRIL 2018

**TABLE 2B. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup> (EFFECTIVE JANUARY 1, 2014)**NON-PRINCIPAL/NON-PRIMARY RESIDENCE<sup>2</sup> • ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)On or after October 1, 2013, this table may **not** be used to rate the following:

1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012; or 3) 1-4 Family Severe Repetitive Loss properties

**FIRM ZONES A, AE, A1-A30, AO, AH, D<sup>3</sup>**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.14 / .99	1.44 /1.77	1.14 / .99		1.14 / .99	
	With Basement	1.22 /1.45	1.44 /1.48	1.22 /1.45		1.22 /1.45	
	With Enclosure <sup>5</sup>	1.22 /1.75	1.44 /1.77	1.22 /1.75		1.22 /1.75	
	Elevated on Crawlspac	1.14 / .99	1.44 /1.77	1.14 / .99		1.14 / .99	
	Non-Elevated with Subgrade Crawlspac	1.14 / .99	1.44 /1.48	1.14 / .99		1.14 / .99	
	Manufactured (Mobile) Home <sup>6</sup>	1.14 / .99	1.44 /1.77				
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.44 /1.48		1.44 /1.48
	Enclosure & Above <sup>8</sup>				1.44 /1.77		1.44 /1.77
	Lowest Floor Only – Above Ground Level				1.44 /1.77		1.44 /1.77
	Lowest Floor Above Ground Level and Higher Floors				1.44 /1.23		1.44 /1.23
	Above Ground Level – More Than 1 Full Floor				.53 / .24		.53 / .24
	Manufactured (Mobile) Home <sup>6</sup>						

**FIRM ZONES V, VE, V1-V30**

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY (CONDO UNIT) <sup>4</sup>		OTHER RESIDENTIAL (CONDO UNIT) <sup>4</sup>	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.48 /2.54	1.84 /4.34	1.48 /2.54		1.48 /2.54	
	With Basement	1.58 /3.77	1.84 /3.67	1.58 /3.77		1.58 /3.77	
	With Enclosure <sup>5</sup>	1.58 /4.45	1.84 /4.32	1.58 /4.45		1.58 /4.45	
	Elevated on Crawlspac	1.48 /2.54	1.84 /4.34	1.48 /2.54		1.48 /2.54	
	Non-Elevated with Subgrade Crawlspac	1.48 /2.54	1.84 /3.67	1.48 /2.54		1.48 /2.54	
	Manufactured (Mobile) Home <sup>6</sup>	1.48 /9.10	1.84 /4.32				
CONTENTS LOCATION	Basement & Above <sup>7</sup>				1.84 /3.67		1.84 /3.67
	Enclosure & Above <sup>8</sup>				1.84 /4.32		1.84 /4.32
	Lowest Floor Only – Above Ground Level				1.84 /4.32		1.84 /4.32
	Lowest Floor Above Ground Level and Higher Floors				1.84 /3.80		1.84 /3.80
	Above Ground Level – More Than 1 Full Floor				.70 / .57		.70 / .57
	Manufactured (Mobile) Home <sup>6</sup>						

- 1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later.
- 2 For rating purposes only, FEMA defines a non-principal/non-primary residence as a building that will not be lived in by the insured or the insured's spouse for at least 80% of the 365 days following the policy effective date.
- 3 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.
- 4 Individually owned unit in the condominium form of ownership located within a multi-unit building.
- 5 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 7 Includes subgrade crawlspace.
- 8 Includes crawlspace.