

A summary of the May 2010 Edit Specifications updates (Change 7) is as follows:

Part 1 (1.1, 1.2, 1.3) – Instructions	Full reprint
Part 2 - Edits Dictionary	PL140030: Federal Policy Fee - added text regarding FPF changes, effective May 1, 2010

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

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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

INSTRUCTIONS

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 TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (5) POST RATING PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE AND THE POLICIES
RATED.
- (6) LENDER PROCESSING PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
PROCESSING THE LENDER TRANSACTIONS (99A)
AGAINST THE LENDER FILE.
- (7) PREFERRED RISK EDIT PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (8) CONDO INSPECTION / GIS SYSTEMS -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (2) OPEN CLAIMS/LOSS LOAD PROGRAM -

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 MAY 1, 2010

DATA ELEMENT

FEDERAL POLICY FEE

ORDER ERROR CODE

10 PL140030

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EDITS REMOVED FROM THE EDITS SPECIFICATIONS DOCUMENT

THE FOLLOWING EDITS HAVE BEEN CANCELED PRIOR TO
MAY 1, 2010 AND ARE NOT USED BY THE NFIP PROCESSING
OF TRRP DATA. THESE CANCELED EDIT ERRORS HAVE BEEN
REMOVED FROM THIS DOCUMENT.

DATA ELEMENT -----	ORDER -----	CANCELLED ON -----	ERROR CODE -----
ACTUAL SALVAGE RECOVERY	10	1986/01/01	CU109010
ACTUAL SALVAGE RECOVERY DATE	10	1992/11/01	CU111010
	20	1992/11/01	CU111020
ADDITIONAL LIMIT AMOUNT OF INSURANCE - BUILDING	10	1996/10/01	PU052010
	30	1996/10/01	PL052030
	40	1996/10/01	PL052040
	50	1996/10/01	PL052050
ADDITIONAL LIMIT AMOUNT OF INSURANCE - CONTENTS	10	1996/10/01	PU056010
	30	1996/10/01	PL056030
	40	1996/10/01	PL056040
	50	1996/10/01	PL056050
ADDITIONAL LIMIT AMOUNT OF PREMIUM - BUILDING	10	1986/01/01	PU053010
	15	1996/10/01	PR053015
	30	1996/10/01	PL053030
	40	1996/10/01	PL053040
ADDITIONAL LIMIT AMOUNT OF PREMIUM - CONTENTS	10	1986/01/01	PU057010
	15	1996/10/01	PR057015
	30	1996/10/01	PL057030
	40	1996/10/01	PL057040
ADDITIONAL LIMIT AMOUNT OF PREMIUM REFUND - BUILDING	10	1986/01/01	PU064010
	15	1996/10/01	PR064015
ADDITIONAL LIMIT AMOUNT OF PREMIUM REFUND - CONTENTS	10	1986/01/01	PU065010
	15	1996/10/01	PR065015
AGENT TAX-SSN	10	2008/05/01	PI186010
BASE FLOOD ELEVATION	50	2006/05/01	PU049050
	60	2006/05/01	PI049060
	70	2006/05/01	PL049070
	80	2006/05/01	PL049080
BASIC LIMIT AMOUNT OF INSURANCE - BUILDING	10	1996/10/01	PU050010
	30	1996/10/01	PL050030
	40	1996/10/01	PL050040
	50	1996/10/01	PL050050
BASIC LIMIT AMOUNT OF INSURANCE - CONTENTS	10	1996/10/01	PU054010
	30	1996/10/01	PL054030
	40	1996/10/01	PL054040
BASIC LIMIT AMOUNT OF PREMIUM - BUILDING	10	1986/01/01	PU051010
	15	1996/10/01	PR051015
	30	1996/10/01	PL051030
BASIC LIMIT AMOUNT OF PREMIUM - CONTENTS	10	1986/01/01	PU055010
	15	1996/10/01	PR055015
	30	1996/10/01	PL055030
BASIC LIMIT AMOUNT OF PREMIUM REFUND - BUILDING	10	1986/01/01	PU062010
	15	1996/10/01	PR062015

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MAY 1, 2010 AND ARE NOT USED BY THE NFIP PROCESSING
OF TRRP DATA. THESE CANCELLED EDIT ERRORS HAVE BEEN
REMOVED FROM THIS DOCUMENT.

DATA ELEMENT	ORDER	CANCELLED ON	ERROR CODE
BASIC LIMIT AMOUNT OF PREMIUM REFUND - CONTENTS	10	1986/01/01	PU063010
	15	1996/10/01	PR063015
	30	1984/10/01	PL063030
BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE)	10	1986/01/01	CU077010
BUILDING CLAIM PAYMENT RECOVERY	10	1986/01/01	CU121010
	30	1992/04/01	CL121030
BUILDING IN COURSE OF CONSTRUCTION INDICATOR	30	1994/10/31	PL028030
CAUSE OF LOSS	10	2000/05/01	CU070010
CLAIMS CLOSED WITHOUT PAYMENT REASON	10	1986/10/01	CU107010
	20	1986/10/01	CI107020
COMMUNITY IDENTIFICATION NUMBER	90	2000/05/01	PI017090
CONTENTS CLAIM PAYMENT (ACV)	10	1986/01/01	CU078010
CONTENTS CLAIM PAYMENT RECOVERY	10	1986/01/01	CU122010
	30	1992/04/01	CL122030
DATE OF LOSS	40	1987/10/01	CR066040
	80	1986/10/01	CL066080
	90	1986/10/01	CL066090
DEDUCTIBLE - BUILDING	30	1995/07/01	PL029030
DEDUCTIBLE - CONTENTS	50	1994/10/01	PL030050
ELEVATED BUILDING INDICATOR	30	2002/05/01	PL031030
ELEVATION CERTIFICATE INDICATOR	10	1995/07/01	PU126010
ENDORSEMENT EFFECTIVE DATE	35	2008/05/01	PR009035
	60	1996/04/30	PR009060
ENDORSEMENT PREMIUM AMOUNT	10	1986/01/01	PU120010
EXPENSE OF CONTENTS/OR MOBILE HOME REMOVAL	10	1986/01/01	CU075010
	30	1986/01/01	CL075030
FEDERAL POLICY FEE	10	1997/05/01	PU140010
INSURED PHONE NUMBER	10	1986/01/01	PI045010
LOWEST FLOOR ELEVATION	50	2006/05/01	PU048050
	60	2006/05/01	PL048060
	70	2006/05/01	PL048070
	80	2006/05/01	PL048080
MAP PANEL SUFFIX	35	1992/12/01	PL019035
	40	1992/10/01	PL019040
	50	1992/10/01	PL019050
	60	1992/10/01	PL019060
	70	1992/10/01	PL019070
	80	1986/08/01	PL019080
	90	1992/10/01	PL019090

EDITS REMOVED FROM THE EDITS SPECIFICATIONS DOCUMENT

THE FOLLOWING EDITS HAVE BEEN CANCELLED PRIOR TO
MAY 1, 2010 AND ARE NOT USED BY THE NFIP PROCESSING
OF TRRP DATA. THESE CANCELLED EDIT ERRORS HAVE BEEN
REMOVED FROM THIS DOCUMENT.

DATA ELEMENT -----	ORDER -----	CANCELLED ON -----	ERROR CODE -----
NEW OR ROLLOVER INDICATOR	10	1995/07/01	PI043010
	20	1995/07/01	PI043020
OLD DATE OF LOSS	40	1995/07/01	CR116040
OLD PAYMENT DATE	40	1995/07/01	CR118040
OLD POLICY NUMBER	50	1995/07/01	PR006050
PAYMENT RECOVERY DATE	10	1992/11/01	CU108010
	20	1992/11/01	CI108020
	30	1992/11/01	CL108030
POLICY FORM INDICATOR	10	1989/10/01	PUI25010
	20	1989/10/01	PI125020
	30	1989/10/01	PL125030
	40	1989/10/01	PL125040
POLICY TERMINATION DATE	30	1989/10/01	PL059030
REPLACEMENT COST VERIFICATION	10	1997/05/01	CU097010
	20	1997/05/01	CL097020
RESUBMITTED REJECTED TRANSACTION INDICATOR	10	1989/10/01	PUI33010
	20	1989/10/01	PI133020
RISK RATING METHOD	10	1997/05/01	PU041010
SMALL BUSINESS INDICATOR	10	1996/10/01	PI025010
	20	1996/10/01	PI025020
	30	1996/10/01	PL025030
	40	1996/10/01	PL025040
SPECIAL EXPENSE AMOUNT	10	1986/01/01	CU115010
SPECIAL EXPENSE DATE	30	1992/11/01	CL113030
STREET ADDRESS	40	2000/05/01	PL011040
SUBROGATION	10	1986/01/01	CU110010
SUBROGATION RECOVERY DATE	10	1992/11/01	CU112010
	20	1992/11/01	CI112020
	30	1992/11/01	CL112030
TAXPAYOR IDENTIFICATION NUMBER	10	2008/05/01	PI015010
	30	2008/05/01	PR015030
TOTAL AMOUNT OF INSURANCE - BUILDING	60	1989/01/01	PL038060
TOTAL AMOUNT OF INSURANCE - CONTENTS	30	1985/02/10	PL039030
TOTAL CALCULATED PREMIUM	10	1986/01/01	PU040010
TOTAL PREMIUM REFUND	10	1986/01/01	PU061010

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EDITS DICTIONARY SECTION

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EDIT DICTIONARY

DATA ELEMENT: FACTORS RELATED TO CAUSE OF LOSS

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/1984 REVISED: CANCELLED:
EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: CI087020 ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: FACTORS RELATED TO CAUSE OF LOSS IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE
FIELD NAME: POLICY_FEE
UPDATE: INCREMENTAL
FORMAT: THREE (3) DIGIT NUMBER

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 06/01/1991 REVISED: 05/01/2010 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL140030 ERROR TYPE: CRITICAL
ERROR MESSAGE: FEDERAL POLICY FEE IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF POLICY EFFECTIVE DATE IS BEFORE JUNE 1, 1991 THEN
FEDERAL POLICY FEE MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER JUNE 1, 1991 AND
BEFORE OCTOBER 1, 1994 AND RISK RATING METHOD IS NOT EQUAL
TO '7' THEN FEDERAL POLICY FEE MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 1994:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',
MUST BE \$25.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:
 - 1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$25.
 - 2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$50.
 - 3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$125.
 - 4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$275.
 - 5. CONDOMINIUM MASTER UNITS IS 21 OR MORE, MUST
BE \$525.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MARCH 1, 1995:

- A. IF RISK RATING METHOD IS '7' OR 'G', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

MUST BE \$30.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$30.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$60.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$150.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$330.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,
MUST BE \$630.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1 2008:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',
MUST BE \$35.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$35.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$70.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$175.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$385.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,
MUST BE \$735.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1 2010:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',
MUST BE \$40.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$40.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$80.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$200.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$440.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,
MUST BE \$840.

IF RISK RATING METHOD IS '7' (PREFERRED RISK), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 30, 1996
AND PRIOR TO MAY 1, 2003, FEDERAL POLICY FEE MUST BE
\$5.
2. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2003
AND PRIOR TO MAY 1, 2004, FEDERAL POLICY FEE MUST BE
\$10.
3. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2004
AND PRIOR TO MAY 1, 2008, FEDERAL POLICY FEE MUST BE
\$11.
4. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008
AND PRIOR TO MAY 1, 2010, FEDERAL POLICY FEE MUST BE
\$13.
5. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010,
FEDERAL POLICY FEE MUST BE \$20.

FOR MID-TERM ENDORSEMENTS, THE FEDERAL POLICY FEE MUST BE
ZERO.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE - REFUNDED

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE - REFUNDED
FIELD NAME: FEE_REFUNDED
UPDATE: INCREMENTAL
FORMAT: FOUR (4) DIGITS WITH AN IMPLIED DECIMAL OF TWO POSITIONS

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 06/01/1991 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU141010 ERROR TYPE: CRITICAL
ERROR MESSAGE: FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:
FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.