U.S. Department of Homeland Security
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Washington, D.C. 20472

FEMA

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October 1, 2014

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

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

SUBJECT: April 1, 2015, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective April 1, 2015. Many of these changes result from implementation of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) and continued implementation of the Biggert-Waters Flood Insurance Reform Act of 2012. The changes will require modifications to the NFIP *Flood Insurance Manual*, Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the Program Changes effective April 1, 2015, include the following:

- Updated premium rates conforming to HFIAA premium rate caps;
- Premium increases for non-primary residences and Severe Repetitive Loss properties;
- New rate tables for substantially damaged/substantially improved structures;
- Increased Reserve Fund Assessments;
- New procedures for properties newly mapped into a Special Flood Hazard Area (replacing the Preferred Risk Policy (PRP) Eligibility Extension procedure);
- New HFIAA-mandated premium surcharge of $25 for policies covering primary residences and $250 for all other policies;
- Revised deductible amounts and new $10,000 deductible option for residential properties;
- New minimum deductibles for PRPs and Mortgage Portfolio Protection Program policies; and
- Requirement to identify legal address descriptions in the TRRP Plan.

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

- Attachment A – Summary of the NFIP April 2015 Program Changes

- Attachment B – Updated Rates, Deductible Factors, and Premium Tables Effective April 1, 2015
- Attachment C – HFIAA Surcharge – Letter to Verify Primary Residence Status and Updated Application Form
- Attachment D – TRRP Plan and Edit Specifications Changes Effective April 1, 2015

The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2015, as planned. The NFIP will provide the revised list under separate cover by February 1, 2015.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ATTACHMENT A

SUMMARY OF THE NFIP APRIL 2015 PROGRAM CHANGES

National Flood Insurance Program

April 1, 2015, Program Changes: A Summary

This bulletin implements more of the required changes to the rate structure and some of the business practices with the NFIP as a result of the Homeowner Flood Insurance Affordability Act (HFIAA) and Biggert-Waters 12 (Biggert-Waters). Key changes in the bulletin include:

- Implementation of the first annual rate change that sets rates using rate increase limitations set by HFIAA, for individual premiums and rate classes:
  - Limiting premium increases for individual premiums to 18 percent premium;
  - Limiting increases for average rate classes to 15 percent; and
  - Mandatory increases for certain subsidized policyholders under Biggert-Waters and HFIAA.
- Increasing the Reserve Fund assessments required by Biggert-Waters.
- Implementation of the annual surcharges required by HFIAA.
- Guidance on substantially damaged and substantially improved structures and additional rating guidance on Pre-Flood Insurance Rate Map (FIRM) structures.
- Implementation of a new procedure for Properties Newly Mapped into the Special Flood Hazard Area and existing Preferred Risk Policy Eligibility Extension (PRP EE) policies. The premiums will be the same as the Preferred Risk Policy for the first year (calculated before fees and assessments) to comply with provisions of HFIAA.
- Reformulation of expense loading on premiums, reducing the expense load on the highest risk policies as an interim step while investigating expenses on policies as required by Biggert-Waters.

The changes outlined in this bulletin will take effect on April 1, 2015, for new business and renewals beginning April 1, 2015.

1. Premium Increases and Surcharges (Biggert-Waters Section 100205 and HFIAA Section 5)

Premium increases effective April 1, 2015 will comply with HFIAA, which limits average annual increases in flood insurance premiums to 15 percent for each risk class, while also requiring the average increase for all Pre-FIRM subsidized policies be at least 5 percent. In addition, 18 percent is the most any individual premium may increase, with some limited exceptions that include, but are not limited to, misratings and increases in the amount of insurance coverage. When premium increases are evaluated for compliance with these caps, the Reserve Fund Assessment is included.

Another important exception to the 18 percent limitation on premium increases is those groups of subsidized policies for which Biggert-Waters mandates annual premium increases of 25 percent. Premiums on subsidized policies are being increased 25 percent for policies covering non-primary residences, Severe Repetitive Loss properties, and substantially-damaged / substantially-improved properties. The 25 percent premium increase on business properties will be implemented next year.

HFIAA also introduces a new mandatory surcharge on all new and renewed policies of either $25 for policies on primary residences or $250 for all other policies. The Congressionally-mandated surcharge, the probation surcharge, and the Federal Policy Fee (FPF) are not considered premiums and, therefore, are not subject to the limitations described in the previous paragraph. As a result, the increase in the total amount charged a policyholder may exceed 18 percent in some cases.

Premiums, including the Reserve Fund Assessment but excluding the FPF and the new HFIAA-mandated surcharge, will increase an average of 9.9 percent for policies written or renewed on or after April 1, 2015 (see Attachment B for rate and premium tables). When the FPF and the new HFIAA-mandated surcharge are included, the total amount charged to the policyholder will increase an average of 19.8 percent. The average premium change by zone varies as described below, showing both the average premium increase—including the Reserve Fund Assessment—and the total increase—including the FPF, the HFIAA surcharge, and any applicable probation surcharge—charged to the policyholder.

- **Pre-FIRM Subsidized Policies** (AE Zones and VE Zones)
    - Primary Residences: The combined premium increase for all primary residence policies in these zones is 14 percent, with a total increase of 15 percent.
    - Non-Primary Residences: The combined premium increase for non-primary residence policies in these zones is 24 percent, with a total increase of 37 percent.

- **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 9 percent, with a total increase of 13 percent.

- **A Zones** (non-velocity zones, which are primarily riverine zones)
    - Post-FIRM A1-A30 and AE Zones: Premiums will increase 9 percent, with a total increase of 23 percent.
    - AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 10 percent, with a total increase of 23 percent.
    - Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 12 percent, with a total increase of 21 percent.
    - A99 Zones (i.e., flood protection systems still in the process of being constructed) and AR Zones: Premiums will increase 12 percent, with a total increase of 19 percent.

- **X Zones** (zones outside the Special Flood Hazard Area)
    - Standard-Rated Policies: Premiums will increase 11 percent, with a total increase of 20 percent.
    - Preferred Risk Policies (PRPs) (policies on buildings that are currently mapped outside the SFHA): Premiums will decrease an average of 2 percent, but overall the average amount charged these policyholders will increase 14 percent.
    - Policies for Properties Newly Mapped into the SFHA (includes the former PRP Eligibility Extension (PRP EE) policies): Premiums will decrease an average of 13

percent, but overall the average amount charged these policyholders will increase 7 percent.

- **Non-Primary and Severe Repetitive Loss Properties (Biggert-Waters Section 100205)**: These properties will continue to receive annual 25 percent premium increases on a rate class basis, not an individual basis, until full-risk rates are achieved. A renewal of a policy on a Pre-FIRM, primary residence that is not an SRL property that changes to an SRL or a non-primary residence status would see an increase greater than 25 percent. (Note that this would be characterized as a misrating if the classification were not changed.)

- **Substantial Damage/Substantial Improvement (Biggert-Waters Section 100205)**: New rate tables are provided in the Rating and Condominium sections for Pre-FIRM structures that have been declared substantially damaged/substantially improved. Policies for these structures will receive a 25 percent annual premium rate increase until they reach full-risk rating.

- **Reserve Fund (Biggert-Waters Section 100212)**: The Reserve Fund Assessment will increase to 15 percent for all policies except PRPs. The Reserve Fund Assessment for PRPs will be 10 percent. In order to comply with the 15 percent limitation on average annual increases, increases to the Reserve Fund Assessment must be phased in over time.

- **Properties Newly Mapped into the SFHA (HFIAA Section 6)**: This category includes properties that were previously rated under the PRP EE. New premium tables for Properties Newly Mapped into the SFHA include a 15 percent Reserve Fund Assessment. The appropriate HFIAA Surcharge must be added for each policy.

- **HFIAA Surcharges (HFIAA Section 8)**: Beginning April 1, 2015, a new annual premium surcharge must be collected for each policy as shown below:
    - $25 for Dwelling Form policies covering single-family primary residences or individual condominium units or apartments in non-condominium buildings used as a primary residence by the named insured.
    - $250 for policies covering non-residential properties or non-primary residences.
    - $250 for policies covering entire condominium buildings or non-condominium multi-family buildings.

The insurer must validate primary residence eligibility before applying the $25 HFIAA surcharge (see Attachment C). Below are some specific guidelines for application of the surcharge:

- 2-4 Family and Multi-Family Buildings: A 2-4-family building or a multi-family (other-residential) building classified as residential should be treated as the business of the owner, and policies covering the entire building should receive the $250 annual surcharge.
- Residential Condominium Building Association Policies (RCBAPs): The surcharge amount for RCBAPs will be $250.
- Contents-only and Condominium Unit Policies: The surcharge amount will be $25 for contents-only policies for primary residences and for policies covering primary residence residential condominium units or primary residence apartments in non-

condominium buildings under the Dwelling Form. The surcharge amount will be $250 for non-residential condominium units.

- PRP: The insurer should add the appropriate surcharge to the PRP premium.
- Properties Newly Mapped into the SFHA: The insurer should add the appropriate surcharge to the premium.
- Other SFIP Products: The Group Flood Insurance Policy (GFIP) is the only SFIP product excluded from the surcharge, as the GFIP premium is a flat fee regulated by Title 44 of the CFR Part 61.17(b). The surcharge does apply to all other SFIPs, including those for buildings rated under the Emergency Program, Mortgage Portfolio Protection Program (MPPP), Provisional Rating, and Tentative Rating.
- Premium Caps: The surcharge is not included in the premium when determining compliance with the premium increase caps of HFIAA Section 5 or Biggert-Waters Section 100205.
- Refund Procedures: The HFIAA surcharge will not be eligible for refunds due to cancellation or reduction of coverage.

The Application Form has been revised to add the HFIAA surcharge into the calculation for the Total Amount Due (see Attachment C).

- **Increased Optional Deductible (HFIAA Section 12)**: A new Congressionally created $10,000 deductible is available for residential properties. When selecting this new option, the same deductible option must apply to both building and contents coverage.

- **Deductible Factors:** Existing tables were modified to include the new $10,000 deductible for residential properties mandated by HFIAA to help make some policies more affordable.

- **Federal Policy Fee**: The FPF will remain $22 for PRPs and will increase to $45 for all other policies except RCBAPs. This $45 FPF also applies to those policies previously rated under the PRP EE (now rated under Properties Newly Mapped into the SFHA), as well as policies effective on or after April 1, 2015, covering properties that were newly mapped into the SFHA by a map revision that became effective on or after March 21, 2014.

  The FPFs for the RCBAP are provided below.

  - 1 unit $45 per policy
  - 2-4 units $135 per policy
  - 5-10 units $360 per policy
  - 11-20 units $720 per policy
  - 21or more units $1,800 per policy

2. <u>Minimum Deductibles (Biggert-Waters Section 100210)</u>

Effective April 1, 2015, as required by Biggert-Waters, new minimum deductibles for PRP and MPPP policies will be $1,000 for both building and contents if the building coverage is less than or equal to $100,000 and $1,250 if building coverage is over $100,000, regardless of the insured building's construction date compared to the initial FIRM date. PRP and MPPP contents-only policies will have a $1,000 minimum deductible.

3. Property Newly Mapped into the SFHA (HFIAA Sections 4 and 6)

Section 4 of HFIAA repeals Section 207 of Biggert-Waters and restores grandfathering. Section 6 of HFIAA mandates that following a map revision, a property newly mapped into the SFHA will receive a "preferred risk premium" the year following the map revision, after which the policy will transition to a full-risk rate in accordance with annual premium caps discussed above (assuming no change in coverage or Community Rating System status).

For new policies effective on or after April 1, 2015, properties newly mapped into an SFHA by a revision to the FIRM that became effective on or after March 21, 2014, will be eligible for a preferred risk premium for the first year, after which they will transition to full-risk rates through average premium increases of 15 percent but not exceeding 18 percent per policy (excluding the HFIAA surcharge). The full-risk rates may be based on the grandfathered zone or BFE. Beginning at the first renewal, the policies must be rated using the tables established for Property Newly Mapped into the SFHA.

FEMA will introduce a new Risk Rating Method of 'R' in the Transaction Record Reporting and Processing (TRRP) Plan (see Attachment D) to identify these policies.

4. Increased Optional Deductibles (HFIAA Section 12)

In accordance with HFIAA, FEMA is introducing a $10,000 deductible option for all residential property owners. If the property owner selects this option, the $10,000 deductible will apply to both building and contents coverage. Revised deductible factors tables (Table 8B in the Rating section and Table 7 in the Condominiums section) are provided in Attachment B. Insurers are required to inform applicants of the availability of this coverage option either on the Application Form or on a separate form, segregated from all unrelated information and other required disclosures. A statement must be included to explain the effect of a loss-deductible and that, in the event of an insured loss, the insured is responsible out-of-pocket for losses to the extent of the deductible selected.

5. Substantially Damaged/Substantially Improved Structures (HFIAA Section 15)

Beginning April 1, 2015, policies for Pre-FIRM properties with substantially damaged/ substantially improved structures will be subject to annual 25-percent premium rate increases until they reach full-risk premiums. This represents a change from the previous policy of reclassifying a substantially damaged/substantially improved building as Post-FIRM and immediately requiring full-risk rates. If the full-risk premium is lower than the subsidized premium, the full-risk rating should be used. New rate tables (Table 2D in the Rating section and Tables 3B and 4C in the Condominiums section) are provided for Substantially Damaged/Substantially Improved buildings.

The "Construction Date" field in the TRRP Plan will be changed to "Original Construction Date." For rating purposes, if the building is Pre-FIRM, the Original Construction Date will always be used even if the building has been substantially improved. However, Post-FIRM buildings that have been substantially improved must use the substantial improvement date as the Original Construction Date.

6. Additional Rating Guidance for Pre-FIRM Buildings

Full-risk rates should always be used for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Pre-FIRM subsidized rates should be utilized for Pre-FIRM buildings when more favorable than a full-risk rate or when insufficient information is submitted to determine a full-risk rate.

The guidance below can be used to determine which Pre-FIRM subsidized rate table to use when rating a building using Pre-FIRM subsidized rates.

- Table 2A – Pre-FIRM Primary Residence: Use for primary residences, non-SRL properties, and buildings that have not been substantially damaged or improved. (For RCBAPs, Table 3A or 4A in the Condominiums section should be used.)
- Table 2B – Pre-FIRM Non-Primary Residence: Use for all non-primary residences unless they are SRL properties. If SRL, Table 2C should be used.
- Table 2C – Pre-FIRM SRL: Table 2C should be used for all Pre-FIRM SRL properties. (For RCBAPs, Table 4B in the Condominiums section should be used.)
- Table 2D – Pre-FIRM Substantially Damaged/Improved Buildings: Use for substantially damaged/improved buildings and primary residences. (For RCBAPs, use Table 3B or 4C in the Condominiums section.) If a non-primary residence has a substantially damaged/improved building and it is not an SRL property, Table 2B should be used. If a non-primary residence has a substantially damaged/improved building and it is an SRL property, Table 2C should be used.

7. Clarifications Regarding Property Addresses

FEMA is adding a field in the TRRP Plan to identify legal addresses for a property location (e.g., lot, block, plat), as mapping information is difficult to validate for legal addresses. The value of "L" should be used to capture an address using this format for the "Name or Descriptive Information Indicator." Insurers must identify such addresses and restrict their use to buildings under construction or rural buildings where a standard street address is unavailable.

ATTACHMENT B

UPDATED RATES, DEDUCTIBLE FACTORS, AND PREMIUM TABLES EFFECTIVE APRIL 1, 2015

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[1]

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	$ 35,000[2]	$ 60,000	$190,000	$250,000
2–4 Family Dwelling	$ 35,000[2]	$ 60,000	$190,000	$250,000
Other Residential	$100,000[3]	$175,000	$325,000	$500,000
Non-Residential	$100,000[3]	$175,000	$325,000	$500,000
CONTENTS COVERAGE				
Residential	$ 10,000	$ 25,000	$ 75,000	$100,000
Non-Residential	$100,000	$150,000	$350,000	$500,000

1 These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.

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

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

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. 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	.89	1.12
Non-Residential	.97	1.91

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES [1]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[2]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.89 / .81	1.12 / 1.47	.89 / .81		.89 / 1.72		.97 / 1.81	
	With Basement	.95 / 1.20	1.12 / 1.23	.95 / 1.20		.89 / 1.43		1.02 / 1.77	
	With Enclosure[3]	.95 / 1.44	1.12 / 1.47	.95 / 1.44		.95 / 1.79		1.02 / 2.23	
	Elevated on Crawlspace	.89 / .81	1.12 / 1.47	.89 / .81		.89 / 1.72		.97 / 1.81	
	Non-Elevated with Subgrade Crawlspace	.89 / .81	1.12 / 1.23	.89 / .81		.89 / 1.72		.97 / 1.81	
	Manufactured (Mobile) Home[4]	.89 / .81	1.12 / 1.47					.97 / 1.81	
CONTENTS LOCATION	Basement & Above[5]				1.12 / 1.23		1.12 / 1.23		1.91 / 3.03
	Enclosure & Above[6]				1.12 / 1.47		1.12 / 1.47		1.91 / 3.63
	Lowest Floor Only — Above Ground Level				1.12 / 1.47		1.12 / 1.47		1.91 / 1.59
	Lowest Floor Above Ground Level and Higher Floors				1.12 / 1.02		1.12 / 1.02		1.91 / 1.36
	Above Ground Level — More Than 1 Full Floor				.40 / .21		.40 / .21		.27 / .22
	Manufactured (Mobile) Home[4]								1.91 / 1.59

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	1.16 / 2.05	1.44 / 3.51	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38	
	With Basement	1.24 / 3.05	1.44 / 2.98	1.24 / 3.05		1.24 / 5.64		1.36 / 6.51	
	With Enclosure[3]	1.24 / 3.60	1.44 / 3.50	1.24 / 3.60		1.24 / 6.31		1.36 / 7.26	
	Elevated on Crawlspace	1.16 / 2.05	1.44 / 3.51	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38	
	Non-Elevated with Subgrade Crawlspace	1.16 / 2.05	1.44 / 2.98	1.16 / 2.05		1.16 / 3.79		1.29 / 4.38	
	Manufactured (Mobile) Home[4]	1.16 / 6.43	1.44 / 3.50					1.29 / 12.36	
CONTENTS LOCATION	Basement & Above[5]				1.44 / 2.98		1.44 / 2.98		2.52 / 7.68
	Enclosure & Above[6]				1.44 / 3.50		1.44 / 3.50		2.52 / 8.30
	Lowest Floor Only — Above Ground Level				1.44 / 3.50		1.44 / 3.50		2.52 / 6.96
	Lowest Floor Above Ground Level and Higher Floors				1.44 / 3.08		1.44 / 3.08		2.52 / 6.01
	Above Ground Level — More Than 1 Full Floor				.54 / .47		.54 / .47		.52 / .67
	Manufactured (Mobile) Home[4]								2.52 / 11.56

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	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure[3]	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home[4]	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above[5]				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above[6]				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only — Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level — More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home[4]								1.07 / .67

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-primary residence located in an SFHA or Zone D, use Table 2B.

2 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

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[1]
NON-PRIMARY RESIDENCE[2]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[4]		OTHER RESIDENTIAL (CONDO UNIT)[4]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.30 / 1.12	1.64 / 2.02	1.30 / 1.12		1.30 / 1.12	
	With Basement	1.39 / 1.65	1.64 / 1.68	1.39 / 1.65		1.39 / 1.65	
	With Enclosure[5]	1.39 / 1.99	1.64 / 2.02	1.39 / 1.99		1.39 / 1.99	
	Elevated on Crawlspace	1.30 / 1.12	1.64 / 2.02	1.30 / 1.12		1.30 / 1.12	
	Non-Elevated with Subgrade Crawlspace	1.30 / 1.12	1.64 / 1.68	1.30 / 1.12		1.30 / 1.12	
	Manufactured (Mobile) Home[6]	.90 / .78	1.14 / 1.40				
CONTENTS LOCATION	Basement & Above[7]				1.64 / 1.68		1.64 / 1.68
	Enclosure & Above[8]				1.64 / 2.02		1.64 / 2.02
	Lowest Floor Only – Above Ground Level				1.64 / 2.02		1.64 / 2.02
	Lowest Floor Above Ground Level and Higher Floors				1.64 / 1.40		1.64 / 1.40
	Above Ground Level – More Than 1 Full Floor				.60 / .27		.60 / .27
	Manufactured (Mobile) Home[6]						

FIRM ZONES V, VE, V1–V30

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (CONDO UNIT)[4]		OTHER RESIDENTIAL (CONDO UNIT)[4]	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.68 / 2.89	2.10 / 4.95	1.68 / 2.89		1.68 / 2.89	
	With Basement	1.80 / 4.30	2.10 / 4.18	1.80 / 4.30		1.80 / 4.30	
	With Enclosure[5]	1.80 / 5.07	2.10 / 4.93	1.80 / 5.07		1.80 / 5.07	
	Elevated on Crawlspace	1.68 / 2.89	2.10 / 4.95	1.68 / 2.89		1.68 / 2.89	
	Non-Elevated with Subgrade Crawlspace	1.68 / 2.89	2.10 / 4.18	1.68 / 2.89		1.68 / 2.89	
	Manufactured (Mobile) Home[6]	1.68 / 10.38	2.10 / 4.93				
CONTENTS LOCATION	Basement & Above[7]				2.10 / 4.18		2.10 / 4.18
	Enclosure & Above[8]				2.10 / 4.93		2.10 / 4.93
	Lowest Floor Only – Above Ground Level				2.10 / 4.93		2.10 / 4.93
	Lowest Floor Above Ground Level and Higher Floors				2.10 / 4.33		2.10 / 4.33
	Above Ground Level – More Than 1 Full Floor				.79 / .65		.79 / .65
	Manufactured (Mobile) Home[6]						

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY (UNIT ONLY)		OTHER RESIDENTIAL (UNIT ONLY)	
		Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39	
	With Enclosure[5]	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27	
	Manufactured (Mobile) Home[6]	1.00 / .49	1.53 / .48				
CONTENTS LOCATION	Basement & Above[7]				1.94 / .72		1.94 / .72
	Enclosure & Above[8]				1.94 / .83		1.94 / .83
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16
	Manufactured (Mobile) Home[6]						

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 For rating purposes only, FEMA defines a non-primary residence as a building that will not be lived in by an insured or an insured's spouse for more than 50% of the 365 days following the policy effective date.

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, 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[1]
SEVERE REPETITIVE LOSS PROPERTIES[2]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[3]

		SINGLE FAMILY		2–4 FAMILY	
	OCCUPANCY	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.03 / 1.05	1.31 / 1.88	1.03 / 1.05	
	With Basement	1.10 / 1.55	1.31 / 1.57	1.10 / 1.55	
	With Enclosure[4]	1.10 / 1.86	1.31 / 1.88	1.10 / 1.86	
	Elevated on Crawlspace	1.03 / 1.05	1.31 / 1.88	1.03 / 1.05	
	Non-Elevated with Subgrade Crawlspace	1.03 / 1.05	1.31 / 1.57	1.03 / 1.05	
	Manufactured (Mobile) Home[5]	1.03 / 1.05	1.31 / 1.88		
CONTENTS LOCATION	Basement & Above[6]				1.31 / 1.57
	Enclosure & Above[7]				1.31 / 1.88
	Lowest Floor Only – Above Ground Level				1.31 / 1.88
	Lowest Floor Above Ground Level and Higher Floors				1.31 / 1.31
	Above Ground Level – More Than 1 Full Floor				.47 / .26
	Manufactured (Mobile) Home[5]				

FIRM ZONES V, VE, V1–V30

		SINGLE FAMILY		2–4 FAMILY	
	OCCUPANCY	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.34 / 2.63	1.67 / 4.50	1.34 / 2.63	
	With Basement	1.43 / 3.92	1.67 / 3.82	1.43 / 3.92	
	With Enclosure[4]	1.43 / 4.63	1.67 / 4.49	1.43 / 4.63	
	Elevated on Crawlspace	1.34 / 2.63	1.67 / 4.50	1.34 / 2.63	
	Non-Elevated with Subgrade Crawlspace	1.34 / 2.63	1.67 / 3.82	1.34 / 2.63	
	Manufactured (Mobile) Home[5]	1.34 / 8.30	1.67 / 4.49		
CONTENTS LOCATION	Basement & Above[6]				1.67 / 3.82
	Enclosure & Above[7]				1.67 / 4.49
	Lowest Floor Only – Above Ground Level				1.67 / 4.49
	Lowest Floor Above Ground Level and Higher Floors				1.67 / 3.96
	Above Ground Level – More Than 1 Full Floor				.63 / .60
	Manufactured (Mobile) Home[5]				

FIRM ZONES A99, B, C, X

		SINGLE FAMILY		2–4 FAMILY	
	OCCUPANCY	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39	
	With Enclosure[4]	1.12 / .43	1.72 / .63	1.12 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27	
	Manufactured (Mobile) Home[5]	1.00 / .49	1.53 / .48		
CONTENTS LOCATION	Basement & Above[6]				1.94 / .72
	Enclosure & Above[7]				1.94 / .83
	Lowest Floor Only – Above Ground Level				1.53 / .76
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48
	Above Ground Level – More Than 1 Full Floor				.46 / .16
	Manufactured (Mobile) Home[5]				

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

3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, 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 2D. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]
SUBSTANTIAL DAMAGE/SUBSTANTIAL IMPROVEMENT[2]

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

FIRM ZONES A, AE, A1–A30, AO, AH, D[3]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.97 / .89	1.22 / 1.59	.97 / .89		.97 / 1.87		1.06 / 1.97	
	With Basement	1.03 / 1.31	1.22 / 1.34	1.03 / 1.31		.97 / 1.56		1.11 / 1.92	
	With Enclosure[4]	1.03 / 1.57	1.22 / 1.59	1.03 / 1.57		1.03 / 1.95		1.11 / 2.43	
	Elevated on Crawlspace	.97 / .89	1.22 / 1.59	.97 / .89		.97 / 1.87		1.06 / 1.97	
	Non-Elevated with Subgrade Crawlspace	.97 / .89	1.22 / 1.34	.97 / .89		.97 / 1.87		1.06 / 1.97	
	Manufactured (Mobile) Home[5]	.97 / .89	1.22 / 1.59					1.06 / 1.97	
CONTENTS LOCATION	Basement & Above[6]				1.22 / 1.34		1.22 / 1.34		2.07 / 3.29
	Enclosure & Above[7]				1.22 / 1.59		1.22 / 1.59		2.07 / 3.94
	Lowest Floor Only – Above Ground Level				1.22 / 1.59		1.22 / 1.59		2.07 / 1.73
	Lowest Floor Above Ground Level and Higher Floors				1.22 / 1.11		1.22 / 1.11		2.07 / 1.48
	Above Ground Level – More Than 1 Full Floor				.44 / .22		.44 / .22		.29 / .23
	Manufactured (Mobile) Home[5]								2.07 / 1.73

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	1.26 / 2.23	1.57 / 3.82	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77	
	With Basement	1.35 / 3.32	1.57 / 3.24	1.35 / 3.32		1.35 / 6.14		1.48 / 7.07	
	With Enclosure[4]	1.35 / 3.91	1.57 / 3.81	1.35 / 3.91		1.35 / 6.85		1.48 / 7.89	
	Elevated on Crawlspace	1.26 / 2.23	1.57 / 3.82	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77	
	Non-Elevated with Subgrade Crawlspace	1.26 / 2.23	1.57 / 3.24	1.26 / 2.23		1.26 / 4.12		1.40 / 4.77	
	Manufactured (Mobile) Home[5]	1.26 / 6.99	1.57 / 3.81					1.40 / 13.44	
CONTENTS LOCATION	Basement & Above[6]				1.57 / 3.24		1.57 / 3.24		2.73 / 8.35
	Enclosure & Above[7]				1.57 / 3.81		1.57 / 3.81		2.73 / 9.02
	Lowest Floor Only – Above Ground Level				1.57 / 3.81		1.57 / 3.81		2.73 / 7.56
	Lowest Floor Above Ground Level and Higher Floors				1.57 / 3.35		1.57 / 3.35		2.73 / 6.53
	Above Ground Level – More Than 1 Full Floor				.59 / .51		.59 / .51		.57 / .73
	Manufactured (Mobile) Home[5]								2.73 / 12.56

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	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure[4]	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home[5]	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above[6]				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above[7]				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home[5]								1.07 / .67

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 For rating purposes only, FEMA defines a substantially damaged/substantially improved building as a building that has had any reconstruction, rehabilitation, addition, or other improvement, the cost of which equals or exceeds 50% of the market value of the building before the improvement.
3 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the BFE, 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)

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	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure[1]	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home[2]	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above[3]				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above[4]				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home[2]								1.07 / .67

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	Non-Elevated with Subgrade Crawlspace	1.78 / .28	.92 / .43	1.78 / .28		1.63 / .45		1.63 / .45	
	Manufactured (Mobile) Home[2]	2.31 / .73	1.35 / .58					2.38 / .92	
CONTENTS LOCATION	Basement & Above[3]				***		***		***
	Enclosure & Above[4]				***		***		***
	Lowest Floor Only – Above Ground Level				1.04 / .43		1.04 / .43		1.10 / .34
	Lowest Floor Above Ground Level and Higher Floors				.85 / .27		.85 / .27		1.10 / .33
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home[2]								1.37 / .43

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)[5]

OCCUPANCY	BUILDING		CONTENTS	
	1–4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate[6]	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate[7, 8]	1.45 / .17	1.33 / .26	.84 / .13	1.20 / .16

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 on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.

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 [1]

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

FIRM ZONES AE, A1–A30 — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[4, 5]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4, 5]		MANUFACTURED (MOBILE) HOME[6]	
	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	.25 / .08	.20 / .09	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.29 / .14	.29 / .14
+3	.30 / .08	.28 / .11	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .15	.33 / .15
+2	.43 / .08	.38 / .12	.35 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .16	.47 / .19
+1	.76 / .10	.66 / .17	.61 / .09	.47 / .10	.46 / .09	.36 / .12	.89 / .23	.88 / .28
0	1.85 / .16	1.67 / .29	1.40 / .12	1.15 / .13	.68 / .10	.58 / .14	2.06 / .44	1.96 / .71
-1	4.74 / .33	4.24 / .46	2.80 / .32	2.99 / .15	.89 / .12	.79 / .17	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2, 3]	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace[4]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[4]		MANUFACTURED (MOBILE) HOME[6]	
	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 / .11
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.35 / .16
+1	.44 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.60 / .25
0	.87 / .12	.49 / .19	.69 / .12	.61 / .14	.38 / .12	.22 / .12	1.13 / .35	1.14 / .37
-1	1.18 / .43	1.08 / .47	.90 / .28	.71 / .35	.38 / .13	.22 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1–A30 — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	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 Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, 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 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

4 Includes subgrade crawlspace.

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

6 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

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

UNNUMBERED ZONE A — WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1, 2]

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1–4 Family	Other Residential & Non-Residential	Residential[3]	Non-Residential[3]	
+5 or more	.47 / .08	.42 / .12	.38 / .12	.38 / .12	No Base Flood Elevation[4]
+2 to +4	1.32 / .11	1.17 / .20	.63 / .12	.58 / .12	
+1	2.88 / .25	2.48 / .26	1.31 / .14	1.20 / .22	
0 or below	***	***	***	***	
+2 or more	.46 / .08	.41 / .10	.38 / .12	.34 / .13	With Base Flood Elevation[5]
0 to +1	1.76 / .14	1.50 / .20	1.00 / .13	.92 / .14	
-1	5.10 / .53	4.63 / .36	2.34 / .17	2.13 / .36	
-2 or below	***	***	***	***	
No Elevation Certificate[6]	5.85 /1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

1 Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit-for-Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Pre-FIRM buildings may use this table if the rates are more favorable to the insured.

3 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.

4 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

5 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.

6 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 [1]

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

FIRM ZONES '75–'81, V1–V30, VE — BUILDING RATES[2]

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace[3, 4]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[3, 4]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3, 4]		MANUFACTURED (MOBILE) HOME[5]	
	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[6]	3.82 / .68	4.61 / 1.76	3.10 / .68	3.36 / 1.65	2.68 / .68	3.00 / 1.33	5.69 / .57	8.11 / .50
-1[7]	7.51 / 3.82	11.15 / 6.13	6.86 / 3.82	9.62 / 4.67	5.27 / 3.73	5.51 / 5.09	***	***
-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[3]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[3]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[3]		MANUFACTURED (MOBILE) HOME[5]	
	Residential	Non-Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non-Residential
0[6]	4.47 / 1.31	3.95 / 4.26	2.90 / 1.22	2.76 / 2.68	1.76 / 1.08	1.76 / 1.13	4.63 / 1.48	4.82 / 5.77
-1[7]	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	2.07 / 1.12	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[6]		.56 / .25	.56 / .25	.42 / .25
-1[7]		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

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

3 Includes subgrade crawlspace.

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

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

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

7 Use Submit-for-Rate procedures if the enclosure below the lowest 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

1981 POST-FIRM V1–V30, VE ZONE RATES[1]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[2]	ELEVATED BUILDINGS FREE OF OBSTRUCTION[3]				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[4]	Replacement Cost Ratio .50 to .74[4]	Replacement Cost Ratio Under .50[4]
+4 or more	.58	.58	.96	1.28	1.83
+3	.61	.61	1.10	1.48	2.07
+2	.91	.98	1.49	1.88	2.71
+1	1.28	1.33	2.03	2.58	3.25
0	1.66	1.76	2.57	3.10	3.75
-1	2.25	2.31	3.23	3.69	4.47
-2	3.10	3.25	3.91	4.42	5.82
-3	3.96	4.18	4.78	5.36	6.40
-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

1981 POST-FIRM V1–V30, VE ZONE RATES[1,2]

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT[3]	ELEVATED BUILDINGS WITH OBSTRUCTION[4]				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More[5]	Replacement Cost Ratio .50 to .74[5]	Replacement Cost Ratio Under .50[5]
+4 or more	.75	.75	1.94	2.38	3.20
+3	.80	.80	2.05	2.61	3.65
+2	1.08	1.08	2.24	2.83	3.92
+1	1.36	1.41	2.55	3.22	4.46
0	1.77	1.84	3.05	3.87	5.31
-1[6]	2.31	2.43	3.80	4.75	5.94
-2[6]	3.17	3.38	4.68	5.43	6.65
-3[6]	4.06	4.29	5.50	6.30	7.52
-4 or below[6]	***	***	***	***	***

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[1]

	OCCUPANCY	SINGLE FAMILY		2–4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home[2]	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home[2]								1.07 / .67

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	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	With Basement	1.12 / .39	1.72 / .56	1.12 / .39		1.20 / .39		1.20 / .39	
	With Enclosure	1.12 / .43	1.72 / .63	1.12 / .43		1.20 / .43		1.20 / .43	
	Elevated on Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Non-Elevated with Subgrade Crawlspace	1.00 / .27	1.53 / .48	1.00 / .27		.94 / .27		.94 / .27	
	Manufactured (Mobile) Home[1]	1.00 / .49	1.53 / .48					1.20 / .51	
CONTENTS LOCATION	Basement & Above				1.94 / .72		1.94 / .72		1.99 / .79
	Enclosure & Above				1.94 / .83		1.94 / .83		1.99 / .92
	Lowest Floor Only – Above Ground Level				1.53 / .76		1.53 / .76		1.23 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.53 / .48		1.53 / .48		1.23 / .40
	Above Ground Level – More Than 1 Full Floor				.46 / .16		.46 / .16		.29 / .16
	Manufactured (Mobile) Home[1]								1.07 / .67

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[1]		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	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	.25 / .08	.20 / .09	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.29 / .14	.29 / .14
+3	.30 / .08	.28 / .11	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .15	.33 / .15
+2	.43 / .08	.38 / .12	.35 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .16	.47 / .19
+1	.76 / .10	.66 / .17	.61 / .09	.47 / .10	.46 / .09	.36 / .12	.89 / .23	.88 / .28
0	1.00 / .27	.94 / .27	1.00 / .27	.94 / .27	.68 / .10	.58 / .14	1.00 / .49	1.20 / .51
-1[3]	SEE FOOTNOTE[3]							

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[1]		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace[1]		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace[1]		MANUFACTURED (MOBILE) HOME[2]	
	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 / .11
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.26 / .12
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.35 / .16
+1	.44 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.60 / .25
0	.87 / .12	.49 / .19	.69 / .12	.61 / .14	.38 / .12	.22 / .12	1.13 / .35	1.14 / .37
-1[3]	SEE FOOTNOTE[3]							

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[4]		.35 / .12	.35 / .12	.22 / .12
-2[4]		.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 8B. DEDUCTIBLE FACTORS[1, 2, 3]

Single-Family and 2–4 Family Building and Contents Policies[4]

DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[5]	N/A	$3,000/$3,000	.850	.925
$1,250/$1,000	.995[5]	N/A	$4,000/$1,000	.925[5]	N/A
$1,250/$1,250	.980	N/A	$4,000/$1,250	.915	N/A
$1,500/$1,000	.990[5]	N/A	$4,000/$1,500	.900	.975[5]
$1,500/$1,250	.975	N/A	$4,000/$2,000	.875	.950
$1,500/$1,500	.965	1.050[5]	$4,000/$3,000	.825	.900
$2,000/$1,000	.975[5]	N/A	$4,000/$4,000	.775	.850
$2,000/$1,250	.965	N/A	$5,000/$1,000	.900[5]	N/A
$2,000/$1,500	.950	1.025[5]	$5,000/$1,250	.890	N/A
$2,000/$2,000	.925	1.000	$5,000/$1,500	.875	.955[5]
$3,000/$1,000	.950[5]	N/A	$5,000/$2,000	.850	.930
$3,000/$1,250	.940	N/A	$5,000/$3,000	.800	.880
$3,000/$1,500	.925	1.000[5]	$5,000/$4,000	.760	.830
$3,000/$2,000	.900	.975	$5,000/$5,000	.750	.810
			$10,000/$10,000	.600	.650

Single-Family and 2–4 Family Building-Only or Contents-Only Policies[4]

BUILDING	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000	1.000[5]	N/A
$1,250	.985	N/A
$1,500	.970	1.040[5]
$2,000	.935	1.000
$3,000	.885	.945
$4,000	.835	.890
$5,000	.785	.840
$10,000	.650	.700

CONTENTS[6]	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000	1.000	N/A
$1,250	.975	N/A
$1,500	.950	1.050
$2,000	.900	1.000
$3,000	.825	.915
$4,000	.750	.830
$5,000	.675	.750
$10,000	.475	.525

Other Residential and Non-Residential Policies[7]

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized		PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full-Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[5]	N/A	$1,000	1.000[5]	N/A	1.000	N/A
$1,250/$1,250	.990	N/A	$1,250	.990	N/A	.990	N/A
$1,500/$1,500	.980	1.025[5]	$1,500	.980	1.025[5]	.985	1.025
$2,000/$2,000	.960	1.000	$2,000	.960	1.000	.965	1.000
$3,000/$3,000	.930	.970	$3,000	.925	.965	.940	.975
$4,000/$4,000	.910	.950	$4,000	.900	.935	.915	.950
$5,000/$5,000	.890	.930	$5,000	.875	.910	.890	.925
$10,000/$10,000[7]	.815	.855	$10,000	.775	.800	.815	.850
$15,000/$15,000[7]	.765	.800	$15,000	.700	.725	.740	.775
$20,000/$20,000[7]	.715	.750	$20,000	.625	.650	.670	.700
$25,000/$25,000[7]	.665	.700	$25,000	.575	.600	.620	.650
$50,000/$50,000[7]	.565	.600	$50,000	.475	.500	.550	.575

1 Deductible factors for the RCBAP are located in the Condominiums section of this manual.
2 The ICC Premium is not eligible for the deductible discount.
3 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.
4 These deductible factors apply to condominium unit owners.
5 Only available if building coverage is $100,000 or less.
6 These deductible factors apply to residential unit contents in an Other Residential building or in a multi-unit condominium building.
7 Deductibles of $10,000 to $50,000 are available only for Non-Residential Policies.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM[1]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	.99 / .28	1.27 / .68	1.17 / .064	1.17 / .064	1.61 / .28
WITH BASEMENT	1.06 / .38	1.35 / 1.44	1.42 / .085	1.42 / .085	SUBMIT FOR RATE
WITH ENCLOSURE	1.06 / .28	1.35 / .70	1.23 / .064	1.23 / .064	
ELEVATED ON CRAWLSPACE	.99 / .28	1.27 / .68	1.17 / .064	1.17 / .064	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.99 / .28	1.27 / .68	1.17 / .064	1.17 / .064	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM[1]			REGULAR PROGRAM POST-FIRM	
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.12 / 1.21	1.44 / 2.95	1.94 / .72	1.94 / .72	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.12 / 1.44	1.44 / 3.47	1.94 / .83	1.94 / .83	
LOWEST FLOOR ONLY – ABOVE GROUND LEVEL	1.12 / 1.44	1.44 / 3.47	1.53 / .76	1.53 / .76	1.04 / .43
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.12 / 1.00	1.44 / 3.05	1.53 / .48	1.53 / .48	.85 / .27
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.40 / .20	.54 / .46	.46 / .16	.46 / .16	.35 / .12

BUILDING — A1–A30, AE · POST-FIRM[2]

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[3,4]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[3,4]
+4	.33 / .042	.33 / .042
+3	.35 / .042	.34 / .042
+2	.45 / .042	.40 / .042
+1	.81 / .053	.56 / .053
0	1.61 / .064	1.44 / .064
−1[4]	6.10 / .160	3.48 / .128
−2	SUBMIT FOR RATE	

CONTENTS — A1–A30, AE · POST-FIRM[2]

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3])	BASEMENT/ENCLOSURE/ CRAWLSPACE[3] 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[4]	2.76 /.51	1.70 /.33	.72 /.15	.35 /.12
−2	SUBMIT FOR RATE			.35 /.12

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

2 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

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 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES PRE-FIRM SUBSTANTIAL DAMAGE/IMPROVEMENT

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

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM[1]		
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X
NO BASEMENT/ENCLOSURE	1.08 / .30	1.38 / .74	1.17 / .064
WITH BASEMENT	1.15 / .42	1.47 / 1.57	1.42 / .085
WITH ENCLOSURE	1.15 / .30	1.47 / .76	1.23 / .064
ELEVATED ON CRAWLSPACE	1.08 / .30	1.38 / .74	1.17 / .064
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.08 / .30	1.38 / .74	1.17 / .064

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM[1]		
	A, A1–A30, AE, AO, AH, D	V, VE	A99, B, C, X
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.22 / 1.32	1.57 / 3.20	1.94 / .72
ENCLOSURE/CRAWLSPACE AND ABOVE	1.22 / 1.57	1.57 / 3.77	1.94 / .83
LOWEST FLOOR ONLY – ABOVE GROUND LEVEL	1.22 / 1.57	1.57 / 3.77	1.53 / .76
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.22 / 1.09	1.57 / 3.32	1.53 / .48
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.44 / .21	.59 / .50	.46 / .16

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.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE BUILDINGS[1]

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[2]	.48 /.053	.38 /.13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[3, 8]	1.56 /.085	.84 /.13

POST-FIRM UNNUMBERED A ZONE
WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE[1,4]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[5]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88 /.064	.38 /.12	NO BASE FLOOD ELEVATION[6]
+2 TO +4	1.69 /.075	.63 /.12	
+1	2.76 /.180	1.31 /.14	
0 OR BELOW	***	***	
+2 OR MORE	.75 /.053	.38 /.12	WITH BASE FLOOD ELEVATION[7]
0 TO +1	1.50 /.075	1.00 /.13	
−1	5.90 /.230	2.34 /.17	
−2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE[8]	7.90 /1.30	3.36 /.80	NO ELEVATION CERTIFICATE

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

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

3 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.

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

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

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

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

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

***SUBMIT FOR RATING

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES

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

AR AND AR DUAL ZONES

BUILDING – PRE-FIRM[1] AND POST-FIRM NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.17 /.064
With Basement	1.42 /.085
With Enclosure	1.23 /.064
Elevated on Crawlspace	1.17 /.064
Non-Elevated with Subgrade Crawlspace	1.17 /.064

CONTENTS – PRE-FIRM[1] AND POST-FIRM NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.94 /.72
Enclosure/Crawlspace and above	1.94 /.83
Lowest floor only – above ground level	1.53 /.76
Lowest floor above ground level and higher floors	1.53 /.48
Above ground level more than 1 full floor	.46 /.16

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

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE[2]	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE[2]
+4	.33 /.042	.33 /.042
+3	.35 /.042	.34 /.042
+2	.45 /.042	.40 /.042
+1	.81 /.053	.56 /.053
0	1.17 /.064	1.44 /.064
−1[3]	SEE FOOTNOTE	

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

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	BASEMENT/ENCLOSURE/ CRAWLSPACE[2] 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[3]	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 Includes subgrade crawlspace.

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

TABLE 3E. RCBAP HIGH-RISE CONDOMINIUM RATES [1]

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

REGULAR PROGRAM — 1975–1981[2] POST-FIRM CONSTRUCTION[3]
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[4, 5]	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE[4, 5]
0[6]	3.75 / .22	3.58 / .22
−1[7]	11.32 / .82	5.96 / .63
−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[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[6]	4.47 / 1.31	2.90 / 1.22	1.76 /1.08	.56 / .25
−1[7]	9.79 / 7.34	5.77 / 5.50	2.07 /1.12	.56 / .25
−2	***	***	***	***

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.

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

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

4 Includes subgrade crawlspace.

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

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

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

***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[1]

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

	FIRM ZONES:	A, A1–A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.81 / .80	1.12 /1.50	1.09 /2.02	1.44 /3.71	.74 / .21	1.20 / .37
	WITH BASEMENT	.88 / .98	1.12 /1.26	1.17 /3.49	1.44 /3.49	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.88 /1.17	1.12 /1.29	1.17 /3.81	1.44 /3.81	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.81 / .80	1.12 /1.50	1.09 /2.02	1.44 /3.71	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.81 / .80	1.12 /1.50	1.09 /2.02	1.44 /3.71	.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	1.45 / .31	1.04 / .43
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.45 / .31	1.04 / .43
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.45 / .31	1.04 / .43

FIRM ZONES:	AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY[2])	
	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[3]	.25 / .08	.38 / .13
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE[4, 5]	1.34 / .17	.84 / .13

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 on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement. These rates may be used for Pre-FIRM buildings when more favorable to the insured than Pre-FIRM subsidized rates.

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 [1]
(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[2]

	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	.95 / 1.03	1.31 / 1.91	1.26 / 2.60	1.67 / 4.77	.74 / .21	1.20 / .37
	WITH BASEMENT	1.02 / 1.26	1.31 / 1.60	1.35 / 4.49	1.67 / 4.48	.81 / .30	1.36 / .46
	WITH ENCLOSURE	1.02 / 1.50	1.31 / 1.64	1.35 / 4.90	1.67 / 4.89	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.95 / 1.03	1.31 / 1.91	1.26 / 2.60	1.67 / 4.77	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.95 / 1.03	1.31 / 1.91	1.26 / 2.60	1.67 / 4.77	.74 / .21	1.20 / .37

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.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
PRE-FIRM SUBSTANTIAL DAMAGE/IMPROVEMENT

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES[1]

	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	.89 / .87	1.22 /1.63	1.18 /2.20	1.57 /4.04	.74 / .21	1.20 / .37
	WITH BASEMENT	.95 /1.07	1.22 /1.36	1.27 /3.80	1.57 /3.80	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.95 /1.27	1.22 /1.40	1.27 /4.14	1.57 /4.14	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.89 / .87	1.22 /1.63	1.18 /2.20	1.57 /4.04	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.89 / .87	1.22 /1.63	1.18 /2.20	1.57 /4.04	.74 / .21	1.20 / .37

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.

TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES [1]

(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[2]	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[3]
+4	.22 / .07	.21 / .07	.21 / .07
+3	.27 / .07	.22 / .07	.24 / .07
+2	.38 / .07	.27 / .07	.27 / .07
+1	.68 / .09	.40 / .08	.34 / .08
0	1.66 / .14	1.13 / .10	.61 / .09
−1[4]	4.25 / .29	2.52 / .28	.80 / .10
−2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE[2]	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[3])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[3])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[3] 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[4]	2.76 /.51	1.70 /.33	.72 /.15	.35 /.12
−2	***	***	***	.35 /.12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is –1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, 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 Includes subgrade crawlspace.

4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

*****SUBMIT FOR RATING**

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE[1,2]

ELEVATION DIFFERENCE	BUILDING	CONTENTS[3]	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.47 / .08	.38 / .12	NO BASE FLOOD ELEVATION[4]
+2 TO +4	1.32 / .11	.63 / .12	
+1	2.87 / .25	1.31 / .14	
0 OR BELOW	***	***	
+2 OR MORE	.46 / .08	.38 / .12	WITH BASE FLOOD ELEVATION[5]
0 TO +1	1.12 / .14	1.00 / .13	
−1	4.28 / .53	2.34 / .17	
−2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE[6]	5.41 / 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 4F. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

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

AR AND AR DUAL ZONES

REGULAR PROGRAM – PRE-FIRM[1] AND POST-FIRM 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[2]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[2]
+4	.22 / .07	.21 / . 07	.21 / .07
+3	.27 / .07	.22 / .07	.24 / .07
+2	.38 / .07	.27 / .07	.27 / .07
+1	.68 / .09	.40 / .08	.34 / .08
0	.74 / .21	.74 / .21	.61 / .09
−1[3]	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[2])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE[2])	BASEMENT/ENCLOSURE/ CRAWLSPACE[2] 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[3]	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 Includes subgrade crawlspace.

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

TABLE 4G. RCBAP LOW-RISE CONDOMINIUM RATES [1]

(Including Townhouse/Rowhouse)

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

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION[2, 3]
FIRM ZONES V1–V30, VE — BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4]	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE[4]	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE[4]
0[5]	3.66 / .68	2.93 / .68	2.53 / .68
−1[6]	7.42 / 3.88	6.79 / 3.88	4.85 / 3.52
−2	***	***	***

REGULAR PROGRAM — 1975–1981 POST-FIRM CONSTRUCTION[2, 3]
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[4])	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE[4])	BASEMENT/ ENCLOSURE/ CRAWLSPACE[4] AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0[5]	4.47 / 1.31	2.90 / 1.22	1.76 / 1.08	.56 / .25
−1[6]	9.79 / 7.34	5.77 / 5.50	2.07 / 1.12	.56 / .25
−2	***	***	***	.56 / .25

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

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

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

4 Includes subgrade crawlspace.

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

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

*****SUBMIT FOR RATING**

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

SUBMIT FOR RATING

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[1] ELEVATED BUILDINGS FREE OF OBSTRUCTION[2] 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[3]	BUILDING RATE	CONTENTS RATE
+4 or more	.92	.58
+3	1.06	.61
+2	1.45	.97
+1	2.03	1.33
0	2.57	1.76
- 1	3.23	2.31
- 2	3.91	3.25
- 3	4.78	4.18
- 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[1,2] ELEVATED BUILDINGS WITH OBSTRUCTION[3] 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[4]	BUILDING RATE	CONTENTS RATE
+4 or more	1.65	0.75
+3	1.77	0.80
+2	2.19	1.08
+1	2.55	1.41
0	3.05	1.84
−1[5]	3.80	2.43
−2[5]	4.68	3.38
−3[5]	5.50	4.29
−4 or lower[5]	***	***

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

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES [1]

CATEGORY 1 – LOW-RISE CONDOMINIUM BUILDING-AND-CONTENTS POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
BUILDING/CONTENTS	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
$1,000/$1,000	1.000[2]	N/A	1.000[2]	N/A	1.000[2]	N/A
$1,250/$1,250	.980	N/A	.990	N/A	.995	N/A
$1,500/$1,500	.965	1.050[2]	.980	1.025[2]	.990	1.025[2]
$2,000/$2,000	.925	1.000	.960	1.000	.975	1.000
$3,000/$3,000	.850	.925	.930	.965	.950	.975
$4,000/$4,000	.775	.850	.900	.930	.925	.950
$5,000/$5,000	.750	.810	.880	.910	.915	.930
$10,000/$10,000	.600	.650	.735	.765	.840	.860
$25,000/$25,000	.500	.550	.635	.665	.740	.760

CATEGORY 2 – LOW-RISE CONDOMINIUM BUILDING-ONLY POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2–4 UNITS		5 OR MORE UNITS	
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
$1,000	1.000[2]	N/A	1.000[2]	N/A	1.000[2]	N/A
$1,250	.980	N/A	.990	N/A	.995	N/A
$1,500	.965	1.050[2]	.975	1.040[2]	.985	1.025[2]
$2,000	.925	1.000	.950	1.000	.970	1.000
$3,000	.865	.935	.910	.960	.940	.970
$4,000	.815	.880	.870	.920	.920	.950
$5,000	.765	.830	.835	.880	.900	.930
$10,000	.630	.685	.650	.690	.830	.860
$25,000	.530	.580	.550	.585	.730	.760

CATEGORY 3 – HIGH-RISE CONDOMINIUM POLICIES, BUILDING-AND-CONTENTS AND BUILDING-ONLY

The deductible factors are multipliers, and total deductible amounts are subject to a maximum dollar discount per annual premium.

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
$1,000/ $1,000	1.000[2]	N/A	N/A
$1,250/ $1,250	.995	N/A	$14
$1,500/ $1,500	.990	1.025[2]	$28
$2,000/ $2,000	.980	1.000	$56
$3,000/ $3,000	.960	.980	$111
$4,000/ $4,000	.940	.960	$166
$5,000/ $5,000	.920	.940	$221
$10,000/$10,000	.840	.860	$476
$25,000/$25,000	.740	.760	$1,001

BUILDING ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
$1,000	1.000[2]	N/A	N/A
$1,250	.995	N/A	$13
$1,500	.985	1.025[2]	$27
$2,000	.970	1.000	$55
$3,000	.940	.970	$110
$4,000	.920	.950	$165
$5,000	.900	.930	$220
$10,000	.830	.860	$475
$25,000	.730	.760	$1,000

1 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.

2 Only available if building coverage is $100,000 or less.

TABLE 3A. PRP COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES[1, 2, 3]

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

WITH BASEMENT OR ENCLOSURE[5]			WITHOUT BASEMENT OR ENCLOSURE[6]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$167	$ 20,000	$ 8,000	$137
$ 30,000	$ 12,000	$203	$ 30,000	$ 12,000	$173
$ 50,000	$ 20,000	$262	$ 50,000	$ 20,000	$233
$ 75,000	$ 30,000	$311	$ 75,000	$ 30,000	$276
$100,000	$ 40,000	$342	$100,000	$ 40,000	$308
$125,000	$ 50,000	$359	$125,000	$ 50,000	$324
$150,000	$ 60,000	$380	$150,000	$ 60,000	$346
$200,000	$ 80,000	$421	$200,000	$ 80,000	$380
$250,000	$100,000	$452	$250,000	$100,000	$405

RESIDENTIAL CONTENTS-ONLY COVERAGE[7]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$44	$ 8,000	$66
$ 12,000	$63	$ 12,000	$95
$ 20,000	$99	$ 20,000	$136
$ 30,000	$116	$ 30,000	$160
$ 40,000	$130	$ 40,000	$179
$ 50,000	$144	$ 50,000	$199
$ 60,000	$158	$ 60,000	$219
$ 80,000	$186	$ 80,000	$242
$100,000	$215	$100,000	$266

1 Add a $25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a $250 HFIAA surcharge for all other policies.

2 Add the $50 Probation Surcharge, if applicable.

3 Premium includes a 10% Reserve Fund Assessment and $22 Federal Policy Fee.

4 Premium includes ICC Premium of $5 for residential coverage up to $230,000 and $4 for coverage over $230,000. Deduct this amount if the risk is a condominium unit.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

7 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[1, 2, 3]

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

With Basement or Enclosure[5]

BUILDING COVERAGE \ CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
$ 20,000	$183	$200	$214	$229	$244	$257	$269	$281	$293
$ 30,000	$200	$215	$231	$246	$260	$273	$286	$298	$310
$ 50,000	$239	$256	$271	$286	$300	$313	$326	$337	$349
$ 75,000	$258	$275	$290	$304	$319	$332	$345	$356	$368
$100,000	$283	$300	$315	$331	$345	$357	$370	$382	$393
$125,000	$290	$305	$320	$335	$349	$363	$376	$387	$399
$150,000	$295	$311	$326	$342	$355	$368	$381	$392	$404
$200,000	$331	$347	$363	$378	$391	$404	$416	$427	$440
$250,000	$350	$367	$382	$398	$411	$423	$436	$448	$459
$300,000	$367	$382	$397	$410	$423	$435	$448	$459	$470
$350,000	$382	$398	$411	$425	$437	$449	$463	$473	$484
$400,000	$397	$410	$424	$438	$451	$462	$475	$485	$496
$450,000	$409	$423	$436	$451	$462	$474	$487	$497	$507
$500,000	$421	$434	$448	$462	$473	$484	$497	$507	$517

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

Without Basement or Enclosure[6]

BUILDING COVERAGE \ CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
$ 20,000	$150	$165	$177	$190	$202	$213	$224	$235	$244
$ 30,000	$171	$184	$196	$210	$222	$233	$244	$255	$264
$ 50,000	$212	$225	$238	$250	$262	$275	$284	$295	$304
$ 75,000	$236	$248	$261	$273	$284	$297	$308	$317	$327
$100,000	$257	$269	$282	$294	$305	$317	$328	$338	$348
$125,000	$265	$278	$291	$301	$313	$324	$334	$345	$354
$150,000	$273	$286	$299	$310	$322	$332	$343	$353	$363
$200,000	$305	$317	$331	$343	$354	$365	$376	$385	$394
$250,000	$323	$335	$348	$360	$371	$382	$392	$402	$411
$300,000	$349	$359	$371	$381	$391	$402	$410	$419	$429
$350,000	$367	$376	$388	$398	$407	$415	$425	$433	$443
$400,000	$383	$391	$403	$411	$420	$430	$438	$446	$456
$450,000	$399	$405	$415	$424	$433	$442	$451	$458	$468
$500,000	$411	$418	$429	$436	$444	$454	$462	$469	$479

1 Add a $25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a $250 HFIAA surcharge for all other policies.

2 Add the $50 Probation Surcharge, if applicable.

3 Premium includes a 10% Reserve Fund Assessment and $22 Federal Policy Fee.

4 Premium includes ICC Premium of $5 for residential coverage up to $230,000 and $4 for coverage over $230,000. Deduct this amount if the risk is a condominium unit.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

6 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[1, 2, 3]

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

With Basement or Enclosure[5]

	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	$1,037	$1,340	$1,631	$1,907	$2,171	$2,422	$2,659	$2,883	$3,094	$3,292
	$100,000	$1,475	$1,778	$2,068	$2,345	$2,608	$2,858	$3,096	$3,320	$3,531	$3,729
	$150,000	$1,779	$2,080	$2,367	$2,640	$2,901	$3,149	$3,384	$3,606	$3,814	$4,010
	$200,000	$1,952	$2,253	$2,539	$2,812	$3,074	$3,323	$3,558	$3,779	$3,988	$4,184
	$250,000	$2,074	$2,374	$2,662	$2,934	$3,196	$3,444	$3,679	$3,900	$4,110	$4,306
	$300,000	$2,208	$2,509	$2,796	$3,069	$3,330	$3,578	$3,813	$4,035	$4,243	$4,439
	$350,000	$2,358	$2,657	$2,943	$3,218	$3,478	$3,726	$3,961	$4,183	$4,392	$4,588
	$400,000	$2,455	$2,755	$3,041	$3,315	$3,576	$3,824	$4,059	$4,280	$4,489	$4,684
	$450,000	$2,566	$2,866	$3,152	$3,427	$3,687	$3,935	$4,170	$4,392	$4,600	$4,796
	$500,000	$2,688	$2,988	$3,274	$3,548	$3,809	$4,057	$4,292	$4,513	$4,722	$4,918

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

Without Basement or Enclosure[6]

	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	$647	$809	$964	$1,112	$1,252	$1,386	$1,512	$1,632	$1,744	$1,850
	$100,000	$873	$1,035	$1,189	$1,337	$1,477	$1,611	$1,738	$1,857	$1,970	$2,075
	$150,000	$1,030	$1,190	$1,344	$1,490	$1,629	$1,761	$1,886	$2,005	$2,116	$2,220
	$200,000	$1,203	$1,364	$1,515	$1,663	$1,801	$1,933	$2,059	$2,178	$2,289	$2,393
	$250,000	$1,318	$1,479	$1,632	$1,778	$1,918	$2,049	$2,174	$2,293	$2,404	$2,509
	$300,000	$1,442	$1,602	$1,755	$1,901	$2,041	$2,172	$2,297	$2,416	$2,527	$2,632
	$350,000	$1,508	$1,668	$1,822	$1,967	$2,107	$2,239	$2,365	$2,482	$2,593	$2,698
	$400,000	$1,581	$1,741	$1,895	$2,041	$2,180	$2,312	$2,437	$2,556	$2,667	$2,772
	$450,000	$1,662	$1,822	$1,974	$2,120	$2,260	$2,392	$2,517	$2,635	$2,746	$2,851
	$500,000	$1,747	$1,908	$2,061	$2,207	$2,347	$2,478	$2,603	$2,722	$2,833	$2,938

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$174	$ 50,000	$391
$100,000	$262	$100,000	$591
$150,000	$350	$150,000	$790
$200,000	$438	$200,000	$989
$250,000	$526	$250,000	$1,188
$300,000	$614	$300,000	$1,387
$350,000	$702	$350,000	$1,586
$400,000	$790	$400,000	$1,785
$450,000	$877	$450,000	$1,984
$500,000	$965	$500,000	$2,184

1 Add a $25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a $250 HFIAA surcharge for all other policies.

2 Add the $50 Probation Surcharge, if applicable.

3 Premium includes a 10% Reserve Fund Assessment and $22 Federal Policy Fee.

4 Premium includes ICC Premium of $5 for non-residential coverage up to $480,000 and $4 for coverage over $480,000.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

TABLE 4A. COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1, 2, 3]

1–4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

WITH BASEMENT OR ENCLOSURE[5]			WITHOUT BASEMENT OR ENCLOSURE[6]		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
$ 20,000	$ 8,000	$196	$ 20,000	$ 8,000	$165
$ 30,000	$ 12,000	$234	$ 30,000	$ 12,000	$203
$ 50,000	$ 20,000	$296	$ 50,000	$ 20,000	$265
$ 75,000	$ 30,000	$347	$ 75,000	$ 30,000	$310
$100,000	$ 40,000	$379	$100,000	$ 40,000	$343
$125,000	$ 50,000	$397	$125,000	$ 50,000	$361
$150,000	$ 60,000	$419	$150,000	$ 60,000	$384
$200,000	$ 80,000	$462	$200,000	$ 80,000	$419
$250,000	$100,000	$493	$250,000	$100,000	$445

RESIDENTIAL CONTENTS-ONLY COVERAGE[7]

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 8,000	$68	$ 8,000	$91
$ 12,000	$88	$ 12,000	$121
$ 20,000	$126	$ 20,000	$165
$ 30,000	$143	$ 30,000	$189
$ 40,000	$158	$ 40,000	$209
$ 50,000	$173	$ 50,000	$230
$ 60,000	$188	$ 60,000	$251
$ 80,000	$216	$ 80,000	$275
$100,000	$246	$100,000	$300

1 Add a $25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a $250 HFIAA surcharge for all other policies.

2 Add the $50 Probation Surcharge, if applicable.

3 Premium includes a 15% Reserve Fund Assessment and $45 Federal Policy Fee.

4 Premium includes ICC Premium of $5 for residential coverage up to $230,000 and $4 for coverage over $230,000. Deduct this amount if the risk is a condominium unit.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

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

TABLE 4B. COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1, 2, 3]

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

With Basement or Enclosure[5]

BUILDING COVERAGE \ CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
$ 20,000	$213	$231	$246	$262	$277	$290	$303	$316	$328
$ 30,000	$231	$247	$263	$279	$294	$308	$320	$333	$346
$ 50,000	$272	$289	$305	$320	$335	$349	$363	$374	$387
$ 75,000	$292	$309	$325	$340	$355	$369	$382	$394	$407
$100,000	$318	$335	$351	$367	$382	$395	$409	$421	$433
$125,000	$325	$341	$356	$372	$387	$401	$415	$426	$439
$150,000	$331	$347	$363	$379	$393	$407	$420	$432	$444
$200,000	$367	$385	$401	$417	$431	$444	$457	$469	$481
$250,000	$388	$404	$421	$438	$451	$464	$478	$490	$502
$300,000	$405	$421	$436	$450	$464	$477	$490	$502	$513
$350,000	$421	$438	$451	$466	$479	$492	$505	$516	$527
$400,000	$436	$450	$465	$480	$493	$504	$518	$528	$540
$450,000	$449	$464	$478	$493	$504	$517	$531	$541	$551
$500,000	$462	$476	$490	$504	$516	$527	$541	$551	$562

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

Without Basement or Enclosure[6]

BUILDING COVERAGE \ CONTENTS COVERAGE	$8,000	$12,000	$20,000	$30,000	$40,000	$50,000	$60,000	$80,000	$100,000
$ 20,000	$179	$194	$206	$220	$233	$244	$256	$267	$277
$ 30,000	$201	$214	$227	$241	$254	$265	$277	$288	$297
$ 50,000	$243	$257	$271	$283	$296	$309	$319	$331	$340
$ 75,000	$269	$281	$295	$308	$319	$332	$343	$354	$364
$100,000	$290	$303	$317	$329	$341	$354	$365	$375	$386
$125,000	$298	$312	$326	$336	$349	$361	$371	$382	$392
$150,000	$308	$320	$334	$346	$358	$369	$380	$390	$401
$200,000	$341	$354	$367	$380	$392	$403	$415	$424	$434
$250,000	$359	$371	$386	$398	$410	$421	$432	$442	$451
$300,000	$387	$397	$410	$420	$431	$442	$450	$459	$470
$350,000	$405	$415	$427	$438	$447	$456	$466	$474	$485
$400,000	$423	$431	$443	$451	$461	$471	$480	$488	$499
$350,000	$439	$446	$456	$465	$474	$484	$493	$501	$511
$500,000	$451	$458	$470	$478	$486	$496	$504	$512	$523

1 Add a $25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a $250 HFIAA surcharge for all other policies.

2 Add the $50 Probation Surcharge, if applicable.

3 Premium includes a 15% Reserve Fund Assessment and $45 Federal Policy Fee.

4 Premium includes ICC Premium of $5 for residential coverage up to $230,000 and $4 for coverage over $230,000. Deduct this amount if the risk is a condominium unit.

5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

TABLE 4C. COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008[1, 2, 3]

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

With Basement or Enclosure[5]

BUILDING COVERAGE \ CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
$ 50,000	$1,106	$1,423	$1,727	$2,015	$2,291	$2,554	$2,802	$3,035	$3,256	$3,463
$100,000	$1,563	$1,881	$2,183	$2,473	$2,748	$3,010	$3,259	$3,493	$3,713	$3,920
$150,000	$1,882	$2,196	$2,496	$2,781	$3,055	$3,314	$3,560	$3,792	$4,009	$4,214
$200,000	$2,063	$2,378	$2,677	$2,962	$3,236	$3,495	$3,742	$3,973	$4,191	$4,396
$250,000	$2,190	$2,504	$2,804	$3,089	$3,363	$3,622	$3,868	$4,099	$4,319	$4,524
$300,000	$2,330	$2,644	$2,945	$3,230	$3,503	$3,762	$4,008	$4,241	$4,458	$4,663
$350,000	$2,487	$2,800	$3,099	$3,386	$3,658	$3,917	$4,162	$4,395	$4,613	$4,818
$400,000	$2,588	$2,902	$3,201	$3,487	$3,760	$4,020	$4,265	$4,496	$4,714	$4,919
$450,000	$2,704	$3,018	$3,317	$3,605	$3,876	$4,136	$4,381	$4,613	$4,831	$5,035
$500,000	$2,832	$3,145	$3,445	$3,731	$4,004	$4,264	$4,509	$4,740	$4,958	$5,163

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS[4]

Without Basement or Enclosure[6]

BUILDING COVERAGE \ CONTENTS COVERAGE	$50,000	$100,000	$150,000	$200,000	$250,000	$300,000	$350,000	$400,000	$450,000	$500,000
$ 50,000	$699	$868	$1,030	$1,184	$1,331	$1,470	$1,603	$1,728	$1,845	$1,956
$100,000	$934	$1,103	$1,264	$1,420	$1,566	$1,706	$1,838	$1,964	$2,081	$2,191
$150,000	$1,099	$1,266	$1,427	$1,580	$1,724	$1,862	$1,994	$2,118	$2,234	$2,343
$200,000	$1,279	$1,447	$1,606	$1,760	$1,905	$2,043	$2,174	$2,298	$2,414	$2,524
$250,000	$1,400	$1,568	$1,728	$1,881	$2,027	$2,164	$2,295	$2,419	$2,535	$2,644
$300,000	$1,529	$1,697	$1,857	$2,010	$2,156	$2,293	$2,424	$2,548	$2,664	$2,773
$350,000	$1,598	$1,766	$1,927	$2,079	$2,225	$2,363	$2,494	$2,617	$2,733	$2,842
$400,000	$1,675	$1,842	$2,003	$2,156	$2,301	$2,439	$2,570	$2,694	$2,810	$2,919
$450,000	$1,759	$1,927	$2,086	$2,238	$2,385	$2,523	$2,654	$2,777	$2,893	$3,002
$500,000	$1,849	$2,016	$2,176	$2,329	$2,475	$2,612	$2,743	$2,868	$2,984	$3,093

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
$ 50,000	$204	$ 50,000	$430
$100,000	$296	$100,000	$640
$150,000	$388	$150,000	$848
$200,000	$480	$200,000	$1,056
$250,000	$572	$250,000	$1,264
$300,000	$664	$300,000	$1,472
$350,000	$756	$350,000	$1,680
$400,000	$848	$400,000	$1,888
$450,000	$939	$450,000	$2,097
$500,000	$1,031	$500,000	$2,305

1 Add a $25 HFIAA surcharge for policies covering primary residences only if the named insured's primary residence is a single-family dwelling, an individual condominium unit, or an apartment in a non-condominium building. Add a $250 HFIAA surcharge for all other policies.
2 Add the $50 Probation Surcharge, if applicable.
3 Premium includes a 15% Reserve Fund Assessment and $45 Federal Policy Fee.
4 Premium includes ICC Premium of $5 for non-residential coverage up to $480,000 and $4 for coverage over $480,000.
5 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 6. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.
6 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

ATTACHMENT C

HFIAA PREMIUM SURCHARGE
LETTER TO VERIFY PRIMARY RESIDENCE AND
UPDATED APPLICATION FORM

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
IMPORTANT NOTICE TO RESIDENTIAL POLICYHOLDERS

RE: <Named Insured>

Policy # < >

Property Address: < >

Dear Policyholder:

Section 8 of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) requires collection of an annual premium surcharge of $25 for NFIP flood insurance policies on all primary residences and $250 for policies on non-residential properties and non-primary residences.

For NFIP rating purposes, a primary residence is one that you or your spouse will live in for more than 50 percent of the 365 days following the policy renewal date. If the property address listed above is your primary residence, lived in by you or your spouse more than 50 percent of the year, the NFIP requires verification of primary residence status through documentation.

To receive the $25 HFIAA surcharge, you or your agent must **submit <u>one</u> of the following:**

- Driver's license
- Automobile registration
- Proof of insurance for a vehicle
- Voter's registration
- Documents showing where children attend school; or
- Homestead Tax Credit Form for Primary Residence.

If you cannot provide the documentation listed above, you must submit a signed and dated statement to your insurer, as shown on the following page, to verify your primary residence status.

Because this premium surcharge is mandated by law, if you do not provide this documentation within 30 days of the date of this letter, your renewal premium will reflect the $250 HFIAA surcharge.

Please inform us if the occupancy status changes for this property. If you fail to do so, this may result in voidance of coverage or any other remedies available under law.

VERIFICATION OF PRIMARY RESIDENCE STATUS FOR HFIAA SURCHARGE

<Insured Property Address>

The above address is my primary residence, and I and/or my spouse will live at this location for more than 50 percent of the 365 days following the policy effective date.

_____
Insured Name (Printed)

_____ _____
Insured Signature Date

PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

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

O.M.B. No. 1660-0006 Expires November 30, 2016

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:
☐ INSURED
☐ FIRST MORTGAGEE
☐ SECOND MORTGAGEE
☐ LOSS PAYEE
☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)

AGENT/PRODUCER INFORMATION

NAME AND MAILING ADDRESS OF AGENT/PRODUCER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____
EMAIL ADDRESS: _____

PROPERTY LOCATION

NOTE: ONE BUILDING PER POLICY — BLANKET COVERAGE NOT PERMITTED.
IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?
☐ YES ☐ 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: _____

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? ☐ YES ☐ NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
CASE FILE NO.: _____

POLICY PERIOD

POLICY PERIOD IS FROM ____ /____ /_____ TO ____ /____ /_____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.

WAITING PERIOD: ☐ STANDARD 30-DAY
☐ REQUIRED FOR LOAN TRANSACTION — NO WAITING PERIOD
☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) — 1 DAY
☐ TRANSFER (NFIP ONLY) — NO WAITING PERIOD

PROPERTY PURCHASED ON OR AFTER 07/06/2012: ☐ YES ☐ NO
IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____ /____ /_____

INSURED INFORMATION

NAME AND MAILING ADDRESS OF INSURED:

PHONE NO.: _____

1ST MORTGAGEE

NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:

LOAN NO.: _____

2ND MORTGAGEE/OTHER

NAME AND MAILING ADDRESS OF ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ 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: ☐ REGULAR ☐ EMERGENCY

GRANDFATHERING INFORMATION
GRANDFATHERED? ☐ YES ☐ NO IF YES, ☐ BUILT IN COMPLIANCE *OR*
☐ CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE)
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____
CURRENT FIRM ZONE: _____ CURRENT BFE: _____

BUILDING

BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2–4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

BUILDING PURPOSE
☐ 100% RESIDENTIAL
☐ 100% NON-RESIDENTIAL
☐ MIXED-USE — SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %

IS BUILDING A BUSINESS PROPERTY?
☐ YES ☐ NO

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE ☐ FINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE ☐ UNFINISHED BASEMENT/ENCLOSURE
☐ SUBGRADE CRAWLSPACE

NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2 ☐ 3 OR MORE
☐ SPLIT LEVEL ☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

IS COVERAGE FOR A CONDO UNIT? ☐ YES ☐ NO
IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? ☐ YES ☐ NO
TOTAL NUMBER OF UNITS: _____
☐ HIGH-RISE ☐ LOW-RISE

IS BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO

IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO
IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO
IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY

IS BUILDING INSURED'S PRINCIPAL/PRIMARY RESIDENCE? ☐ YES ☐ NO
IS BUILDING A RENTAL PROPERTY? ☐ YES ☐ NO
IS THE INSURED A TENANT? ☐ YES ☐ NO
IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? ☐ YES ☐ NO
IF YES, SEE NOTICE BELOW.

IS THE BUILDING A SEVERE REPETITIVE LOSS PROPERTY? ☐ YES ☐ NO

DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? ☐ YES ☐ NO
(ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.)

IS BUILDING ELEVATED? ☐ YES ☐ NO
IF YES, AREA BELOW IS: ☐ FREE OF OBSTRUCTION ☐ WITH OBSTRUCTION

CONTENTS

CONTENTS LOCATED IN*:
☐ BASEMENT/ENCLOSURE
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? ☐ YES ☐ NO
IF NO, DESCRIBE:
_____
_____

*IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.

CONSTRUCTION INFORMATION

CONSTRUCTION DATE: ____ /____ /_____
CHECK ONE OF THE FOLLOWING:
☐ BUILDING PERMIT
☐ CONSTRUCTION
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
☐ SUBSTANTIAL IMPROVEMENT
☐ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES

ELEVATION DATA

IS BUILDING POST-FIRM CONSTRUCTION?
☐ YES ☐ 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? ☐ YES ☐ NO
IS BUILDING FLOODPROOFED? ☐ YES ☐ NO (SEE THE *NFIP FLOOD INSURANCE MANUAL* FOR CERTIFICATION FORM.)

COVERAGE AND RATING

ESTIMATED BUILDING REPLACEMENT COST
(INCLUDING FOUNDATION): $ _____

DEDUCTIBLE: BUILDING $ _____ CONTENTS $ _____
DEDUCTIBLE BUYBACK? ☐ YES ☐ NO

INSURANCE 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	PREMIUM REDUCTION/INCREASE	
BUILDING				.00			.00	.00	.00
CONTENTS				.00			.00	.00	.00

RATE CATEGORY:
☐ MANUAL ☐ SUBMIT FOR RATE ☐ PROVISIONAL RATING

PAYMENT METHOD:
☐ CHECK ☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$
ICC PREMIUM	
SUBTOTAL	
CRS PREMIUM DISCOUNT _____ %	
SUBTOTAL	
RESERVE FUND _____ %	
SUBTOTAL	
PROBATION SURCHARGE	
HFIAA SURCHARGE	
FEDERAL POLICY FEE	
TOTAL AMOUNT DUE	**$**

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 — ____ /____ /_____ DATE (MM/DD/YYYY)

_____ SIGNATURE OF INSURED (OPTIONAL) — ____ /____ /_____ DATE (MM/DD/YYYY)

NFIP COPY

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**

ATTACHMENT D

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN AND EDIT SPECIFICATION CHANGES EFFECTIVE APRIL 1, 2015

A summary of the April 2015 TRRP Plan updates (Change 23) is as follows:

Part 3 – Reporting Requirements	• Added section IV – Pre-FIRM Rating Hierarchy Table (BW-12, HFIAA) to determine the best method for processing Pre-FIRM policies.
Part 4 – Data Dictionary	• Data Dictionary Table of Contents – added new data elements HFIAA Surcharge, HFIAA Surcharge – Refund and Reinstatement HFIAA Surcharge. • Building Construction Date Type: revised notation regarding contents-only policies and the Pre-FIRM Rating Hierarchy table. • Deductible – Building: added notation concerning building/contents deductible for MPPP and PRP policies along with deductible option $10,000 for all non-condo residential occupancies. • Deductible – Contents: added notation concerning building/contents deductible for MPPP and PRP policies along with deductible option $10,000 for all non-condo residential occupancies. • Grandfathering Type Code: added notation regarding renewals effective on or after April 1, 2015 with Grandfathering Type Code '3'. • HFIAA Surcharge: **New data element** • HFIAA Surcharge - Refunded: **New data element** • ICC Claim Indicator: Added notation regarding eligibility to use the new subsidized Pre-FIRM Substantial Damage Improvement rate table. • Name or Descriptive Information Indicator: New value was added to edit criteria – 'L' (legal address). • Data element 'Original Construction Date/Substantial Improvement Date' was renamed to 'Original Construction Date'. • Reinstatement HFIAA Surcharge: **New data element** • Risk Rating Method: added text regarding PRP EE values 'P' and 'Q'. New risk rating method 'R' to represent properties newly mapped into a SFHA from a non-SFHA by a map revision. • Substantial Improvement Indicator: Added notation regarding eligibility to use the new subsidized Pre-FIRM Substantial Damage Improvement rate table.
Part 5 - Codes	• Revisions to ICC Claim Indicator, Name or Descriptive Information Indicator and Risk Rating Method.
Part 6 – Record Layouts	• Revised Policy TRRP transaction record layouts to include new data elements HFIAA Surcharge, HFIAA Surcharge – Refunded, and Reinstatement HFIAA Surcharge. Data element 'Original Construction Date/Substantial Improvement Date' was renamed to 'Original Construction Date'.

Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	• Added new data elements HFIAA Surcharge, HFIAA Surcharge – Refunded, and Reinstatement HFIAA Surcharge.
Appendix C - Error Reporting	• Added new data elements HFIAA Surcharge, HFIAA Surcharge – Refunded, and Reinstatement HFIAA Surcharge to Policy record layouts.

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 .....January 1, 1992

Revision 2 .....March 1, 1995

Revision 3 .....October 1, 1997
Revision 4 .....October 1, 2001
Changes 1 & 2.....May 1, 2002
Change 3.....October 1, 2002
Change 4.....May 1, 2003
Change 5.....October 1, 2003
Change 6.....May 1, 2004
Change 6.1.....February 1, 2005
Changes 7 & 7 (Revised).....May 1, 2005
Changes 8 & 8.1.....October 1, 2005
Change 9.....May 1, 2006
Changes 10, 11 & 12.....May 1, 2008
Changes 13, 13.1 & 13.2.....October 1, 2009
Change 14.....January 1, 2011
Change 15.....October 1, 2011
Change 16.....May 1, 2012
Change 17.....October 1, 2012
Change 18.....January 1, 2013
Change 19, 19.1, 19.2 & 19.3..October 1, 2013
Change 20.....June 1, 2014
Change 21.....October 1, 2014
Change 22.....January 1, 2015
Change 23.....April 1, 2015

PART 3 - REPORTING REQUIREMENTS

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II. SAMPLE NFIP FORMS..... 3-11

III. REPORTING REQUIREMENTS FOR NEW/ROLLOVER/TRANSFER INDICATOR..... 3-17

IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA)..... 3-22

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS			
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 – Construction Information
Building in Course of Construction Indicator	Y	4-14	Application - Building
Building over Water Type	Y	4-14A	Application – Building
Building Purpose Type	Y	4-14C	Application - Building
Building Use Type	Y	4-14D	Application – Part 2. Section I
Business Property Indicator	Y	4-14E	Application - Building
Cancellation/Voidance Reason	Y	4-15	Cancellation/Nullification 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
POLICY TRANSACTIONS (Cont'd.)			
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
POLICY TRANSACTIONS (Cont'd.)			
Deductible Percentage WYO	Y	4-80	Application – Coverage and Rating
Diagram Number[1]	N	4-81	Application – Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date[1]	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[2]	N	4-102	Application - 1st Mortgagee
First Lender Loan Number[2]	N	4-103	Application – 1st Mortgagee

[1]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.

[2]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
POLICY TRANSACTIONS (Cont'd.)			
First Lender Name[2]	N	4-104	Application – 1st Mortgagee
First Lender State[2]	N	4-105	Application – 1st Mortgagee
First Lender Street Address[2]	N	4-106	Application – 1st Mortgagee
First Lender ZIP Code[2]	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
HFIAA Indicator	N	4-115C	
HFIAA Surcharge	N	4-115E	
HFIAA Surcharge – Refunded	N	4-115F	
ICC Premium WYO	Y	4-122	Application – Coverage and Rating
Insured First Name[3]	Y	4-127	Application – Insured Information
Insured Last Name[3]	Y	4-128	Application – Insured Information
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade[1]	N	4-130	Application – Elevation Data

[1]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.

[2]This data element is required for policies expired more than 120 days.

[3]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
POLICY TRANSACTIONS (Cont'd.)			
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[1] (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

[1]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
POLICY TRANSACTIONS (Cont'd.)			
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	
Primary Residence Indicator[4]	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

[4]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
POLICY TRANSACTIONS (Cont'd.)			
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 Assessment	Y	4-171A	
Reinstatement HFIAA Surcharge	Y	4-170A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number[5]	Y	4-173	
Repetitive Loss Target Group Indicator[5]	Y	4-174	
Replacement Cost[1]	Y	4-175	Application – Coverage and Rating

[1]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.

[5]This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property Indicator'.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
Reserve Fund Assessment	Y	4-179A	Application – Coverage and Rating
Reserve Fund Assessment - Refunded	Y	4-179B	
Risk Rating Method	Y	4-180	Application – Coverage and Rating
Second Lender City[2]	N	4-184	Application – 2nd Mortgagee/Other
Second Lender Loan Number[2]	N	4-185	Application – 2nd Mortgagee/Other
Second Lender Name[2]	N	4-186	Application – 2nd Mortgagee/Other
Second Lender State[2]	N	4-187	Application – 2nd Mortgagee/Other
Second Lender Street Address[2]	N	4-188	Application – 2nd Mortgagee/Other
Second Lender ZIP Code[2]	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
Subsidized Rated Indicator	Y	4-196A	
Taxpayer Identification Number[6]	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

[2]This data element is required for policies expired more than 120 days.

[6]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
POLICY TRANSACTIONS (Cont'd.)			
Tenant Indicator	Y	4-198B	Application - Building
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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	
Valid Policy Indicator	Y	4-210A	
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 V Zone Certification Indicator	Y	4-220	

IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA)

Rating Guidance for Pre-FIRM Buildings

Always use full-risk rates for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Use Pre-FIRM subsidized rates for Pre-FIRM buildings when more favorable than a full-risk rate, or when insufficient information is submitted to determine a full-risk rate. Please refer to the Flood Insurance manual for further information on the referenced rate tables stated below.

When rating a building using Pre-FIRM subsidized rates, follow the guidance below to determine which Pre-FIRM subsidized rate table to use.

Table 2A – Pre-FIRM Primary Residence: Use for primary residences, non-SRL, and not substantially damaged/improved. (For RCBAPs, use Table 3A or 4A in the Condominiums section.)

Table 2B – Pre-FIRM Non-Primary Residence: Use for all non-primary residences, except if SRL. If SRL, use Table 2C.

Table 2C – Pre-FIRM SRL: Use for all Pre-FIRM SRL. (For RCBAPs, use Table 4B in the Condominiums section.)

Table 2D – Pre-FIRM Substantially Damaged/Improved: Use for substantially damaged/improved buildings and primary residences. If substantially damaged/improved and non-primary and not SRL, use Table 2B. If substantially damaged/improved and non-primary and SRL, use Table 2C.

PART 4 - DATA DICTIONARY

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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 prior to April 1 2015. Effective April 1, 2015, contents-only coverage policies must now report values 1, 2, 3, 4, or 5 only.
- 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.
- Please refer to TRRP - Part 3, Pre-FIRM Rating Hierarchy Table (**BW-12, HFIAA)** for further information regarding substantial improvement and the Flood Insurance manual regarding Pre-FIRM rate tables.

DATA ELEMENT: Deductible - Building

ALIAS: Risk Retention - Building

ACRONYM: WYO (PMF) DED-BLDIND

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was $50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was $200.00.

2. Policies with effective dates after September 30, 1982 - optional deductible amount of $3,000.00 became available in Zones V, V1-V30, VE.

3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:

   a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is $500.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

      9 - $750

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:

   a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is $500. The $500 (code 0) will no longer be available, effective October 1, 2009.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

      1 - $1,000

      The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of $500 is available only to those policies rated using actuarial rates. The $500 standard deductible will not be available, effective October 1, 2009.

   c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

      2 - $2,000

   d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 – standard deductible amount is $1,000.

      1 - $1,000

5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

   1 - $1,0003 - $3,0005 - $5,000
   2 - $2,0004 - $4,000

6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options A and D only.

   A - $10,000 C - $20,000 E - $50,000
   B - $15,000 D - $25,000

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of $1,000 for building coverage and $1,000 for contents coverage if the building coverage does not exceed $100,000.

- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of $1,250 for building coverage and $1,250 for contents coverage if the building coverage exceeds $100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $1,500 for building or contents coverage if the building coverage does not exceed $100,000.

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $2,000 for building or contents coverage if the building coverage exceeds $100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed $100,000.

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

MPPP and PRP Policies

- For Pre-FIRM and Post-FIRM risk rating methods ‘7’,’9’, ‘P’, ‘Q’ and ‘R’ and the building coverage is more than $100,000, then the building or contents deductible must be $1,250. If the Post-FIRM indicator is ‘N’ such that if the building coverage is $100,000 or less, the minimum deductible available is $1,000 for building and contents.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - $1,250 G - $1,500

Effective April 1, 2015, the following deductible option will be available for all zones and are applied separately to building and contents coverage for all residential occupancies that are not Condominium Type ‘A’, ‘H’ or ‘L’:

A - $10,000

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible - Contents

ALIAS: Risk Retention - Contents

ACRONYM: WYO (PMF) DED-CNT-IND

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

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was $50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was $200.00

2. Policies with effective dates after September 30, 1982 - optional deductible amount of $3,000.00 became available in Zones V, V1-V30, VE.

3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:

   a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is $500.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

      9 - $750

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:

   a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is $500. The $500 (code 0) will no longer be available, effective October 1, 2009.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

      1 - $1,000

      The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of $500 is available only to those policies rated using actuarial rates. The $500 standard deductible will not be available, effective October 1, 2009.

   c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

      2 - $2,000

   d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 – standard deductible amount is $1,000.

      1 - $1,000

5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

   1 - $1,000 3 - $3,000 5 - $5,000
   2 - $2,000 4 - $4,000

6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options A and D only.

   A - $10,000 C - $20,000 E - $50,000
   B - $15,000 D - $25,000

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of $1,000 for building coverage and $1,000 for contents coverage if the building coverage does not exceed $100,000.

- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of $1,250 for building coverage and $1,250 for contents coverage if the building coverage exceeds $100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $1,500 for building or contents coverage if the building coverage does not exceed $100,000.

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of $2,000 for building or contents coverage if the building coverage exceeds $100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed $100,000.

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

MPPP and PRP Policies

- For Pre-FIRM and Post-FIRM risk rating methods ‘7’,’9’, ‘P’, ‘Q’ and ‘R’ and the building coverage is more than $100,000, then the building or contents deductible must be $1,250. If the Post-FIRM indicator is ‘N’ such that if the building coverage is $100,000 or less, the minimum deductible available is $1,000 for building and contents.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - $1,250 G - $1,500

Effective April 1, 2015, the following deductible option will be available for all zones and are applied separately to building and contents coverage for all residential occupancies that are not Condominium Type ‘A’, ‘H’ or ‘L’:

A - $10,000

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Grandfathering Type Code

ALIAS: None

ACRONYM: WYO (PMF) GRANDFATHER-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

This code identifies if the insured has opted to grandfather the map information, such as flood risk zone, BFE, map panel number, and map panel suffix.

Buildings may be grandfathered if they meet either of the following conditions:

- Insured property was built in compliance with the building code in effect as of the map effective date (Grandfathering Built to Code). Grandfathering Built to Code must have an original construction date that is on or after the community map effective date for the grandfathered flood zone.

- Insured property has Grandfathering Continuous Coverage – it may continue to use the map information that was effective at the time the policy was initially issued as long as there is no gap in coverage.

EDIT CRITERIA: Alphanumeric, Acceptable values:

1 – No Grandfathering

2 - Grandfathering Built to Code

3 - Grandfathering Continuous Coverage

LENGTH: 1

DEPENDENCIES:
Information is obtained from the Flood Insurance Application. The application provides fields for the '**Rating Map Information**' and the '**Current Map Information**'.

The **Rating Map Information** is used for rating. When there is no grandfathering, the Rating Map Information is obtained from the FIRM in effect on the date of the application. When the built-in-compliance grandfathering rule applies, the Rating Map Information will be obtained from the FIRM in effect at the time of construction. When the continuous-coverage grandfathering rules are applied, the Rating Map Information is obtained from the previous policy.

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.
- A policy renewal ('17A'), with an effective date on or after April 1, 2015 in which the effective date is more than one day after the previous policy expiration date, is ineligible to renew with a Grandfathering Type Code '3' (Grandfathering Continuous Coverage).

DATA ELEMENT: HFIAA Surcharge

ALIAS: None

ACRONYM: (PMF) HFIAA_SURG

FILE: Policy Master (PMF)

DESCRIPTION:

Beginning April 1, 2015, a new annual premium surcharge must be collected for each policy as shown below:

- $25 for Dwelling Form policies covering single-family primary residences, or individual condominium units or apartments in non-condominium buildings used as a primary residence by the named insured.
- $250 for policies covering non-residential properties or non-primary residences.
- $250 for policies covering entire condominium buildings or non-condominium multi-family buildings.

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 HFIAA section 8.

REPORTING REQUIREMENT: Required for all new and renewal policies on or after April 1, 2015.

NOTE:

- If the Primary Residence Indicator is ‘Y’ and the Occupancy Type is ‘1’, the HFIAA surcharge is $25.
- If the Occupancy Type is ‘2’ or ‘3’ and the Condominium Indicator is ‘A’, ‘H’ or ‘L’ , the HFIAA surcharge is $250 regardless of the Primary Residence indicator.
- If the Occupancy Type is ‘4’, the HFIAA surcharge is $250 regardless of the Primary Residence indicator.
- If the Primary Residence Indicator ‘N’ and the Condominium Indicator is not ‘A’, ‘H’ or ‘L’, the HFIAA surcharge is $250.
- If the Primary Residence Indicator is ‘Y’ and the Condominium Indicator is ‘U’ and the Occupancy Type is ‘1’, ‘2’ or ‘3’, the HFIAA surcharge is $25.

DATA ELEMENT: HFIAA Surcharge - Refunded

ALIAS: None

ACRONYM: (PMF) HFIAA_SURCH_REFUND

FILE: Policy Master (PMF)

DESCRIPTION:

Total HFIAA Surcharge 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: ICC Claim Indicator

ALIAS: None

ACRONYM: (CMF) ICC-CLM-IND

FILE: Claims Master (CMF)

DESCRIPTION:

Indicates whether or not a claim has been made under the Increased Cost of Compliance (ICC) coverage of the flood policy. This field also indicates whether the ICC claim is based upon the substantial damage or repetitive loss provision of the ICC coverage.

EDIT CRITERIA: Alpha, Acceptable Values:

Blank - Not an ICC claim
N or R - Repetitive Loss ICC claim
S - Substantial Damage ICC claim

LENGTH: 1

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

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required on losses on or after June 1, 1997.

NOTE: If the ICC Claim indicator is ‘S’ and the Post-FIRM indicator is ‘N’ and the Original Construction Date is prior to the initial FIRM date for the community number (Rating Map Information) and the flood risk zone (Rating Map Information) is Unnumbered ‘A’, AE, A01-A30, AH, AO, V, VE, V01-V30 or D, then the policy is eligible to use the new subsidized Pre-FIRM Substantial Damage/Improvement rate table for comparison to full-risk (Post-FIRM) rates.

DATA ELEMENT: Name or Descriptive Information Indicator

ALIAS: None

ACRONYM: WYO (PMF) NAME

FILE: Policy Master (PMF)

DESCRIPTION:

Code indicating whether the property address is standard address format such as 123 East Maple St., descriptive text such as Route 33, or legal format such as lot, block, or plat format recorded as the legal address by the local authority having jurisdiction for floodplain management.

EDIT CRITERIA: Alpha, Acceptable Values:

N - Name
D – Description of property location if the street or legal address is not available
L – Legal address (effective April 1, 2015)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Identifies address format.

REPORTING REQUIREMENT: Required

NOTE: For renewal policies only with an effective date on or after April 1, 2015, where the ‘Building in the Course of Construction Indicator’ is ‘Y’, the ‘Name or Descriptive Information Indicator’ must be ‘N’ or ‘D’ - cannot be ‘L’.

DATA ELEMENT: Original Construction Date

ALIAS: New Construction Date, Construction Date

ACRONYM: WYO (PMF) ORIG-CONST

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

DESCRIPTION:

This is the Building permit date or date of construction. **Effective April 1, 2015, this data element will not be reported with the date of substantial damage or improvement**. Note that the date of construction for a manufactured (mobile) home/travel trailer is determined differently from that of a standard building and depends upon the location of the manufactured (mobile) home/travel trailer.

Building Permit Date

Date of Construction: The start of construction or substantial improvement for insurance purposes means the date the building permit was issued provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date. If the construction date is a date prior to the year 1900, report this date as January 1, 1900.

Substantial Improvement Date: "Substantial improvement" is any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

(1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to ensure safe living conditions; or

(2) Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Manufactured (Mobile) Home Located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities: For a mobile home/travel trailer located in a mobile home park or subdivision, the date of construction is the date facilities were constructed for servicing the mobile home site, or the date of the permit, provided that construction began within 180 days of the permit date.

DATA ELEMENT: Original Construction Date (Cont'd.)

DESCRIPTION: (Cont'd.)

Manufactured (Mobile) Home Located Outside a Mobile Home Park or Subdivision: Date of Permanent Placement: For a mobile home/ travel trailer located outside a mobile home park or subdivision, but located on an individually owned lot or tract of land, the date of construction is the date the mobile home/travel trailer was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of the permit.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Underwriting

REPORTING REQUIREMENT: Required

NOTE: Effective April 1, 2015, the Original Construction date should be reported in conjunction with Building Construction Date Type values ‘1’, ‘2’, ‘4’ or ‘5’. This date will be used to determine whether the building can be classified as Post-FIRM ‘N’ or ‘Y’. To define ‘substantial improvement’, the original construction date will still be reported but the Building Construction Date Type will be reported with ‘3’.

DATA ELEMENT: Reinstatement HFIAA Surcharge

ALIAS: None

ACRONYM: (PMF) HFIAA_SURCH

FILE: Policy Master (PMF)

DESCRIPTION:

This amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that: (1) reverses a HFIAA Surcharge - Refunded amount previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the HFIAA Surcharge where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 10 with an implied decimal of two positions

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

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: 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. New risk rating methods ‘P’ and ‘Q’ will be used to identify PRP eligibility. Since then, further changes were made regarding risk rating method ‘P’. Risk rating method ‘P’ is now invalid if the policy effective date is on or after October 1, 2013. Refer to the Flood Insurance Manual, Preferred Risk Policy section, for more information regarding PRP eligibility. Any new business effective on or after April 1, 2015 cannot be issued using risk rating method ‘Q’.

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.

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. Effective October 1, 2013, risk rating method 'T' will no longer be valid.

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.

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

Pre-FIRM policies with Elevation Certificate rating: Effective October 1, 2013, there will be two new Risk Rating Methods ('B', 'W') for policies covering Pre-FIRM buildings that are elevation rated as part of the implementation of the Biggert-Waters 2012, Section 100205. Criteria for these policies are:

- Post-FIRM indicator is 'N'
- Flood risk zone is an SFHA
- Elevation difference is not the default value (+999). For Flood risk zone 'D' or 'Unnumbered V', elevation difference default value +999 is allowed.

If the policy can be elevation 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.

Newly Mapped into SFHA: For new business effective on or after April 1, 2015, properties newly mapped into the SFHA from a non-SFHA by a map revision effective on or after October 1, 2008 will use Risk Rating Method 'R'. When using risk rating method 'R', the 'Rating Map Information' will reflect the previous map, and the 'Current Map Information' will reflect the most recent map information. When the Current Map Information is an SFHA, risk rating method 'R' can only be used for a new business policy issued within 1 year of the effective date of map revision (within one year of the effective date of the most recent panel suffix for the panel number reported in the Current Map Information field). When the Current Map Information is a non-SFHA or blank and the Rating Map Information is a non-SFHA, risk rating method '7' is invalid for an address on the Repetitive Loss file and edit errors PL041100 and PL041110 will be generated. These errors may be cleared by converting the risk rating method to an 'R'.

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). Effective October 1, 2013, 'P' will invalid to report.

Q – Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q'). Effective April 1, 2015, no new business can be written with 'Q'.

R – Newly Mapped into SFHA

S – FEMA Special Rates

T – Severe Repetitive Loss Properties (formerly Target Group Full Risk). Effective October 1, 2013, code will no longer be valid.

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: Substantial Improvement Indicator

ALIAS: None

ACRONYM: WYO (CMF) IMPROVE-IND

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

"Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions; or

2. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of the market value of the building before it was damaged or improved.

N - No alterations meeting criterion above.

LENGTH: 1

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

SYSTEM FUNCTION: Determination of Program Compliance

REPORTING REQUIREMENT: Optional

NOTE:
Effective April 1, 2015, if the Substantial Improvement indicator is ‘Y’ and Post-FIRM indicator is ‘N’ and the original construction date is prior to the initial FIRM date for the community number (Rating Map Information) and the flood risk zone (Rating Map Information) is Unnumbered ‘A’, AE, A01-A30, AH, AO, Unnumbered ‘V’, VE, V01-V30, or D, the policy is eligible to use the new subsidized Pre-FIRM Substantial Damage/Improvement rate table for comparison to full-risk (Post-FIRM) rates.

PART 5 - CODES

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PART 5 - CODES

INTRODUCTION

This section documents the coding scheme used to record NFIP/WYO insurance information.

ADDITIONS/EXTENSIONS INDICATOR

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

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

DESCRIPTION	CODE
None	0
Finished Basement/Enclosure	1
Unfinished Basement/Enclosure	2
Crawlspace	3
Subgrade Crawlspace	4

BUILDING CONSTRUCTION DATE TYPE

DESCRIPTION	CODE
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)

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Yes	Y
No	N

BUILDING OVER WATER TYPE

DESCRIPTION	CODE
Not over Water	1
Partially over Water	2
Fully/Entirely over Water	3

BUILDING PURPOSE TYPE

DESCRIPTION	CODE
Mixed Use	M
Non-Residential	N
Residential	R

BUILDING USE TYPE

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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
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CAUSE OF LOSS

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Open	A
Closed With Payment	C
Closed Without Payment	X

COINSURANCE CLAIM SETTLEMENT INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Yes (condo)	Y
No (not condo)	N

CONDOMINIUM INDICATOR

DESCRIPTION	CODE
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)

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
$ 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

DESCRIPTION	CODE
$ 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

DESCRIPTION	CODE
$ 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
$ 1,250	F
$ 1,500	G

DEDUCTIBLE - CONTENTS

DESCRIPTION	CODE
$ 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
$ 1,250	F
$ 1,500	G

DIAGRAM NUMBER

Refer to the Flood Insurance Manual – Lowest Floor Guide Section.

DESCRIPTION	CODE
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

DESCRIPTION	CODE
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

ELEVATED BUILDING INDICATOR

DESCRIPTION	CODE
Elevated Building	Y
Not Elevated Building	N

ELEVATION CERTIFICATE INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Fully	F
None	N
Partially	P

EXTERIOR WALL STRUCTURE TYPE

DESCRIPTION	CODE
Reinforced Concrete	1
Concrete Block	2
Wood Stud	3
Steel and Glass	4
Brick or Stone	5
Other	6

EXTERIOR WALL SURFACE TREATMENT

DESCRIPTION	CODE
Unfinished	1
Stone/Brick Veneer	2
Stucco	3
Sheathing/Siding	
Wood	4
Metal	5
Vinyl	6
Other	7

FACTORS RELATED TO CAUSE OF LOSS

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

FINAL PAYMENT INDICATOR - CONTENTS

DESCRIPTION	CODE
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

FINAL PAYMENT INDICATOR - ICC

DESCRIPTION	CODE
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

FLOOD CHARACTERISTICS

DESCRIPTION	CODE
Velocity Flow	1
Low-Velocity Flow or Ponding	2
Wave Action	3
Mudflow	4
Erosion	5

FLOODPROOFED INDICATOR

DESCRIPTION	CODE
Floodproofed	Y
Not Floodproofed	N

FOUNDATION TYPE

DESCRIPTION	CODE
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

HFIAA INDICATOR

DESCRIPTION	CODE
Yes	Y
Blank (Not a HFIAA policy)	Blank

HFIAA LOSS INDICATOR

DESCRIPTION	CODE
Yes	Y
Blank (Loss not associated with a HFIAA policy)	Blank

ICC CLAIM INDICATOR

DESCRIPTION	CODE
Not an ICC Claim	Blank
Repetitive Loss ICC Claim	N or R
Substantial Damage ICC Claim	S

ICC MITIGATION INDICATOR

DESCRIPTION	CODE
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

INSURANCE TO VALUE RATIO INDICATOR

DESCRIPTION	CODE
Less than .50	1
.50 - .74	2
.75 or More	3

LOCATION OF CONTENTS INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Refused mitigation offer	Y
No offer or did not refuse mitigation offer	N or Blank

NAME FORMAT INDICATOR

DESCRIPTION	CODE
Person	P
Group	G

NAME OR DESCRIPTIVE INFORMATION INDICATOR

DESCRIPTION	CODE
Name	N
Descriptive	D
Legal Address	L

NEW/ROLLOVER/TRANSFER INDICATOR

DESCRIPTION	CODE
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, 24 and 25	Z
Transfer	T

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Nonresidential	4

POLICY ASSIGNMENT TYPE

DESCRIPTION	CODE
No assignment	N or Blank
Assignment due to new purchase	P
Other Assignment	O

POLICY STATUS INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Post-FIRM Construction	Y
Pre-FIRM Construction	N

PREMIUM PAYMENT INDICATOR

DESCRIPTION	CODE
Credit Card	C
Cash/Check	Blank

PRIMARY RESIDENCE INDICATOR

DESCRIPTION	CODE
Primary Residence of Insured	Y
Non-Primary Residence	N

PROPERTY PURCHASE INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

REGULAR/EMERGENCY PROGRAM INDICATOR

DESCRIPTION	CODE
Emergency Program	E
Regular Program	R

RENTAL PROPERTY INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

REPETITIVE LOSS TARGET GROUP INDICATOR

(cancelled effective October 1,2013 – renamed to SRL Property Indicator)

DESCRIPTION	CODE
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

REPLACEMENT COST INDICATOR

DESCRIPTION	CODE
Replacement Cost Basis	R
Actual Cash Value Basis	A

RISK RATING METHOD

DESCRIPTION	CODE
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
Newly Mapped into SFHA	R
FEMA Special Rates	S
Severe Repetitive Loss Properties (effective October 1, 2013, code no longer valid)	T
Pre-FIRM Elevation Rated Specific Rates	W

SPECIAL EXPENSE TYPE

DESCRIPTION	CODE
Engineering expense	1
Cost to establish coverage or property value	2
Legal expense	3
Cost of appraisal	4

SRL PROPERTY INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

STATE-OWNED PROPERTY

DESCRIPTION	CODE
State-Owned	Y
Not State-Owned	N

SUBSIDIZED RATED INDICATOR

DESCRIPTION	CODE
Not Subsidized	N
Emergency Program (based on program type)	E
Pre-FIRM subsidized	P

SUBSTANTIAL IMPROVEMENT INDICATOR

DESCRIPTION	CODE
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

DESCRIPTION	CODE
No	N
Yes	Y

TENANT INDICATOR

DESCRIPTION	CODE
No	N
Yes	Y

VALID POLICY INDICATOR

DESCRIPTION	CODE
Default	0
No Duplicate policy	1
No PRP Repetitive Loss property	2
No SRL property	3

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

DESCRIPTION	CODE
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)

DESCRIPTION	CODE
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

DESCRIPTION	CODE
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

WYO TRANSACTION CODE

DESCRIPTION	CODE
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
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

DESCRIPTION	CODE
Yes, Certification Provided	Y
No, Certification Not Provided	N

11 New Business

Record A	Field Length	Record Position
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/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
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.)

Record A (Cont'd.)	Field Length	Record Position
Filler	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building 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.)

Record A (Cont'd.)	Field Length	Record Position
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

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12 Mailing Address Data

Record A	Field Length	Record Position
Transaction Code (12A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Name or Descriptive Information Indicator	1	27
Mailing Address 1	50	28-77
Mailing Address 2	50	78-127
Mailing City	30	128-157
Mailing State	2	158-159
Mailing ZIP Code	9	160-168
HFIAA Indicator	1	169
Reserved for NFIP Use	288	170-457
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

NOTE: This transaction must be submitted with any new business (11A), renewal (17A), or reinstatement transaction (14A,15A) OR when the mailing address information has been updated by the WYO company.

14 Policy Reinstatement Without Policy Changes

Record A	Field Length	Record Position
Transaction Code (14A)	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
HFIAA Indicator	1	43
Reserved for NFIP Use	414	44-457
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

NOTE: If changes to policy record are needed, the WYO company must either submit an Endorsement transaction (20) with this transaction, or submit a Policy Reinstatement with Policy Changes transaction (15) in lieu of this transaction.

15 Policy Reinstatement With Policy Changes

Record A	Field Length	Record Position
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	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.)

Record A (Cont'd.)	Field Length	Record Position
Insured Last Name	25	286-310
Insured First Name	25	311-335
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Filler	5	339-343
Expense Constant	3	344-346
Primary Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE) (Rating Map Info.)	6	364-369
SRL Property Indicator	1	370
Lowest Adjacent Grade	6	371-376
Diagram Number	1	377
Elevation Certification Date	8	378-385
Basic Building Rate WYO	5	386-390
Additional Building Rate WYO	5	391-395
Basic Contents Rate WYO	5	396-400
Additional Contents Rate WYO	5	401-405
ICC Premium WYO	3	406-408
Probation Surcharge Amount WYO	3	409-411
Deductible Percentage WYO	4	412-415
Repetitive Loss ID Number	7	416-422
Reserved for NFIP Use	35	423-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building 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.)

Record A (Cont'd.)	Field Length	Record Position
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
HFIAA Indicator	1	599
Reinstatement HFIAA Surcharge	10	600-609
Reserved for NFIP Use2	91	610-700

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17 Renewal

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

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

17 Renewal (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building 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 Assessment	8	579-586

17 Renewal (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

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20 Endorsement

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

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

20 Endorsement (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building 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 Assessment	8	579-586

20 Endorsement (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

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23 Policy Correction

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

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

23 Policy Correction (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building 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 Assessment	8	579-586

23 Policy Correction (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

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26 Cancellation

Record A	Field Length	Record Position
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment – Refunded	10	53-62
HFIAA Indicator	1	63
HFIAA Surcharge – Refunded	10	64-73
Reserved for NFIP Use	384	74-457
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

Record A	Field Length	Record Position
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment – Refunded	10	53-62
HFIAA Indicator	1	63
HFIAA Surcharge – Refunded	10	64-73
Reserved for NFIP Use	384	74-457
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

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	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
Coinsurance Claim Settlement Indicator	R	-	-	X
Community Identification Number (Rating Map Info.)	R	-	-	X(6)
Condominium Form of Ownership Indicator	R	-	-	X
Condominium Indicator	R	-	-	X
Condominium Master Policy Units	R	-	-	9(5)
Contents Claim Payment (ACV)	I	S	$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	-	-	X
Coverage Req. for Disaster Assistance	R	-	-	X
CRS Classification Credit Percentage	R	-	-	9(2)
Current Map 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)

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

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	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
HFIAA Indicator	R	-	-	X
HFIAA Loss Indicator	R	-	-	X
HFIAA Surcharge	I	S	$	S9(8)
HFIAA Surcharge – Refunded	I	S	$¢	S9(8)V99
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)

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

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	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	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
Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)

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

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	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

[1]R - Replacement Value
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[3]S - Signed Data Element
[4]$¢ - Dollars and Cents
[5]$ - Whole Dollars
[6]$/100 - Hundreds of Dollars

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	Picture
Reinstatement Federal Policy Fee	I	S	$¢	S9(5)V99
Reinstatement Premium	I	S	$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	$¢	S9(8)V99
Reinstatement HFIAA Surcharge	I	S	$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
**Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve – Building	R	-	$¢	9(10)V99
Reserve – Contents	R	-	$¢	9(7)V99
Reserve - ICC	R	-	$¢	9(5)V99
Reserve Fund Assessment	I	S	$	S9(8)
Reserve Fund Assessment – Refunded	I	S	$¢	S9(8)V99
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
Subsidized Rated Indicator	R	-	-	X
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)

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

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

**The Repetitive Loss Target Group Indicator has been renamed to SRL Property

Indicator, effective October 1, 2013.

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	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)
Valid Policy Indicator	R	-	-	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Waiting Period Type	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO Transaction Code	Key	-	-	X(3)
WYO Transaction Date	R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	X

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

RECORD LAYOUT

	Length	Record Position
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	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
Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee – Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance – Building	8	497-504
NFIP Basic Limit Rate – Building	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.)

	Length	Record Position
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 Assessment – Refunded*	10	610-619
NFIP Reserve Fund Assessment	8	620-627
NFIP HFIAA Surcharge – Refunded*	10	628-637
NFIP HFIAA Surcharge	8	638-645
Reserved for NFIP Use	4	646-649
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.)

		Length	Record Position
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 Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment – Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge – Refunded		8	1153-1160
Reserved for NFIP Use	2	112	1161-1272

* 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 - COBOL

Output – Policy Information and Error Extract

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

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

*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number will not be reported, effective May 1, 2008.

Record Layout (cont'd.)

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


05        Filler                                PIC X(4).
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-Assessment            PIC S9(8).
05        Filler                                PIC X(1).
05        OP-Tenant-Indicator                   PIC X(1).
05        OP-Tenant-Building-Cov-Ind            PIC X(1).
05        OP-Waiting-Period-Type                PIC X(1).
05        OP-Mitigation-Offer-Ind               PIC X(1).
05        OP-Policy-Assign-Type                 PIC X(1).
05        OP-Reserve-Fund-Asmnt-Refund          PIC S9(8)V99.
05        OP-Subsidized-Rated-Ind               PIC X(1).
05        OP-Valid-Policy-Ind                   PIC X(1).
05        OP-HFIAA-Ind                          PIC X(1).
05        OP-HFIAA-Surcharge                    PIC S9(8).
05        OP-HFIAA-Surch-Refund                 PIC S9(8).
05        OP-Reserved-NFIP-Use2                 PIC X(112).
```

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

A summary of the April 2015 Edit Specifications updates (Change 17) is as follows:

Cover Sheet	Added 'Change 17' for April 1, 2015
Part 1 (1.2) - Instructions	New and Revised Edits effective April 1, 2015
Part 2 - Edits Dictionary	PL298010: Building Construction Date Type **(revised)** PL029040: Deductible – Building **(revised)** PL029050: Deductible - Building **(revised)** PL029070: Deductible - Building **(new)** PL214040: Grandfathering Type Code **(revised)** PL320010: HFIAA Surcharge **(new)** PL320020: HFIAA Surcharge **(new)** PL010030: Name or Descriptive Information Indicator **(revised)** PU034010: Original Construction Date **(revised)** PI034020: Original Construction Date **(revised)** PI034030: Original Construction Date **(revised)** PL034040: Original Construction Date **(revised)** PL034050: Original Construction Date **(revised)**

INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

REVISION 8 ..... MAY 1, 2004

CHANGE 1 ..... MAY 1, 2005

CHANGE 2 ..... OCTOBER 1, 2005

CHANGE 3 ..... MAY 1, 2006

CHANGE 4 ..... MAY 1, 2008

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

CHANGE 6 ..... OCTOBER 1, 2009

CHANGE 6.1 ..... OCTOBER 1, 2009

CHANGE 7 ..... MAY 1, 2010

CHANGE 8 ..... JANUARY 1, 2011

CHANGE 9 ..... OCTOBER 1, 2011

CHANGE 10 ..... MAY 1, 2012

CHANGE 11 ..... OCTOBER 1, 2012

CHANGE 12 ..... JANUARY 1, 2013

CHANGE 13 ..... OCTOBER 1, 2013

CHANGE 13.1 ..... OCTOBER 1, 2013

CHANGE 13.2 ..... OCTOBER 1, 2013

CHANGE 13.3 ..... OCTOBER 1, 2013

CHANGE 14 ..... JUNE 1, 2014

CHANGE 14.1 ..... JUNE 1, 2014

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

CHANGE 16 ..... JANUARY 1, 2015

CHANGE 17 ..... APRIL 1, 2015

INSTRUCTIONS

1. PURPOSE

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

THIS DOCUMENT IS DIVIDED INTO THE FOLLOWING CATEGORIES:

PART 1 - INSTRUCTIONS

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

PART 2 - DATA EDIT DICTIONARY

PART 3 - LEVELS

3.1 - POLICY
3.2 - CLAIMS

PART 4 - ERROR CODES/MESSAGES

PART 5 - FIELD NAMES

2. DEFINITIONS

DATA ELEMENT: THE TRANSACTION DATA ELEMENT AS NAMED IN THE WYO STATISTICAL PLAN.

FILE NAME: THE DATA ELEMENTS IN THIS DOCUMENT FALL INTO TWO CATEGORIES - POLICY OR CLAIMS.

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

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

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

FORMAT: THE SYSTEM DESCRIPTION OF THE DATA ELEMENT

ORDER: THIS NUMBER DESIGNATES THE ORDER IN WHICH THE EDITS FOR A DATA ELEMENT ARE TO BE PERFORMED. IF A DATA ELEMENT FAILS AN EDIT, SUBSEQUENT EDITS ARE NOT DONE FOR THE CORRESPONDING DATA ELEMENT.

EFFECTIVE: THE DATE ON WHICH THE EDIT BECAME EFFECTIVE.

CANCELLED: THE DATE ON WHICH THE EDIT IS NO LONGER APPLIED.

EDIT LEVEL: THE POINT IN THE WYO SYSTEM WHERE THE EDITS ARE PERFORMED.

(0) SPECIAL PROCESS -

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

NUMBER KEY AT THE TIME OF PROCESSING THE TRANSACTIONS.

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

(1) REFORMAT/PRE-PROCESSOR PROGRAM -

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

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

(2) NEW BUSINESS (11) LOAD PROGRAM -

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

(3) OTHER POLICY TXN LOAD PROGRAM -

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

(9) POLICY LOAD PROGRAMS -

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

(4) EDIT PROCESSOR PROGRAM -

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

(5) POST RATING PROGRAM -

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

(6) LENDER PROCESSING PROGRAM -

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

(7) PREFERRED RISK EDIT PROGRAM -

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

(8) CONDO INSPECTION / GIS SYSTEMS -

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

(2) OPEN CLAIMS/LOSS LOAD PROGRAM -

INSTRUCTIONS

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

(3) OTHER CLAIMS TXN LOAD PROGRAM -

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

(9) CLAIMS LOAD PROGRAM -

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

(4) EDIT PART I PROGRAM -

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

(5) EDIT PART II PROGRAM -

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

EDIT TYPE: THE EDIT TYPE FALLS INTO TWO CATEGORIES:

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

(R) RELATIONAL - THOSE EDITS THAT DO DEPEND ON THE VALUES OF OTHER DATA ELEMENTS.

ERROR TYPE: THE ERROR TYPE FALLS INTO TWO CATEGORIES:

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

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

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

CHARACTER POSITION	DESCRIPTION
1	P - POLICY FIELDS C - CLAIM FIELDS
2	R - REJECT TRANSACTIONS U - UNREADABLE DATA - I.E. ALPHABETIC DATA IN A NUMERIC FIELD. I - READABLE DATA BUT INVALID CODES OR VALUES. L - RELATIONAL ERRORS
3 - 5	UNIQUE NUMBER ASSIGNED TO EACH DATA ELEMENT.
6 - 8	UNIQUE NUMBER ASSIGNED TO EACH EDIT WITHIN A DATA ELEMENT.

ERROR MESSAGE: THE MESSAGE TO BE DISPLAYED ON THE ERROR REPORTS FOR THE ERROR.

INSTRUCTIONS

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

DESCRIPTION: THE DESCRIPTION OF THE EDIT TO BE PERFORMED.

NEW AND REVISED EDITS EFFECTIVE APRIL 1, 2015

DATA ELEMENT	ORDER	ERROR CODE
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
DEDUCTIBLE - BUILDING	40	PL029040
	50	PL029050
	70	PL029070
GRANDFATHERING TYPE CODE	40	PL214040
HFIAA SURCHARGE	10	PL320010
	20	PL320020
NAME OR DESCRIPTIVE INFORMATION INDICATOR	30	PL010030
ORIGINAL CONSTRUCTION DATE	10	PU034010
	20	PI034020
	30	PI034030
	40	PL034040
	50	PL034050

EDITS DICTIONARY SECTION

BLANK PAGE

DATA ELEMENT: BUILDING CONSTRUCTION DATE TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: BLDCONS-DTYP

UPDATE: REPLACEMENT

FORMAT: ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL298010 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

IF 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: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

B. FOR ALL OTHER FLOOD RISK ZONES:

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

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

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

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

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

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

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

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

1. FOR NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE = '4', DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.

2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L', DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A, OR D.

3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, OR 5.

DATA ELEMENT: DEDUCTIBLE - BUILDING

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

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

DEDUCTIBLE OPTIONS

A = $ 10,000
B = $ 15,000
C = $ 20,000
D = $ 25,000
E = $ 50,000

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

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

6. FOR ALL RESIDENTIAL OCCUPANCIES THAT ARE NOT CONDOMINIUM TYPE ‘A’, ‘H’, OR ‘’L’:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 4/1/2015, DEDUCTIBLE-BUILDING CAN BE REPORTED AS (CODE ‘F’ - $10,000).

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 50

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029050 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

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

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
RISK RATING METHOD IS ‘7’, 'P', 'Q', OR ‘R’ AND
TOTAL AMOUNT OF INSURANCE – BUILDING IS MORE THAN $100,000,
THE MINIMUM DEDUCTIBLE MUST BE $1250 FOR BOTH BUILDING AND CONTENTS.

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029070 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214040 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING CONTINUOUS COVERAGE IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

DATA ELEMENT: HFIAA SURCHARGE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: HFIAA_SURG

UPDATE: REPLACEMENT

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL320010 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE MUST BE A VALID AMOUNT.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC

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

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

DATA ELEMENT: HFIAA SURCHARGE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL320020 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE DOES NOT CORRELATE WITH THE PRIMARY RESIDENCE INDICATOR AND OCCUPANCY TYPE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
PRIMARY RESIDENCE INDICATOR IS ‘Y’ AND
OCCUPANCY TYPE IS ‘1’,
THEN THE PREMIUM SURCHARGE AMOUNT MUST BE $25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
PRIMARY RESIDENCE INDICATOR IS ‘Y’ AND
OCCUPANCY TYPE IS ‘1’, ‘2’ OR ‘3’, AND
CONDOMINIUM INDICATOR IS ‘U’,
THEN THE PREMIUM SURCHARGE AMOUNT MUST BE $25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
OCCUPANCY TYPE IS ‘4’,
THEN THE PREMIUM SURCHARGE AMOUNT MUST BE $250
(REGARDLESS OF THE PRIMARY RESIDENCE INDICATOR).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
PRIMARY RESIDENCE INDICATOR IS ‘N’ AND
CONDOMINIUM INDICATOR IS NOT ‘A’ OR ‘H’ OR ‘L’,
THEN THE PREMIUM SURCHARGE AMOUNT MUST BE $250.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
OCCUPANCY TYPE IS ‘2’ OR ‘3’ AND
CONDOMINIUM INDICATOR IS NOT ‘U’, ‘A’ OR ‘H’ OR ‘L’,
THEN THE PREMIUM SURCHARGE AMOUNT MUST BE $250
(REGARDLESS OF THE PRIMARY RESIDENCE INDICATOR).

EDIT DICTIONARY

DATA ELEMENT: NAME OR DESCRIPTIVE INFORMATION INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL010030 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: ORIG_CONST

UPDATE: REPLACEMENT

FORMAT: DATE YYYYMMDD

EDIT CRITERIA

ORDER: 10

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

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

ERROR CODE: PU034010 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 20

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI034020 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 30

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PI034030 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL034040 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE ON A POST-FIRM POLICY CANNOT BE PRIOR TO THE DATE OF LOSS FOR THE ICC CLAIM.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

- POST-FIRM INDICATOR IS ‘Y’

- CLAIMS STATUS IS 'C'

- (ICC MITIGATION INDICATOR IS 'R' OR 'E')

- OR -

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

- OR -

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

- FINAL PAYMENT INDICATOR - ICC IS 'Y'

- NET ICC PAYMENTS ARE GREATER THAN ZERO

- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE POLICY TERM WHERE THE LOSS OCCURRED AND/OR RENEWALS AFTER THE POLICY TERM WHERE THE LOSS OCCURRED) IS LESS THAN THE DATE OF LOSS

- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE CURRENT POLICY TERM) IS LESS THAN THE DATE OF LOSS

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

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL034050 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE ON A PRE-FIRM POLICY DOES NOT CONFORM WITH THE BUILDING CONSTRUCTION DATE TYPE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 50

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041050 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

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

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

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

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

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

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 80

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041080 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

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

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

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

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

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

DATA ELEMENT: RISK RATING METHOD

IF THE RISK RATING METHOD IS 'R', ONE OF THE FOLLOWING MUST BE TRUE:

IF THERE IS CURRENT MAP INFORMATION (FOR GRANDFATHERED POLICIES) WITH THE EXCEPTION OF POLICIES REPORTED WITH NEW/ROLLOVER/TRANSFER INDICATORS ‘T’, ‘R’, OR ‘Z’, THE CURRENT MAP INFO – MAP PANEL SUFFIX MUST BE THE CURRENT MAP PANEL SUFFIX AS INDICATED ON THE COMMUNITY MASTER FILE. IF THERE IS NO CURRENT MAP INFORMATION (NON-GRANDFATHERED POLICIES) WITH EXCEPTION OF POLICIES REPORTED WITH NEW/ROLLOVR/TRANSFER INDICATORS ‘Y’, ‘R’ OR ‘Z’, THE RATED MAP INFO – MAP PANEL SUFFIX MUST BE THE CURRENT MAP PANEL SUFFIX AS INDICATED ON THE COMMUNITY MASTER FILE.

FOR NEW BUSINESS POLICIES (EXCEPT NEW/ROLLOVER/TRANSFER INDICATORS ‘T’, ‘R’, OR ‘Z’), THE POLICY EFFECTIVE DATE MUST BE WITHIN ONE YEAR OF THE MAP PANEL DATE OF THE CURRENT MAP INFO (OR RATED MAP INFORMATION FOR NON-GRANDFATHERED POLICIES – MAP PANEL SUFFIX UNLESS THE MAP PANEL DATE IS BETWEEN 03/21/2014 AND 04/01/2015 AND THE ORIGINAL NEW BUSINESS DATE IS BETWEEN 04/01/2015 AND 04/01/2016.

FOR NEW BUSINESS AND RENEWAL POLICIES (EXCEPT NEW/ROLLOVER/TRANSFER INDICATORS ‘T’, ‘R’, OR ‘Z’), THE ORIGINAL NEW BUSINESS DATE MUST BE ON OR AFTER 04/01/2015.

FOR NEW BUSINESS AND RENEWAL POLICIES (EXCEPT NEW/ROLLOVER/TRANSFER INDICATORS ‘T’, ‘R’, OR ‘Z’), THE CURRENT MAP EFFECTIVE DATE ON THE COMMUNITY MASTER FILE MUST BE ON OR AFTER OCTOBER 1, 2008.

FOR RENEWALS (INCLUDING NEW/ROLLOVER/TRANSFER INDICATORS ‘T’, ‘R’, OR ‘Z’), WHERE THE PREVIOUS TERM WAS RISK RATING METHOD ‘7’, WHICH IS INVALID TO RENEW WITH ‘7’ DUE TO LOSS HISTORY, THE RISK RATING METHOD MAY BE CONVERTED TO AN ‘R’. THIS CONVERSION WILL CLEAR ERRORS PL041100 AND PL041110 CURRENTLY REPORTED ON REPORTS W2RPINVD AND W2RPINVA. THE CURRENT MAP INFORMATION MAY BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 100

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

EDIT LEVEL: PREFERRED RISK EDIT PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041100 ERROR TYPE: CRITICAL

ERROR MESSAGE: INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY
BASED ON LOSS HISTORY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS:

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

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

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

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

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 110

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

EDIT LEVEL: PREFERRED RISK EDIT PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041110 ERROR TYPE: CRITICAL

ERROR MESSAGE: INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY
BASED ON LOSS HISTORY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

FOR RENEWALS -

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

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

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

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