



Federal Emergency Management Agency

Washington, D.C. 20472

W-02076

MEMORANDUM: WYO Company Principal Coordinators
NFIP Servicing Agent, Vendors

FROM: Anthony S. Lowe 
Administrator
Federal Insurance and Mitigation Administration

DATE: November 1, 2002

SUBJECT: May 1, 2003, Program Changes

The purpose of this memorandum is to provide notification of the changes that are to be implemented effective May 1, 2003. The changes include rate modifications and revised data elements of the Transaction Record Reporting and Processing (TRRP) Plan.

The revised pages to the TRRP Plan reflect the changes being implemented for new business with effective dates on or after May 1, 2003. These pages show that the WYO company is required to report the community map panel number.

The rate changes for both new and renewal business with effective dates on or after May 1, 2003, are expected to increase the overall rate level by about 2.5 percent. A revised set of rate pages reflecting the rate modifications is included with this memorandum. (Rate changes to Submit-for-Rate guidelines will be mailed separately.)

In addition, the following rule changes have a May 1, 2003, implementation date.

- Map Panel numbers will be edited as a critical error for all new business with an effective date on or after May 1, 2003.
- The V-Zone Risk Rating Factor form will be revised as a result of the new Coastal Construction Manual.
- Elevation Certificate will be revised to include additional instructions to the engineer completing the form, and the form itself will be revised to include information about the elevation of the air conditioning and similar units.

If you have any question regarding these changes, please contact your WYO Program Coordinator.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

National Flood Insurance Program

MAY 1, 2003, RATE CHANGES

The premiums will increase an average of 2.5% for policies written or renewed on or after May 1, 2003. This premium increase varies by zone as described below.

V-Zones (coastal high-velocity zones)

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

- **Post-FIRM V Zones:** Premiums will increase about 9%—just slightly less than the maximum amount of 10% allowed as a result of the 1994 National Flood Insurance Reform Act (NFIRA).
- **Pre-FIRM V Zones:** Premiums will increase 4%.

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

There will be modest increases that will keep our Post-FIRM rates at actuarial levels and that will slightly decrease the amount of subsidy in our Pre-FIRM rates.

- **Post-FIRM A Zones:** Premiums will increase 2½% as indicated by our actuarial rate model.
- **Pre-FIRM AE Zones:** Premiums will increase about 2%.
- **AO, AH, AOB, and AHB Zones (shallow flooding zones):** No change. Experience has been favorable in these zones.
- **Unnumbered A Zones (remote A Zones where elevations have not been determined):** Premiums will increase about 3%. These increases are designed to keep them in line with Post-FIRM AE Zones.
- **A99 Zones (approved flood mitigation project—e.g., levees still in the course of construction):** Premiums will increase 2½%.
- **AR Zones:** Premiums will increase 2½%.

X-Zones (zones outside the Special Flood Hazard Area)

Moderate increases are being implemented.

- **Standard Risk Policy:** Underwriting experience supports a 3% premium increase.
- **Preferred Risk Policy (PRP):** Policyholders will see their combined premium and FPF increase 5%. This includes an increase of the FPF to \$10 and modest increases to the premium for those policyholder purchasing higher amounts of insurance.

Expense Constant The Expense Constant is being eliminated.

Basic limits rates are being increased to collect the same premium revenue that the Expense Constant currently generates. The increase to the Pre-FIRM A-Zone and V-Zone basic limits rates is dependent upon rulemaking. FIMA anticipates that the Final Rule will be published in time for the May 1, 2003, effective date. If this does not occur, you will be notified as soon as possible. The Application form will be revised to reflect this change.

Increased Cost of Compliance Coverage (ICC) The limit of liability under ICC is being increased to \$30,000.

Optional Deductibles Relativities are being revised. In addition higher limits are being introduced for Non-Residential and Residential Condominium Building Associations.

SUMMARY OF TRRP PLAN UPDATES

Part 1	Expense Constant definition; Amounts of Insurance – ICC coverage increase
Part 3	Data Element Requirements revisions
Part 4	Edit Criteria for stated data elements in Data Dictionary – Cancellation Reason Code (reason ‘04’) Deductible - Applicable to Building Claim Payment Deductible - Applicable to Contents Claim Payment Deductible - Building Deductible – Contents Elevation Certificate Indicator Expense Constant Map Panel Number New/Renewal Indicator Total Calculated Premium
Part 5	Additional Deductible Codes
Part 8	Instructions for FTP Processing – clarification to filenames
Part 10	Procedures added to back out Claim and Endorsement transactions
Appendix B	Sections 2 and 4: FTP specifications; Community File Data Dictionary
Appendix C	Section 1 – Policy status indicator text change Section 4 – W2MYPFZN, W2MYCOMP, W2RPINVD, W2RPINVA reports
Appendix E	Section 1 – Instructions for FTP Processing - clarification to filenames
Appendix F	Section 4 – Instructions for FTP Processing – clarification to filenames
Appendix G	Revised text due to recent changes to Inspection Procedures system; Section 4 – Data Retrieval Procedures – clarification to filenames

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

D. Expense Constant

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

E. Amounts of Insurance

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

F. Policy Term

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

G. Catastrophe Losses

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

1. FICO designation
2. FEMA Disaster Declaration

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

H. Deductible Amount

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

I. Geographical Division: Community Number, Flood Risk Zone

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

J. Classification

The appropriate classification data shall be recorded on all policy transactions. The classification data are to be reported unless the data element is

designated as optional (N) or is not listed in Part 3, Section A, of this Plan. The classification criteria under the NFIP are:

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

2. Building Type
 - a. One floor
 - b. Two floors
 - c. Three or more floors
 - d. Split level
 - e. Manufactured (mobile) home or travel trailer on foundation
 - f. Three or more floors - townhouse/rowhouse

3. Basement/Enclosure Type
 - a. Finished basement
 - b. Unfinished basement
 - c. None

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

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

6. Construction Type (combinations are possible)
 - a. Free of obstruction underneath elevated lowest floor
 - b. With obstruction: less than 300 sq. ft. with breakaway walls underneath the lowest elevated floor
 - c. With obstruction: 300 sq. ft. or more with breakaway walls underneath the lowest elevated floor
 - d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

property, including contents and/or a moveable home, to a location above ground level or outside the SFHA. The move must be to protect the property from flood or the imminent danger of flood. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

F. Amounts of Insurance

The basic and additional limits of insurance as of May 1, 2000, are listed below:

<u>Building Coverage</u>	<u>Basic Limits</u>	<u>Additional Limits</u>	<u>Total</u>
Single Family	\$ 50,000	\$200,000	\$250,000
2-4 Family	\$ 50,000	\$200,000	\$250,000
Other Residential	\$150,000	\$100,000	\$250,000
Nonresidential	\$150,000	\$350,000	\$500,000

The Residential Condominium Building Association Policy has coverage available for the entire building not to exceed the single family unit amount for total coverage times the total number of units.

Effective May 1, 2003, Increased Cost of Compliance (ICC) coverage is \$30,000 on all policies that have building coverage except for Emergency Program policies, Group Flood Insurance policies, and condominium unit policies.

Contents Coverage (Per Unit)

Residential	\$ 20,000	\$ 80,000	\$100,000
Nonresidential	\$130,000	\$370,000	\$500,000

For details on the amount of insurance required by statute, the maximum amount of insurance available, and subsidized amounts of insurance, refer to the Flood Insurance Manual of the NFIP.

G. Policies-In-Force Statistics

An in-force policy is a policy that is in force or in an active term as of the reporting date. A policy term is defined as the period from the policy effective date to, but not including, the policy expiration date.

Any future-dated new applications, or endorsements, will not be included with the in-force statistics.

Any cancelled or expired policy (including a policy's expiration date) is considered a policy not in force.

Premium reporting for 3-year policies will include the entire 3-year premium plus the Expense Constant.

Statistics on this basis will be labeled "Policies-in-Force."

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Elevation Difference	Y	4-88	Application, 3H; Elevation Certificate
Endorsement Effective Date	Y	4-89	
Endorsement Premium Amount	Y	4-90	
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application, 4D
Federal Policy Fee-Refunded	Y	4-98	
*First Lender City	N	4-102	Application, 1K
*First Lender Loan Number	N	4-103	Application, 1K
*First Lender Name	N	4-104	Application, 1K
*First Lender State	N	4-105	Application, 1K
*First Lender Street Address	N	4-106	Application, 1K
*First Lender ZIP Code	N	4-107	Application, 1K
Flood Risk Zone	Y	4-110	Application, 2U
Floodproofed Indicator	Y	4-112	Application, 3I
ICC Premium WYO	Y	4-122	Application, 4I
***Insured First Name	Y	4-127	Application, 1F
***Insured Last Name	Y	4-128	Application, 1F
Location of Contents Indicator	Y	4-129	Application, 2T
**Lowest Adjacent Grade	N	4-130	Application, 3E; Elevation Certificate
Lowest Floor Elevation	Y	4-131	Application, 3F; Elevation Certificate

*These data elements are required for policies expired more than 120 days.

**This data is optional as of May 1, 1997, and is required beginning October 1, 1997, for new business with elevation certified on or after that date.

***These data elements are required for new business policies on or after April 30, 1996. Prior to this date, either insured name or taxpayer ID must be reported.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Map Panel Number	Y	4-132	Application, 2B
Map Panel Suffix	Y	4-133	Application, 2C
Name Format Indicator	Y	4-134	
Name or Descriptive Information Indicator	Y	4-135	
New Policy Number	Y	4-138	Application, 1A
New/Renewal Indicator	Y	4-139	Application, 1C
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application, 2F
Obstruction Type	Y	4-141	Application, 2S
Occupancy Type	Y	4-143	Application, 2E
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application, 3A, 3B
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application, 1D
Policy Expiration Date	Y	4-154	Application, 1E
Policy Number	Y	4-155	Application, 1A; Prelim./Final Rept., 1
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application, 3C; Community Master File
Premium Payment Indicator	Y	4-159	Application, 4G
*Principal Residence Indicator	Y	4-160	Application, 2M
Probation Surcharge Amount WYO	Y	4-161	Application, 4J

*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
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Beginning Street Number	Y	4-162	Application, 1G, 1F
Property City	Y	4-163	Application, 1G, 1F
Property State	Y	4-164	Application, 1G, 1F
Property Street Address	Y	4-165	Application, 1G, 1F
Property ZIP Code	Y	4-168	Application, 1G, 1F
Regular/Emergency Program Indicator	Y	4-169	Application, 2D; Community Master File
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Rejected Transaction Control Number	Y	4-172	
****Repetitive Loss ID Number	Y	4-173	
****Repetitive Loss Target Group Indicator	Y	4-174	
Replacement Cost	Y	4-175	Application, 2L
Risk Rating Method	Y	4-180	Application, 4F
*Second Lender City	N	4-184	Application, 1L
*Second Lender Loan Number	N	4-185	Application, 1L
*Second Lender Name	N	4-186	Application, 1L
*Second Lender State	N	4-187	Application, 1L
*Second Lender Street Address	N	4-188	Application, 1L
*Second Lender ZIP Code	N	4-189	Application, 1L
Sort Sequence Key	Y	4-190	
State-Owned Property	Y	4-194	Application, 20

*These data elements are required for policies expired more than 120 days.

****This data is required only as of May 1, 2000, and only from the NFIP Servicing Agent.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
***Taxpayer Identification Number	Y	4-198	Application, 1J
Total Amount of Insurance - Building	Y	4-199	Application, 4A
Total Amount of Insurance - Contents	Y	4-201	Application, 4B
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application, 4E
Total Premium Refund	Y	4-208	
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	

***These data elements are required for new business policies on or after April 30, 1996. Prior to this date, either insured name or taxpayer ID must be reported.

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

DESCRIPTION: (Cont'd.)

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

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

TRRP Reason Code: 03
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

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

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

DESCRIPTION: (Cont'd.)

When coverage has been force-placed by a lender using a conventionally written Standard Flood Insurance Policy, that policy is considered equivalent to the MPPP policy. The WYO company is authorized to cancel the conventionally written standard force-placed policy, provided that a copy of the force-placement letter from the mortgagee is submitted with the Cancellation/Nullification Request Form.

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

DESCRIPTION: (Cont'd.)

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

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

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

Premium Refund:

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

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

Closed Claim without Payment: Policy can be canceled.

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

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

The NFIP Bureau and Statistical Agent will refund the premiums for the additional prior years beyond the current year and 1 prior policy year.

5 & 11. Nonpayment. When an agent has accepted a premium payment check from a prospective insured, payable to the agent for the full amount of the premium for a new application, and submits an agency check to the insurer with the application, this provides a means for the policy to be nullified in those cases where the prospective insured's check to the agent is not good or is not made good to the agent. If the agent can document this, full premium refund is provided to the agent. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

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

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

Premium Refund:

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

**DATA ELEMENT: Deductible - Applicable to Building Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

5. 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. The following additional codes may be used:

6 - \$ 6,000
7 - \$ 8,000
8 - \$10,000
A - \$ 1,500

6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	G - \$ 5,250
C - \$ 1,750	H - \$ 6,250
D - \$ 2,250	I - \$ 8,250
E - \$ 3,250	J - \$10,250
F - \$ 4,250	

7. 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 Other Residential and Non-residential policies. RCBAP policies will be allowed deductible options K and N only.

K - \$10,000	M - \$20,000	P - \$50,000
L - \$15,000	N - \$25,000	

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6 and 7 above for acceptable codes.

LENGTH: 1

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

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Deductible - Applicable to Contents Claim Payment

ALIAS: Deductible - Content Claim, Risk Retention - Content

ACRONYM: WYO (CMF) CDED-CNTIND

FILE: Claims Master (CMF)

DESCRIPTION:

The total deductible amount for contents in both main and appurtenant structures that can be applied against the loss.

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000 became available in Zones V, V1-V30, VE.
3. Standard Deductibles:
 - a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1992 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

9 - \$750
 - c. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

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

**DATA ELEMENT: Deductible - Applicable to Contents Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

5. 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. The following additional codes may be used:

6 - \$ 6,000
7 - \$ 8,000
8 - \$10,000
A - \$ 1,500

6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	G - \$ 5,250
C - \$ 1,750	H - \$ 6,250
D - \$ 2,250	I - \$ 8,250
E - \$ 3,250	J - \$10,250
F - \$ 4,250	

7. 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 Other Residential and Non-residential policies. RCBAP policies will be allowed deductible options K and N only.

K - \$10,000	M - \$20,000	P - \$50,000
L - \$15,000	N - \$25,000	

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6 and 7 above for acceptable codes.

LENGTH: 1

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

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

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 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, 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.
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 4 - \$4,000
2 - \$2,000 5 - \$5,000
3 - \$3,000
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 Other Residential and Non-residential policies. 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

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: 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 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, 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.
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 | 4 - \$4,000 |
| 2 - \$2,000 | 5 - \$5,000 |
| 3 - \$3,000 | |
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 Other Residential and Non-residential policies. 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 | |

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: Deductible Percentage WYO

ALIAS: None

ACRONYM: WYO (PMF) N-DEDDIS-PCT

FILE: Policy Master (PMF)

DESCRIPTION:

The deductible percentage calculated by the company to rate the policy.

EDIT CRITERIA: Unsigned Numeric

LENGTH: 4 with implied decimal of three positions.

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

SYSTEM FUNCTION: Used by the Bureau to research rating anomalies.

REPORTING REQUIREMENT: Required

DATA ELEMENT: Elevation Certificate Indicator

ALIAS: None

ACRONYM: WYO (PMF) ELEV-CERT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

This indicator is required for policies rated using the Post-FIRM Zone A rate tables. It is also required for provisionally rated Post-FIRM policies in Zone AE (A1-A30) or Zone A where the community provides BFEs.

For policies rated using the Post-FIRM Zone A rate tables:

The Elevation Certificate indicator shows whether a policy has been rated with no Elevation Certificate submitted; with an Elevation Certificate submitted that includes an estimated BFE provided by the community or a registered professional engineer, architect, or surveyor; or with an Elevation Certificate submitted that does not include an estimated BFE, but does include elevations of the lowest floor and of the highest adjacent grade.

Policies with original effective dates prior to October 1, 1982, and renewed or rolled over to a WYO company with no break in coverage or change in insurable interest can be rated as being +2 to +4 feet above the highest adjacent grade next to the building with no Elevation Certificate. All other policies need an Elevation Certificate to avoid paying a higher rate for not having a certificate.

For provisionally rated Post-FIRM policies in Zone AE (A1-A30) or Zone A where the community provides BFEs:

The Elevation Certificate indicator must be used on all provisionally rated policies to show whether the building was built with a basement, fill or crawl-space, on pilings, piers, or columns, or slab on grade.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

Post-FIRM Zone A Rate Tables

1 - No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage or change in insurable interest. **Policies will be rated using "No Estimated Base Flood Elevation" +2 to +4 feet rates.**

DATA ELEMENT: Elevation Certificate Indicator (Cont'd.)

EDIT CRITERIA: (Cont'd.)

2 - No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage or change in insurable interest. **Policies will be rated using "No Elevation Certificate" rates.**

3 - Elevation Certificate with BFE. **Policies will be rated using "With Estimated Base Flood Elevation" rates.**

4 - Elevation Certificate without BFE. **Policies will be rated using " No Estimated Base Flood Elevation" rates.**

Provisionally Rated Post-FIRM Zone AE (A1-A30)
or Post-FIRM Zone A where the Community Provides
BFEs

A - Basement
B - Fill or Crawlspace
C - Piles, Piers, or Columns with Enclosure
D - Piles, Piers, or Columns without Enclosure
E - Slab on Grade

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the Elevation Certificate.

SYSTEM FUNCTION: Underwriting and Rating Verification

REPORTING REQUIREMENT: Required for Post-FIRM Zone A policies.
Required for provisionally rated policies.

DATA ELEMENT: Expense Constant

ALIAS: None

ACRONYM: WYO (PMF) W-EXP-CST

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

The Expense Constant is charged to defray policy writing and other expenses that are not a function of risk classification. The Expense Constant in effect as of the effective date of the policy is charged on all policies issued, both new and subsequent renewals, and is fully earned on the effective date of the policy. The Expense Constant is charged only once on any policy term.

EDIT CRITERIA: Unsigned numeric in whole dollars
Acceptable Value: the Expense Constant in effect as of the effective date of the policy term

Note: For policies effective on or after May 1, 2003, report **zero dollars** for the Expense Constant.

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium and Expense Analysis
Premium Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Expense of Contents Removal

ALIAS: Contents Removal Expense

ACRONYM: WYO (CMF) CONTENT-REM

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The cost in whole dollars of removal of contents to another place above ground or outside of a Special Flood Hazard Area in order to protect and preserve it from a flood or from the imminent danger of flood (provided personal property so removed is placed in a fully enclosed building or otherwise reasonably protected from the elements to be insured against loss). When this is done, the reasonable expenses incurred by the insured including the value of the insured's own labor at prevailing Federal minimum wage rates in moving the insured property to the temporary location shall be reimbursed to the insured. For policies issued prior to January 1, 1987, the amount of the deductible in these cases was \$50.00. For policies issued on or after January 1, 1987, the reimbursement has no deductible applied and is limited to an amount equal to the minimum deductible. Do not deduct the deductible from the expense, or limit the expense in reporting this data element.

Effective December 31, 2000, Property Removed to Safety coverage will pay up to \$1,000.00 for the temporary removal of insured property, including contents and/or a moveable home. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 4

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

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENTS: Required

DATA ELEMENT: Lowest Floor Elevation

ALIAS: First Floor Elevation, Lowest Floor Including Basement

ACRONYM: WYO (PMF) LOW-FLOOR

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

DESCRIPTION:

A building's lowest floor is the floor or level (including basement) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed. For more definitive information, refer to the NFIP Flood Insurance Manual. The lowest floor elevation of the insured structure in tenths of feet is supported by an elevation survey of the property. Value 9999 indicates the field is not reported and/or used for this policy. Note: In Claims Master File (CMF), whole feet are used.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Used in computing elevation difference between lowest floor and base flood elevation (BFE)

REPORTING REQUIREMENT: Required for new business policies on or after May 1, 1997.

DATA ELEMENT: Map Panel Number

ALIAS: Panel, Panel Number, Grid Number of Flood Map

ACRONYM: Direct (PMF) Community-Panel
Direct (PMF) Panel Number (CM-Panel-Number) (COMF)
WYO (PMF) W-PANEL-NO

FILE: Policy Master (PMF)
Community Master (COMF)
Actuarial (APOL)

DESCRIPTION:

Identifies the number of the flood map panel that includes the location of the insured property, if the map is of the z-fold type. The flood map panel provides the information necessary to determine whether or not the insured property is in the Special Flood Hazard Area in the case of Emergency Program communities, or to determine flood risk zone and Base Flood Elevation in the case of Regular Program communities.

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

Zero or blanks will be accepted for the following conditions only:

- The Regular/Emergency Program indicator is 'E' (Emergency Program), or
- The New/Renewal indicator is 'E', or
- The Risk Rating method is 'G' (Group Flood policies), or
- The community has **only** an active zero map panel or active blank map panel for the reported map suffix.

If the community has active map panels (other than zeros or blanks) for the reported map suffix, one of these active map panels must be used.

LENGTH: 4

DEPENDENCIES: Information is obtained from the Elevation Certificate.

SYSTEM FUNCTION: Validates flood risk zone used for rating policy.

REPORTING REQUIREMENT: Required

DATA ELEMENT: New/Renewal Indicator

ALIAS: Rollover

ACRONYM: (PMF) ROLLOVER

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating whether:

- The policy is a new issue generated by the WYO company (N).
- The policy was transferred from one WYO company to another and is considered a rollover or renewal (R).
- The policy is renewed by the WYO company but reported as new business due to either a cancellation/rewrite or conversion of an existing policy to a new NFIP policy form (R).
- The policy was transferred from NFIP Direct to a WYO company and is considered a rollover or renewal (R).
- The policy was transferred from one WYO company or the NFIP Direct to another WYO company and the elevation certification date was prior to October 1, 1997. This is to identify those rollover/renewal policies that are not required to report lowest adjacent grade, diagram number, or elevation certification date (E). Effective May 1, 2002, code "E" will also identify those rollover/renewal policies that are not required to report replacement cost. **Effective May 1, 2003, code "E" will also identify those rollover/renewal policies that are not required to report the map panel number.**

EDIT CRITERIA: Alpha, Acceptable Values:

N - New Issue
R - Rollover/Renewal
E - Rollover/Renewal with Elevation Certification
Date Prior to October 1, 1997

LENGTH: 1

DEPENDENCIES: Will be provided by WYO company or agent.

SYSTEM FUNCTION: Marketing Analysis
WYO Program Evaluation
Rating

REPORTING REQUIREMENT: Required

DATA ELEMENT: Number of Floors(Including Basement)/Building Type

ALIAS: None

ACRONYM: Direct (PMF) Number-of-Floors
Direct (CMF) Num-Stories
WYO (PMF) BUILDING

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

DESCRIPTION:

Code that indicates the number of floors in the insured structure. Refer to the NFIP Standard Flood Insurance Policy for the definition of a building.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - One floor
- 2 - Two floors
- 3 - Three or more floors
- 4 - Split-level
- 5 - Manufactured (mobile) home or travel trailer
on foundation
- 6 - Three or more floors - townhouse/rowhouse

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application. Claims Master should be in agreement with Policy Master.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Building Damages - Main and Appurtenant
(RCV)

ALIAS: Damage Sustained Building, Building Damage,
Damage Incurred

ACRONYM: WYO (CMF) TDMGBLDG_RCV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The replacement cost value in whole dollars of covered damage to the main building and all eligible appurtenant structures for the flooding event for which the claim is being filed. Actual expenses for temporary flood protection are NOT to be included in this data element.

The total building damages value is subject to the following qualifications:

- (1) It includes only damages covered by the policy (i.e., damage resulting from a peril insured against by the flood policy and caused to property insured by the policy).
- (2) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

The total building damages value can be considered to be the replacement cost value amount that would be payable to the insured under the policy for all building damages if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

Report the total building damages value on a replacement cost value basis even if the claim on the main building is being paid on an actual cash value basis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of damages to the main and appurtenant buildings. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Calculated Premium

ALIAS: Written Premium

ACRONYM: WYO (PMF) T-PREMIUM

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Premium calculated in whole dollars, including the premium for Increased Cost of Compliance (ICC) coverage, community probation surcharge, if applicable, and the Expense Constant.

EDIT CRITERIA: Signed numeric in whole dollars. Prior to May 1, 2003, the minimum amount is \$51.00 including the Expense Constant.

Note: For those policies effective on or after May 1, 2003, the minimum premium amount will be \$1.00 (Expense Constant must be zero).

LENGTH: 7

DEPENDENCIES: Information is obtained from the Flood Insurance Application or renewal form.

SYSTEM FUNCTION: Premium and Loss Analysis
Financial Reconciliation

REPORTING REQUIREMENT: Required

CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING
CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS (Cont'd.)

Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

CLAIM CLOSED WITHOUT PAYMENT REASON - ICC

<u>DESCRIPTION</u>	<u>CODE</u>
Flood-related portion of damage less than 50% of property value	01
No record of previous loss payment for a repetitive loss ICC claim	02
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

COINSURANCE CLAIM SETTLEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
RCBAP coinsurance penalty applied	Y
No RCBAP coinsurance penalty	N or Blank

COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

CONDOMINIUM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Not a Condominium	N
Individual Condominium Unit insured by a unit owner or by an association	U
Condominium Association	A
Condominium Master Policy (RCBAP) - High-Rise	H
Condominium Master Policy (RCBAP) - Low-Rise	L

CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS	4
Other Agency	5

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT (Cont'd)

\$ 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

DEDUCTIBLE - BUILDING

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E

DEDUCTIBLE - CONTENTS

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E

DURATION BUILDING WILL NOT BE HABITABLE

<u>DESCRIPTION</u>	<u>CODE</u>
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

ELEVATED BUILDING INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Elevated Building	Y
Not Elevated Building	N

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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	A
Fill or Crawlspace	B
Piles, Piers, or Columns with Enclosure	C
Piles, Piers, or Columns without Enclosure	D
Slab on Grade	E

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

III. INSTRUCTIONS FOR FILE TRANSFER PROTOCOL (FTP) TRANSACTION PROCESSING

An electronic data transfer system, FTP, is available for WYO companies to submit the monthly TRRP transactions. The FTP can be accessed at **bureau.nfipstat.com**. The directory is **users/coxxxxx/stat**, where xxxxx is the company/vendor NAIC Code.

Note: Upper case is the preferred usage for the stated file names below, including the file extension.

A. Statistical File Naming Standards

FCCCCCX.MMMYY.DAT where:

F = capital letter F to indicate "Front-end File"

CCCCC = company/vendor NAIC Code (5-digit numeric)

X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.

MMM = data processing month (alpha month abbreviation), as MAR=March

YY = processing year (2-digit numeric), as 01=2001

DAT = file name extension

All statistical files must be accompanied by a transmittal document (see paragraph C below). In addition, statistical files must be "zipped" (compressed) using WINZIP or PKZIP and named exactly the same as the internal file, except with a .ZIP file name extension: FCCCCCX.MMMYY.ZIP = front-end zip file. If you have any questions, contact your Program Coordinator.

B. Reject File Naming Standards

RCCCCCX.MMMYY.DAT where:

- R = capital letter R to indicate "Reject File"
- CCCCC = company/vendor NAIC Code (5-digit numeric)
- X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.
- MMM = data processing month (alpha month abbreviation), as MAR=March
- YY = processing year (2-digit numeric), as 01=2001
- DAT = file name extension

All reject files must be accompanied by a transmittal document (see paragraph C below). In addition, reject files must be "zipped" (compressed) using WINZIP or PKZIP and named exactly the same as the internal file, except with a .ZIP file name extension:
RCCCCCX.MMMYY.ZIP = reject zip file. If you have any questions, contact your Program Coordinator.

C. Transmittal Document Naming Standards

TCCCCCX.MMMYY.TXT where:

- T = capital letter T to indicate "Transmittal File"
- CCCCC = company/vendor NAIC Code (5-digit numeric)
- X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.
- MMM = data processing month (alpha month abbreviation), as MAR=March
- YY = processing year (2-digit numeric), as 01=2001
- TXT = file name extension

A separate transmittal document must accompany each statistical file and each reject file. The transmittal document is uncompressed (i.e., not "zipped"). If you have any questions, contact your Program Coordinator.

Note: Upper case is the preferred usage for the stated file names above, including the file extension.

IV. INSTRUCTIONS FOR INTERNET TRANSACTION PROCESSING

Internet e-mail submission is used as a backup method, in the event that FTP is not available. When submitting data over the internet via e-mail, the following steps must be used.

- Standard file name
- Compressed files
- Reconciliation statements for each file. The standard file name must follow the convention outlined below:

XXXXXMMM.ZIP
XXXXX = Company NAIC Number
MMM = Processing Month

e.g., 12345DEC.ZIP, represents XYZ Insurance Company's data, in a compressed format.

All files must be submitted to the designated e-mail address, **PSCRequest@nfipstat.com**. You must also notify your Program Coordinator if you choose this option. ■

V. DATA TRANSMITTAL DOCUMENTS

The following documents must accompany each monthly transaction data transmission.

- 1 - Monthly Reconciliation - Net Written Premiums
- 2 - Monthly Reconciliation - Net Federal Policy Fees
- 3 - Monthly Reconciliation - Net Paid Losses
- 4 - Monthly Reconciliation - Special Allocated LAE
- 5 - Monthly Reconciliation - Case Loss Reserve

Samples are provided on the following pages.

V. DATA TRANSMITTAL DOCUMENTS (Cont'd.)

MONTHLY RECONCILIATION – NET WRITTEN PREMIUMS			
COMPANY NAME _____		CO. NAIC NUMBER _____	
MONTH/YEAR ENDING _____		DATE SUBMITTED _____	
PREPARER'S NAME _____		TELEPHONE NO. _____	
MONTHLY FINANCIAL REPORT	MONTHLY STATISTICAL TRANSACTION REPORT		
NET WRITTEN PREMIUMS: \$ _____	TRANS. CODE	RECORD COUNT	PREMIUM AMOUNT
(INCOME STATEMENT - Line 100)	11	_____	\$ _____
	15	_____	_____
	17	_____	_____
UNPROCESSED STATISTICAL:	20	_____	_____
(+) PRIOR MONTH'S _____	23	_____	_____
(-) CURRENT MONTH'S _____	26	_____	_____
OTHER – EXPLAIN:	29	_____	_____
(1) _____		_____	_____
(2) _____	14 AND 81	_____	_____
	99	_____	_____
TOTAL: \$ _____	TOTAL: _____	_____	\$ _____ *
COMMENTS:	* (ADD 11 THROUGH 23 LESS 26 AND 29)		

EXHIBIT 8-1. Monthly Reconciliation - Net Written Premiums

PART 10 - NFIP/WYO SYSTEM ARCHIVING

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PART 10 - NFIP/WYO SYSTEM ARCHIVING

INTRODUCTION

The NFIP/WYO System Archiving capability was developed to reduce file sizes and to enable WYO companies to reuse policy numbers from expired or canceled policies.

The Archiving cycle takes place annually and was scheduled for the month of June (April data). Effective 2002, the Archiving cycle's scheduled date has been changed to the month of April (February data). The WYO Accounting Section sets the Archiving Cut-off Date that is used to select the records that are to be archived and those that are to remain on the Policy Master File. The cut-off date and the specific month in which archiving will be accomplished will be provided to WYO companies at least 3 months prior to the archiving cycle so that submission plans may be adjusted as necessary. Companies can elect not to have data archived.

I. POLICY MASTER FILE

A. Criteria

The following criteria are used for removing policy records from the WYO Policy Master File (PMF):

- Expired policies will be removed if the policy expiration date of the latest term on file is prior to the archiving cut-off date.
- Canceled policies will be removed if the cancellation date on file is prior to the archiving cut-off date.
- Of the canceled and expired policies that are kept on the PMF, the latest two terms worth of data will stay on file and prior terms will be archived.
Three-year policies will also have two terms retained (i.e., 6 years of insurance) when appropriate.
- Policies in force on or after the archiving cut-off date will have the latest two terms worth of data kept on the PMF and prior terms will be archived.

B. Exceptions

The exceptions to the above rules are as follows:

- If a loss is on file for a policy, nothing will be archived for that policy. This is due to NFIP/WYO system constraints and may be changed in the future.
- If an effective date category in the Penalty System has an error rate above the 5-percent tolerance, then policy terms with effective dates on or after the beginning of the fiscal year in which the effective date category occurred will be retained on the Policy Master File and not archived.
- The WYO Accounting Section of the NFIP Bureau and Statistical Agent will not allow any archiving to take place for those companies it has determined to have a material financial variance in those years that would be archived.
- Those companies that choose to not have their data archived may notify their Program Coordinator and their data will be kept on file.

C. Archive Tape

Those companies that do have their data archived will receive a tape or cartridge containing the records that have been archived. This archive tape is in the same format as the Policy Error Tape (see Appendix C, Section 1.B). The only data that will not be on the tape is the error code information. The Policy Error Tape for the month in which archiving occurs will contain all policy records regardless of error condition so that a company can verify all the non-archive policy data that will remain on file.

II. REJECT MASTER FILE

The Reject Master File may contain premium transactions that are associated with archived policy records. Therefore, these rejected transactions cannot be automatically removed with the submittal of a transaction against a policy record. Critical rejected transactions are subject to data submission monitoring and must be removed from the Reject Master File regardless of whether the policy record is archived or not. The procedures to identify and eliminate critical rejects on archived policy records and/or duplicate policy transactions are outlined as follows:

A. Identification of Critical Rejected Transactions on Archived Policy Records

WYO companies should conduct a file comparison between the Reject Master File and the Archived Policy Records Tape.

The rejected transactions can be identified by the records on the Reject Master File that match with the Archived Policy Records.

B. Detailed Report of Uncorrected Critical Rejected Transactions on Archived Policy Records

WYO companies must submit a detailed report to their WYO Program Coordinator that identifies those rejected premium transactions that cannot be corrected due to archived policy records or duplicate policy transactions.

The report should contain the same rejected detail data elements provided to WYO companies by the NFIP/WYO. A brief explanation as to the reason for non-processing should also be included.

The request will be forwarded to the WYO Accounting Manager.

The WYO company will be notified by its Program Coordinator if the documentation provided is acceptable and approved.

C. Correction Transactions to Remove Entries from the Reject Master File

1. Upon approval, policy correction transactions 23A can be used to remove entries from the Reject Master File. These will be dummy transactions employing some valid policy number so that the transaction can be accepted by the system. The remainder of the information is to be keyed to the transaction that is to be removed from the Reject Master File. The NFIP/WYO system will match the required key fields to the Reject Master File and delete the outstanding transaction. The required key fields are stated in item 2.

2. Companies should submit policy correction transaction 23A's with the key fields required:
 - Company Number (NAIC)
 - *- Policy Number (same valid policy number on file that is selected in order to be accepted by the system)
 - Transaction Code
 - Transaction Date
 - *- Policy effective date for the selected policy number
 - Original submission month and reject control number
 - Endorsement effective date
3. The remaining data elements should be set to blank.
4. No money amount should be reported.

*The same policy number and policy effective date may be used for all 23A transactions.

III. PROCEDURES TO BACK OUT A CLAIM TRANSACTION

If a claim has to be backed out, the reasons may vary such as an invalid policy number, missing policy terms or incorrect claim attachments to a policy number. In order to remove a claim against a policy and create a new claim for the policy, submissions for two monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. Back out all money associated with the claim on a policy using a 64A transaction (Claim Payment correction).
2. Delete the claim using a 61A transaction (General Claim/Loss correction). Use CWOP reason code 97 for building, contents and ICC.

Month 2:

Re-establish the claim with a 31A transaction (Open Claim/Loss - Reserve).

IV. PROCEDURES TO BACK OUT A CLAIM AND RESTORE CLAIM HISTORY UNDER A NEW POLICY NUMBER

In order to remove a claim against an old policy number and restore all claim history to a new policy number, submissions for two monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. Back out all money associated with the claim on a policy using a 64A transaction (Claim Payment correction).
2. Delete the claim using a 61A transaction (General Claim/Loss correction). Use CWOP reason code 97 for building, contents and ICC.
3. Re-issue the policy under a new policy number. (Note the file for cross-reference and auditing purposes).

Month 2:

1. Cancel the old policy back to the inception date using cancellation reason code 4.
2. Re-establish the claim history under the new policy number.

V. PROCEDURES TO BACK OUT AN ENDORSEMENT TRANSACTION

If an endorsement has to be backed out, the reasons may vary such as missing policy terms, changing policy dates or policy numbers that are missing on the WYO company database. In order to remove an endorsement against a policy, submissions for three monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. Back out all money associated with the endorsement on a policy using a 23A transaction (Policy Correction).
2. Submit a request to the NFIP Bureau and Statistical Agent for the endorsement to be removed from the WYO system.

Month 2:

The NFIP Bureau and Statistical Agent will back out the endorsement and notify the WYO company of the endorsement removal. Only the NFIP Bureau can back out an endorsement.

Month 3:

The WYO company can resubmit the endorsement in the same month as any other transaction as long as the transactions are properly sequenced.

VI. PROCEDURES TO REMOVE A CLAIM REJECT

Permission from the NFIP Bureau Accounting Department must be given prior to removing a claim reject from the Reject Master file. After the approval is given, the WYO company/vendor must attach a copy of the approval to the financials for the same month they are submitting the transaction. There are three possible ways to remove a claim reject.

- Submit a 61A transaction (General Claim/Loss correction) with the reject control number, valid date of loss and a valid policy number. **(Preferred)**
- Submit a 23A transaction (Policy Correction) with the reject control number and a valid policy number.
- To remove a 31A reject transaction, submit a 31A transaction (Open Claim/Loss - Reserve) with the reject control number and a valid policy number.

SECTION 2 - DAILY COMMUNITY CHANGE ACTIVITY

An electronic data transfer system has been established for WYO companies to retrieve NFIP Community File information, which is updated each working day, Monday through Friday, excluding holidays. Each day's activity will be available on the NFIP's anonymous FTP site after 12:00 p.m. (noon). The FTP address is **bureau.nfipstat.com**. The directory is **/ftpcommon/community**. The files can also be retrieved from the NFIP's web site: **bsa.nfipstat.com**.

It is important to note that the files are overwritten weekly. Transactions must be retrieved regularly due to the fact that they will be retained for a maximum period of 7 days. When this period has elapsed, the file will be overwritten with the new week's data.

Daily transmission of change activity is accomplished with a 255-byte record file entitled **DAILYMMDD.day** where "day" is the three-letter abbreviation for the day of the week (e.g., DAILY0501.mon). The DAILY.DAT will have a zipped version called DAILY.zip. The first three positions of each record carry the record type, which identifies the type of data being transmitted.

To identify the Community File information that has been changed and/or added, the company must compare the keys on the transmitted record to the information stored on their current files. The keys that will be reported for each of the records are indicated on Exhibits B-3 through B-8. If a match exists, then the information on the fields reported with the keys is being updated. If there is no match, then all the information is new. Whenever a community record is being transmitted, all key fields within that record will be present.

Once a key has been established, the key will not change on a record with the exception of a Community Rating System (CRS) information record (C05). On the C05 record, the ending date will be zeroes (no ending date) for the latest classification on file. When a new CRS classification is given to a community, the effective date of the old classification stays the same and an ending date is provided. The new classification record will have a new effective date and the associated ending date will be zero.

On change records, values will be reported only on data that have been changed. The fields associated with data that are not being changed are set to blank for alpha-numeric or zeroes for numerics. When a value needs to be changed to either blank or zeroes, the field will be asterisk-filled. Please note, in all cases, the actual value will always be reported for key fields. If a key field's actual value is either blank or zero, then the value of blank or zero will be reported without conversion.

RECORD TYPES

A. BASIC COMMUNITY INFORMATION CHANGED AND/OR NEW COMMUNITY ADDED

All of the basic information is transmitted in two records. The first three positions of each record carry the record types of C01 and C02. Both record types must be present to receive a complete community basic information record (Exhibits B-3 and B-4). All C01 and C02 records transmitted contain the keys of State Identification and Community Number.

B. MAP PANEL INFORMATION CHANGED AND/OR ADDED

A record with the record type of C03 is transmitted (Exhibit B-5) when map panel information has been added and/or changed. These C03 records contain the keys of State Identification, Community Number, Map Panel Suffix, and Map Panel Number.

C. PROBATION INFORMATION CHANGED AND/OR ADDED

A record with the record type of C04 is transmitted (Exhibit B-6) when probation information has been added and/or changed. These C04 records contain the keys of State Identification, Community Number, Probation Effective Date, and Probation Ending Date.

D. COMMUNITY RATING (CRS) INFORMATION CHANGED AND/OR ADDED

A record with the record type of C05 is transmitted (Exhibit B-7) when community rating information has been added and/or changed. These C05 records contain the keys of State Identification, Community Number, CRS Effective Date, and CRS Ending Date.

E. CONTROL TOTALS

Control totals are provided in order for the company to verify the receipt of all the data transmitted. The control total record provides the number of communities participating in both the Regular and Emergency Programs, the number of suspended communities, the number of communities on probation, and the number of communities not participating in the NFIP. These totals reflect the count from the full Community Master File and are provided so that a company may verify that their Community Master File is synchronized with that of the NFIP. Additionally, the record provides a count of the total number of records transmitted. The control record is contained at the end of the disk file. It is 255 bytes in length and is identified by the record type of C06 (Exhibit B-8).

CRS NOTIFICATION DATE

This is the date on which the Federal Insurance and Mitigation Administration notifies the NFIP Bureau and Statistical Agent of a community's classification. Format = yyyymmdd.

File: CMT-CRS-NOTIFICATION-DATE

CRS DATA LAST UPDATE DATE

The last date of the update to the CRS information section of the Community Master File. This section includes all the fields up to this point. Format = yyyymmdd.

File: CMT-CRS-LAST-UPDATE-DATE

CRS DATA LAST UPDATE TIME

The time of the last update to the CRS information section of the Community Master File.

File: CMT-CRS-LAST-UPDATE-TIME

End of Community Rating Section

COMMUNITY STATUS

A code indicating the current status of the community in the National Flood Insurance Program. The codes are:

- 00 = not participating
- 01 = participating
- 02 = on probation
- 03 = suspended
- 04 = withdrawn
- 05 = defunct - The community has dissolved, disincorporated, merged with another community, been annexed by another community, or for other reasons no longer exists as an NFIP community.
- 06 = Not an NFIP Community - The community does not have land use jurisdiction over any area and, therefore, does not meet the NFIP definition of "community." In all cases, some other community exercises land use jurisdiction over the area.

File: CMT-COMMUN-STATUS-X

COUNTY INFORMATION SECTION (multiple occurrences; includes code, name)

COUNTY CODE

The FIPS standard county code.

File: CMT-COUNTY-CODE

COUNTY NAME

The FIPS standard county name.

File: CMT-COUNTY-NAME

End of County Information Area

CONGRESSIONAL DISTRICTS (multiple occurrences)

The congressional district(s) for this community. This field is only provided on magnetic tape.

File: CMT-CONGRESS-DIST

EMERGENCY ENTRY DATE

The date the community entered the Emergency Program. Format = yyyyymmdd. Field will be zeros if never in Emergency Program.

File: CMT-EMERGENCY-ELIG-DATE

FHBM DATE - INITIAL

The initial date the Flood Hazard Boundary Map went into effect. Format = yyyyymmdd.

File: CMT-INITIAL-FHBM-DATE

FHBM STATUS - CURRENT

The code indicating the status of the latest Flood Hazard Boundary Map. The codes are:

01 = FHBM never mapped (default for participating communities)
02 = original
03 = revised
04 = rescinded
05 = superseded by FIRM
Blank = default non-participating communities

File: CMT-FHBM-STATUS-X

FIRM DATE - CURRENT

The effective date of the latest Flood Insurance Rate Map. Format = yyyymmdd. Field will be zeros if no map issued as in the case of FIRM status of '01', '05', and '08'. For a FIRM status of '01', the community may be using the county's map.

File: CMT-CURRENT-FIRM-DATE

FIRM DATE - INITIAL

The date of the initial Flood Insurance Rate Map. Also referred to as the Post-FIRM Determination Date (see definition).

File: CMT-FIRM-EFFECTIVE-DATE

FIRM STATUS - CURRENT

The code indicating the status of the latest Flood Insurance Rate Map. The codes are:

- 01 = never mapped (default for participating communities)
- 02 = initial
- 03 = revised
- 04 = rescinded
- 05 = all zone C and X - no published FIRM
- 06 = all zones A, C, and X - no elevation determined
- 07 = all zones A, C, and X - original FIRM by letter
- 08 = all zone D - no published FIRM
- Blank= default non-participating communities

File: CMT-CURRENT-FIRM-STATUS-X

FLOOD PROOF ELIGIBILITY

The code indicating the type of flood proofing eligibility. The codes are:

- A = non-residential only (default for participating communities)
- B = non-residential or residential basements
- Blank= default non-participating communities

File: CMT-FLOOD-PROOF-FLAG

FLOOD RISK ZONE (multiple occurrences within Map Panel Section)

The code indicating the valid flood risk within an area. The codes are:

- A, AS, AA = base flood elevations and flood hazard factors not determined. AS and AA are not separately identified flood risk zones but are used for rating purposes by the NFIP Direct system prior to October 1, 1993, and therefore, carried on the file.
- AE, A01 - A30 = base flood elevations and flood hazard factors determined
- AH, AHB = shallow flooding where depths are between 1 and 3 feet; base flood elevations are shown, but no flood hazard factors are determined. AHB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
- AO, AOB = shallow flooding where depths are between 1 and 3 feet; average depths of inundation are shown, but no flood hazard factors are determined. AOB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
- A99 = area to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
- B, C, X = minimal/moderate flooding with average depths of less than 1 foot or where the contributing drainage area is less than 1 square mile; or areas protected by levees from the base flood.
- AR, ARE, ARA, ARO, ARH = AR and AR Dual zones (see Data Dictionary in TRRP plan under data element "Flood Risk Zone")

MAP PANEL DATA LAST UPDATE TIME

The time of the last update to the map panel information section of the Community Master File.

File: CMT-PANEL-LAST-UPDATE-TIME

MAP PANEL EFFECTIVE DATE

The effective date of the map panel. Format = yyyymmdd.

File: CMT-PANEL-EFFECTIVE-DATE

MAP PANEL NUMBER

The panel number of the map. Valid values are:

0000 = FHBM or NFIP Historical Map Information
0001 ->9999 = folded map panel number

Note: Blanks are also allowed as a valid value. See definition for Map Panel Number in Part 4 - Data Dictionary.

File: CMT-PANEL-NBR

MAP PANEL RESCIND DATE

The date the map panel was rescinded. Format = yyyymmdd.

File: CMT-PANEL-RESCIND-DATE

MAP PANEL REINSTATEMENT DATE

The date the map panel was reinstated. Format = yyyymmdd.

File: CMT-PANEL-REINSTATE-DATE

MAP PANEL STATUS

The code indicating the status of the map panel. Codes are:

A = active
R = rescinded

File: CMT-PANEL-STATUS

MAP PANEL SUFFIX

The map panel suffix.

File: CMT-PANEL-SUFFIX

End of Map Panel Section

POINTER COMMUNITY

The community number used as a pointer to the correct community when the community number in this record is no longer valid (i.e., annexed). This field will be zeros when not used. The community status will be 05 when this field is used.

File: CMT-POINTER-COMMUN-NBR

POST FIRM DETERMINATION DATE

The date of the initial Flood Insurance Rate Map.
Format = yyyyymmdd.

File: CMT-FIRM-EFFECTIVE-DATE

PROBATION INFORMATION COUNTER

The total number of occurrences in the Probation Information Section.

File: CMT-PROB-TRAILER-COUNT

B. MAGNETIC TAPE MEDIUM FOR TRANSMITTING POLICY ERROR INFORMATION

WYO companies choosing to receive magnetic tape containing policy error information will receive, on a monthly basis, a tape containing policy records in error. On a quarterly basis, the tape will contain all policy records on the NFIP/WYO System regardless of error condition. Thus, these quarterly tapes will provide all policy records.

Information about a policy is stored in the NFIP/WYO System in a single policy record that holds certain data by the Policy Number and other data elements by the reported Policy Effective Dates and Endorsement Effective Dates. (Note: The NFIP/WYO System also stores the Policy Effective Date submitted with New Business [11] and Renewal [17] Transactions in an Endorsement Effective Date field.) On the tape provided to WYO companies, policy information is transmitted in a separate record for each effective date. Thus, one policy's information can require several records on the tape. Data elements that are stored in the NFIP/WYO System policy records by the WYO Policy Number are included in each of the effective date records on the tape. These common data elements are marked with an asterisk (*) on the record layout.

There are two NFIP calculated data elements provided on the magnetic tape that are not described in the data dictionary. These are Activity Date and Policy Status Indicator.

The Activity Date is a date set by the NFIP/WYO System that indicates the last reporting month in which transactions were processed against the policy record. This date is in a year-month-day (YYYYMMDD) format where the day is always set to the last day of the reporting month.

The Policy Status Indicator is a code that indicates the in-force, expired, or cancelled status of the policy record as set by the NFIP/WYO System as of the last day of the reporting month. The following is a description of each code.

- A - In-force as of the reporting month
- B - Future Effective as of the reporting month
- C - Cancelled before the reporting month
- D - Cancelled on or after the reporting month
- E - Expired more than 120 days before the reporting month
- F - Expired before the reporting month less than 29 days

G - Expired before the reporting month more than 29 days but less than 120 days

■ R. - Reinstated within the latest term month

The error codes provided at the bottom of each record indicate which data element was being edited when the error was detected. For further information, consult the WYO Edit Specifications document.

The following is the sort sequence of the records:

- WYO Prefix Code (ascending)
- Policy Number (ascending)
- Endorsement Effective Date (descending)

Error Tape Specifications

1. Standard ½-inch, 18-track tape enclosed in a compact cartridge.
2. Recording Density - Standard IBM 38k.
3. Recording Code - Extended Binary Coded Decimal Interchange Code (EBCDIC)
4. File Labels and Data Set Name (DSN) - Standard IBM Tape Label with the data set name of ZFG073.W2POLERR.R1MMYY.POLERR.DATA where MMM is the reporting month and YY the reporting year. If the WYO vendor will be receiving the error tape, the data set name will be ZFG073.W2POLERR.R1MMYY.PXXXXX.DATA where XXXXX represents the vendor number. A tape scan and a ten-record hexadecimal dump are provided along with the cartridge.
5. Record size or logical record length (LRECL) - All of the records are 1049 characters in length. Therefore, all logical record lengths are a fixed length of 1049 bytes.
6. Blocking Factor - 32,519 bytes or characters per block.

W2PRCR07

Rejected Loss Transaction Statistics

Description: This report is produced each month after the processing of the WYO company TRRP submissions. This report provides more information on rejected loss transactions from which the WYO company performance is assessed by the WYO Standards Committee.

Error information is summarized by company and original submission month. The report provides:

- 1) The total number of loss rejected transactions.
- 2) The number of rejected critical loss transactions.
- 3) The number of rejected critical loss transactions that have aged 6 months.

Report Keys: W2PRCR07 is keyed by Company Code and Original Submission Month.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Original Submission Month: Loss transactions are grouped by the original submission month in which the transaction was rejected.

REPORT: W2PRCR07
 RUNDATE: DEC 15, 1996
 RUNTIME: 03.56.10

FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM

PAGE 1

REJECTED LOSS TRANSACTION STATISTICS
 AS OF 10/31/1996

NON-VENDOR
 ABC INSURANCE COMPANY
 123 COMMON STREET
 LANHAM, MD 20706

ORIGINAL SUBMISSION		TOTAL CLAIMS REJECTED	CRITICAL CLAIMS REJECTED	CRITICAL CLAIMS REJECTED
YEAR	MONTH	TRANSACTIONS	TRANSACTIONS	AGED 6 MONTHS
1995	JAN	1	1	1
1995	FEB	4	0	0
1995	MAR	5	0	0
1995	APR	3	0	0
1995	MAY	2	0	0
1995	JUN	11	0	0
1995	JUL	4	0	0
1995	AUG	4	0	0
1995	SEP	2	0	0
1995	OCT	7	0	0
1995	NOV	5	0	0
1995	DEC	1	0	0
1996	JAN	6	0	0
1996	FEB	8	0	0
1996	MAR	11	0	0
1996	APR	3	0	0
1996	MAY	76	0	0
1996	JUN	4	0	0
1996	JUL	8	12	1
1996	AUG	39	19	2
TOTAL FOR COMPANY ABC INSURANCE COMPANY		284	31	3

EXHIBIT C-14. W2PRCR07, Rejected Loss Transaction Statistics

SECTION 4 - INELIGIBLE POLICY ERROR INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF POLICY ERROR REPORTS

Descriptions and examples of the following error reports are provided:

- Invalid Preferred Risk Policies (PRPs) Based on Loss History (W2MYCOMP)
- Invalid Preferred Risk Policies (PRPs) Based on Ineligible Flood Risk Zone (W2MYPFZN)
- Invalid Policies (W2RPINVD)
- Ineligible/Invalid Policies - By Error Code and Company (W2RPINVA)

W2MYCOMP

Invalid Preferred Risk Policies (PRPs)
Based on Loss History

Description: This report is produced each month after processing the WYO company's TRRP submission. It provides detail policy information on ineligible PRPs due to the repetitive loss eligibility requirement. The policies included in this report are:

1. PRPs that will be up for renewal at least 120 days from the date of processing and whose property addresses match those found on the Repetitive Loss Master File. These policies cannot be renewed as PRPs.
2. Records for policies previously reported to WYO companies as ineligible but renewed as PRPs and errored under the TRRP Plan editing.
3. New Business transactions errored for the repetitive loss eligibility requirement.

Policies in categories 2 and 3 must be canceled or be endorsed or rewritten as an SFIP on the policy term's effective date. The insurer is required to take immediate action. There is no tolerance level for these errors.

The report provides the policy number, policy effective date, policy expiration date, and the prior dates of loss. Also included is the invalid PRP indicator that shows whether the policy was previously reported as ineligible prior to renewal and, subsequently, renewed as a PRP, value Y. Ineligible PRP policies reported for the first time prior to renewal will contain a value of N.

REPORT: W2MYCOMP
RUNDATE: DEC 21 1998
RUNTIME: 16:18:55

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

INVALID PREFERRED RISK POLICIES
AS OF 09/30/1998

BASED ON LOSS HISTORY

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

PROPERTY ADDRESS

LOSS DATES

5216 OAK DR		POLICY: 000181330F EFF DT: 1997/04/23 EXP DT: 1998/04/23 ERR DT: 1997/04/30	1995/05/08 1990/05/13 1989/11/07
NEW CITY	LA 99999-9999	INVALID PRP IND: Y	
200 WILLOW DR		POLICY: 000308200F EFF DT: 1997/04/02 EXP DT: ERR DT:	1982/04/25 1978/05/03 1998/04/02
NEW CITY	LA 99999-9999	INVALID PRP IND: N	
2010 DOGWOOD		POLICY: 000354661G EFF DT: 1997/10/20 EXP DT: ERR DT:	1995/05/05 1993/06/25 1998/10/20
NEW CITY	LA 99999-9999	INVALID PRP IND: N	

TOTAL ERRORS FOR ABC INSURANCE ARE 3

PLEASE REFER TO APPENDIX C OF THE TRRP MANUAL FOR EXPLANATION.

 *THE INFORMATION CONTAINED IN THIS REPORT IS LEGALLY PRIVILEGED AND CONFIDENTIAL. *
 *ITS USE IS PROTECTED UNDER THE PRIVACY ACT OF 1974, 5 U.S.C. SECTION 552(A). USE OF *
 *THE INFORMATION PROVIDED SHOULD BE RESTRICTED TO APPLICABLE ROUTINE USE CITED *
 *IN THE SYSTEMS NOTICE PUBLISHED IN 56 FR 26415. *

EXHIBIT C-15 . W2MYCOMP , Invalid Preferred Risk Policies

Based on Loss History

Appendix C

C-67

Revision 4 (10/1/01)
Change 2 Effective 5/1/02

W2MYPFZN

Invalid Preferred Risk Policies (PRPs)
Based on Ineligible Flood Risk Zone

Description: This report is produced each month after processing the WYO company's TRRP submission. It provides detail policy information on ineligible new business and renewal PRPs due to the flood risk zone eligibility requirement.

These policies must be canceled or be endorsed or rewritten as of the policy's effective date as an SFIP. The insurer is required to take immediate action. There is no tolerance level for these errors.

A WYO company may appeal the eligibility of a PRP by providing the following documentation:
(1) Copy of the map with the property identified on it along with a copy of the FIRM cover, or (2) Certification from a flood zone determination company that has the community number, map panel number, and suffix on it, or (3) Certification from the community official that has the community number, map panel number, and suffix on it.

The report provides the policy number, policy effective date, policy expiration date, and the flood risk zone as determined by the NFIP Bureau and Statistical Agent.

REPORT: W2MYPFZN
 RUNDATE: DEC 09 1998
 RUNTIME: 11.39.24

FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM

INVALID PREFERRED RISK POLICIES
 AS OF 10/31/1998

BASED ON INELIGIBLE FLOOD RISK ZONE

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
 COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

INSURED NAME/ PROPERTY ADDRESS -----			Q3/RPTD FLD ZONE -----	Q3/RPTD COMMUN NUMB -----	ERROR CODE -----	TXN TYP ----	ENDORSE EFF DATE -----
JOSEPH PALMISANO 67 S BAY AVENUE		POLICY: 0000074019 EFF DT: 1998/10/17 EXP DT: 1999/10/17 ERR DT: 1998/10/31	AE X	1234560002A 1234560002A	PL021065	17	1998/10/30
NEW CITY	MD 99999-9999		C ***				
JAMES MCDONOUGH 32 SEAVIEW AVENUE		POLICY: 0000834811 EFF DT: 1998/09/11 EXP DT: 1999/09/11 ERR DT: 1998/10/31		1234560001D	PL021065	17	1998/10/01
NEW CITY	MD 99999-9999						
SHARON L TOLLIVER 311 45 TH STREEET		POLICY: 0000083138 EFF DT: 1998/09/02 EXP DT: 1999/09/02 ERR DT: 1998/10/31	AE	1234560024E	PL021065	11	1998/9/30
NEW CITY	MD 99999-9999						

TOTAL ERRORS FOR ABC INSURANCE COMPANY ARE 3

*** - COMPANY REPORTED FLOOD RISK ZONE OTHER THAN B, C OR X

THE FOLLOWING ACTUAL FLOOD RISK ZONES MAY BE ON THIS REPORT. IF SO, THE ACTUAL FLOOD RISK ZONE HAS NOT BEEN DETERMINED BUT IT HAS BEEN DETERMINED THAT THE ACTUAL FLOOD RISK ZONE IS NOT B, C OR X.

- 100 - 1% ANNUAL CHANCE FLOOD DISCHARGE CONTAINED IN CHANNEL
- 500 - 0.2% ANNUAL CHANCE FLOOD DISCHARGE CONTAINED IN CHANNEL
- FWI - FLOODWAY CONTAINED IN CHANNEL
- IN - AREA IN SFHA (A, AE, AO, AH, A99, AR, V, OR VE)
- ANI - AREA NOT INCLUDED ON ANY PUBLISHED FIRM
- UND - AREA OF UNDESIGNATED FLOOD HAZARD

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

EXHIBIT C-16.

W2MYPFZN, Invalid Preferred Risk Policies
 Based on Ineligible Flood Risk Zone

W2RPINVD

Invalid Policies - By Company Code and Policy Number

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides detail policy information on ineligible policies due to the following:

INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY - PL041100

INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY - PL041110

REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED - PL004086

PROPERTY ADDRESS LOCATED IN CBRA AREA - PL011170

THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE - PL017030

THE COMMUNITY HAS BEEN SUSPENDED - PL017040

THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050

THE COMMUNITY MUST BE PARTICIPATING - PL017060

THE COMMUNITY HAS WITHDRAWN FROM NFIP -PL017070

THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID - PL017080

SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030

TOTAL CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT - PI120020

ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY - PL004130

COMMUNITY IDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. - PL017100

These policies must be canceled, endorsed, or rewritten as of the policy's effective date. The insurer is required to take immediate action. There is no tolerance level for these errors.

Report Keys: W2RPINVD is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has at least one of the above-mentioned errors that are to be included in this report.

Endorsement Effective Date: This is the endorsement effective date of the record that is in error.

EXHIBIT C-17. W2RPINVD, Invalid Policies

REPORT: W2RPINVD
RUNDATE: DEC 15 2002
RUNTIME: 21.11.47

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

INVALID POLICIES – BY COMPANY CODE AND POLICY NUMBER
AS OF 10/31/2002

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

<u>POLICY NUMBER</u>	<u>POL EFF DT</u>	<u>POL EXP DT</u>	<u>ENDORSE EFF DATE</u>	<u>PRGM TYPE</u>	<u>COMMUNITY #</u>	<u>PROPERTY ADDRESS</u>	<u>TOTAL PREMIUM</u>	<u>ERROR CODE</u>	<u>ERROR DATE</u>
3000257974	2002/05/16	2003/05/16	2002/05/16	R	1251270001B	904 BAY POINT DR NEW CITY FL 99999-9999	207	PL017040	2002/05/31
3000258285	2002/06/02	2003/06/02	2002/06/02	R	3452790001B	25 E 10TH ST NEW CITY FL 99999-9999	285	PI040030	2002/05/31
3000258351	2002/05/29	2003/05/29	2002/05/29	R	4802870740J	76 BARRON ST NEW CITY LA 99999	288	PL004086	2002/05/31
3000258770	2002/06/09	2003/06/09	2002/06/09	R	0601950180E	25527 RIVERSIDE WAY NEW CITY FL 99999	768	PL004130	2002/10/31

TOTAL PL011170 ERRORS	0
TOTAL PL017030 ERRORS	0
TOTAL PL017040 ERRORS	1
TOTAL PL017050 ERRORS	0
TOTAL PL017060 ERRORS	0
TOTAL PL017070 ERRORS	0
TOTAL PL017080 ERRORS	0
TOTAL PI040030 ERRORS	1
TOTAL PI120020 ERRORS	0
TOTAL PL004086 ERRORS	1
TOTAL PL041110 ERRORS	0
TOTAL PL004130 ERRORS	1
TOTAL PL041100 ERRORS	0
TOTAL PL017100 ERRORS	0

TOTAL ERROR COUNT 4

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

: TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM. IF THE ERROR CODE IS 'PI040030' OR 'PI120020', SEE CALCULATION BELOW:

TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM – (ICC PREMIUM + COMMUNITY PROBATION AMOUNT)

FEDERAL POLICY FEE IS NOT PART OF COMPANY SUBMITTED PREMIUM.

W2RPINVA

Ineligible/Invalid Policies - By Error Code and Company

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides summary policy information on ineligible policies due to the following:

INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY - PL041100

INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY - PL041110

REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED - PL004086

PROPERTY ADDRESS LOCATED IN CBRA AREA - PL011170

THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE - PL017030

THE COMMUNITY HAS BEEN SUSPENDED - PL017040

THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050

THE COMMUNITY MUST BE PARTICIPATING - PL017060

THE COMMUNITY HAS WITHDRAWN FROM NFIP - PL017070

THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID - PL017080

ZONE MUST BE B, C, OR X FOR PREFERRED RISK - PL021060

PRP POLICY INVALID; PROPERTY IN SFHA - PL021065

SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030

THE CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT - PI120020

ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY - PL004130

COMMUNITY IDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. - PL017100

These policies must be canceled, endorsed, or rewritten as of the policy's effective date. The insurer is required to take immediate action. There is a no tolerance level for these errors.

APPENDIX E - INSTRUCTIONS FOR FTP PROCESSING

INTRODUCTION

The purpose for the Quick Claim Reporting procedure is to provide more timely loss information. This information can be used by the FEMA regions and local communities to track the latest flood losses for potential building permit activity and for responding with potential mitigation action prior to the start of reconstruction and repair. The data reported will not be edited. No subsequent reporting or maintenance of the records will be required. This reporting is separate from the normal monthly TRRP plan reporting.

SECTION 1 - INSTRUCTIONS FOR FTP PROCESSING

A. DATA SUBMISSION PROCEDURE

The WYO Companies are required to report this information at least weekly. The WYO Companies are required to report the latest loss information posted to their systems as claims are opened regardless of disposition. It is recognized that a substantial percentage of such claims may wind up as closed without payment. Each loss should be reported only once.

The submission procedure will be using File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will sweep the FTP site daily.

When submitting data via FTP, the following steps must be used.

- File name (compressed)
- Reconciliation statements for each file.

The file name must follow the convention outlined below:

XXXXXMMDDQCNN.ZIP

XXXXX = Company NAIC Number

MMM = Processing Month

DD = Processing Day

NN = Unique Identifier for WYO Company Use

e.g., 12345DEC05QC01.ZIP, represents XYZ Insurance Company's quick claim file for December 5 in a compressed format. The expanded zipped file name should be the same as the zip file name except the extension should be **.DAT**.

All files must be submitted to the FTP site address **bureau.nfipstat.com** and placed in a directory named **/users/coxxxxx/quickclaim**, where xxxxxx = the company/vendor NAIC number.

User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). Instructions will be provided on how to properly set up the FTP client to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

B. DATA TRANSMITTAL DOCUMENT

A WYO Quick Claim Data Transmittal Document must accompany each quick claim data transmission.

This document should use the same naming convention as the data file but use .TXT as the last node, e.g.,
XXXXXMMMDQCNN.TXT

WYO QUICK CLAIM DATA TRANSMITTAL DOCUMENT

DATE SENT: _____
COMPANY NAME: _____
NAIC NUMBER: _____
TOTAL NUMBER OF RECORDS: _____
CONTACT PERSON: _____
CONTACT TELEPHONE NUMBER: _____

C. RECORD LAYOUT

<u>Element Name</u>	<u>Field Length</u>	<u>Record Position</u>
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Property Beginning Street Number	10	24-33
Property Address 1	50	34-83
Property Address 2	50	84-133
Property City	30	134-163
Property State	2	164-165
Property Zip+4	9	166-174
Reserve - Building	12	175-186
Reserve - Contents	9	187-195
Insured Last Name	30	196-225
Insured First Name	30	226-255

APPENDIX F - REPETITIVE LOSS TARGET GROUP POLICIES

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SECTION 3 - DIRECTORY OF REPETITIVE LOSS TARGET GROUP PROPERTIES

The monthly report to each WYO company identifying the Repetitive Loss Target Group policies is W2RTGCOM. To accommodate late renewals and other situations, the group will also include policies expired less than 120 days. Policies with status codes for future effective, future cancellation, and reinstated will be included. The policies must have an expiration date on or after August 1, 2000, to move to the SDF.

The hardcopy report is sent to each company. The data is also available as a flat ASCII or as a **.dbf** file through the FTP site (refer to Section 4 of this appendix). Please contact your Program Coordinator to choose the format for your information.

A. RECORD LAYOUT FOR INDIVIDUAL COMPANY INFORMATION

01 REPETITIVE-LOSS-TARGET-GROUP-RECORD.

05	RL-COMPANY-NAME	PIC	X(30).
05	RL-COMPANY-CODE	PIC	X(05).
05	RL-VENDOR-CODE	PIC	X(05).
05	RL-VENDOR-NAME	PIC	X(30).
05	RL-POLICY-NUMBER	PIC	X(10).
05	RL-INSURED-NAME	PIC	X(50).
05	RL-PROP-ADDR-LINE1	PIC	X(50).
05	RL-PROP-ADDR-LINE2	PIC	X(50).
05	RL-PROP-ADDR-LINE3.		
10	RL-PROP-CITY	PIC	X(30).
10	FILLER	PIC	X(01).
10	RL-PROP-STATE	PIC	X(02).
10	FILLER	PIC	X(01).
10	RL-PROP-ZIP-CODE.		
15	RL-PROP-ZIP	PIC	X(05).
15	FILLER	PIC	X(01).
15	RL-PROP-ZIP4	PIC	X(04).
10	FILLER	PIC	X(06).
05	RL-ADDRESS-KEY	PIC	X(25).
05	RL-COMMUN-NBR	PIC	X(06).
05	RL-LOSSES	PIC	S9(06).
05	RL-BLDG-AMOUNT	PIC	S9(11)V99.
05	RL-CONT-AMOUNT	PIC	S9(11)V99.
05	RL-TOTAL-AMOUNT	PIC	S9(11)V99.
05	RL-TOTAL-PROPVAL	PIC	X(13).
05	RL-NOTIFICATION-DATE	PIC	9(8).
05	RL-NUMBER	PIC	9(7).
05	RL-IDENTIFICATION-DATE	PIC	9(8).
05	FILLER	PIC	X(42).

The Repetitive Loss Identification Date (RL-IDENTIFICATION-DATE) is the first day of the month following that in which the property was identified as part of the Repetitive Loss Target Group. For

the property to be moved to the SDF, there must be at least 150 days between this date and the policy expiration date.

The Repetitive Loss Notification Date (RL-NOTIFICATION-DATE) is the first day of the month following that in which the WYO company was notified of the property's identification as part of the Repetitive Loss Target Group.

B. RECORD LAYOUT OF DIRECTORIES AVAILABLE ON THE NFIP BUREAU
FTP SITE

Section 4 of this appendix contains instructions on using the NFIP Bureau FTP Site.

1. Directory of Repetitive Loss Target Group Properties

All new business transactions are matched to this file and an error (PL004086) is generated for any matches that have a policy effective date 150 days or more after the notification date. This error will appear on the W2RPINVD report. The WYO companies will be responsible for canceling the policy. Copies of all policy related documents must be sent with the premium remittance, payable to the NFIP, to:

Special Direct Facility
National Flood Insurance Program
PO Box 6468
Rockville, MD, 20849-6468

A memo should accompany this material explaining that this policy is being transferred to the SDF due to error PL004086.

01 REPETITIVE-LOSS-TARGET-GROUP-RECORD.

05	RL-PROP-ADDR-LINE1	PIC	X(50).
05	RL-PROP-ADDR-LINE2	PIC	X(50).
05	RL-PROP-ADDR-LINE3		
10	RL-PROP-CITY	PIC	X(30).
10	FILLER	PIC	X(01).
10	RL-PROP-STATE	PIC	X(02).
10	FILLER	PIC	X(01).
10	RL-PROP-ZIP-CODE		
15	RL-PROP-ZIP	PIC	X(05).
15	FILLER	PIC	X(01).
15	RL-PROP-ZIP4	PIC	X(04).
10	FILLER	PIC	X(06).
05	RL-ADDRESS-KEY	PIC	X(25).
05	RL-COMMUN-NBR	PIC	X(06).
05	RL-LOSSES	PIC	S9(06).

**SECTION 4 - INSTRUCTIONS FOR FTP TRANSACTION
PROCESSING**

A. DATA SUBMISSION PROCEDURES

The submission procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com** to access directory **/users/coxxxxx/rltg/out** (xxxxxx is the company/vendor number). We will sweep the FTP site daily.

When submitting data via FTP, the following steps must be used.

- File name (compressed)
- Reconciliation statements for each file.
- The file name must follow the convention outlined below:

XXXXXMMM.RLTGNN.zip

XXXXX = Company NAIC Number

MMM = Processing Month

NN = Unique Identifier for WYO Company Use

e.g., 12345DEC.RLTG01.Zip, represents XYZ Insurance Company's Additional Data Record file for December in a compressed format. The expanded zipped file name should be the same as the zip file name except the extension should be .dat.

All files must be submitted using FTP directory **/users/coxxxxx/rltg/out**

User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). Instructions will be provided on how to properly set up the FTP client to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

B. DATA TRANSMITTAL DOCUMENT

A WYO Additional Data Record FTP Transmittal Document must accompany each RLTG data transmission.

This document should use the same naming convention as the data file but use .txt as the last node, e.g., XXXXXMMM.RLTGNN.txt

All files must be submitted using FTP directory **/users/coxxxxx/rltg/out**.

A sample form is provided on the following page.

■ WYO ADDITIONAL DATA RECORD FTP TRANSMITTAL DOCUMENT

DATE SENT: _____

COMPANY NAME: _____

NAIC NUMBER: _____

FILE NAME (DSN): _____

TOTAL NUMBER OF RECORDS: _____

CONTACT PERSON: _____

CONTACT TELEPHONE NUMBER: _____

C. DATA RETRIEVAL PROCEDURES

1. Using the FTP Site

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

- The file names located in the RLTG Common directory **/ftpccommon/rltg** are outlined below:

RLTG File name: RLTG.DIRECTORY.zip

Historical RLTG File name: HISTRLTG.DIRECTORY.zip

Note: Both files are in compressed format. The expanded zipped file name will be the same as the zip file name except the extension will be **.dat**

- The file name located in the RLTG Individual Company directory **/users/coxxxxx/rltg/in** is outlined below:

Individual Company File name: RLTG.COxxxxx.zip

xxxxx = company/vendor NAIC number

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). Instructions will be provided on how to properly set up the FTP client to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

APPENDIX G - INSPECTION PROCEDURE

INTRODUCTION

Under the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) has established an Inspection Procedure to help communities verify that structures comply with the community's floodplain management ordinance and to ensure that property owners pay flood insurance premiums commensurate with their flood risk. FEMA will undertake the Inspection Procedure on a pilot basis in two communities, Monroe County, Florida, and the Village of Islamorada located in Monroe County.

The Inspection Procedure also will enable FEMA to verify that structures insured under the NFIP are properly rated. Post-FIRM construction is charged an actuarial rate that must fully reflect the risk of flooding. Because post-FIRM construction is actuarially rated, buildings constructed in compliance with community floodplain management regulations pay flood insurance premiums based on rates that are, in most cases, significantly lower than rates charged for buildings constructed in violation of those requirements. ■

The Inspection Procedure requires owners of insured buildings to obtain a building inspection from community floodplain management officials as a condition of renewing the Standard Flood Insurance Policy on the building. FEMA will decide whether to implement the Inspection Procedure in other NFIP-participating communities outside of Monroe County, Florida, only after completing the pilot Inspection Procedure in the selected communities and evaluating the procedure's effectiveness. Any communities that incorporate out of Monroe County, Florida, on or after January 1, 1999, and are eligible to participate in the NFIP will be required to participate in this Inspection Procedure.

Monroe County and the Village of Islamorada, Florida, were selected because of their unique circumstances and their willingness to participate in this procedure. The Inspection Procedure will apply only to NFIP post-FIRM insured buildings in the Special Flood Hazard Areas (SFHAs) of Monroe County and the Village of Islamorada that are possible violations of community floodplain management ordinances.

SECTION 1 - GENERAL PROCEDURES

A. POSSIBLE COMMUNITY FLOODPLAIN ORDINANCE VIOLATIONS

1. Endorsement

Standard Flood Insurance Policy Endorsement Number One, dated 12/31/00 (Exhibit G-1), must be sent with the renewal bills for buildings in the affected communities beginning December 31, 2000.

2. Identification

The NFIP Bureau and Statistical Agent (B&SA) will provide Monroe County and the Village of Islamorada, Florida, a list of post-FIRM policies in SFHAs to use in implementing the Inspection Procedure. The communities of Monroe County and the Village of Islamorada will identify insured buildings that are possible violations of the local floodplain management ordinance because the enclosure below an elevated floor may be illegally constructed. The communities are updating the NFIP Inspection Procedure online system with information on those buildings that are possible violations.

3. WYO Company & NFIP Servicing Agent Notification

The B&SA will notify the WYO companies and the NFIP Servicing Agent of the buildings identified as possible violations at least 240 days (8 months) prior to policy expiration by letter or through the B&SA File Transfer Protocol (FTP) site. The notification will contain policy number, property address, and community contact information. Insurers will have 2 months to review the information provided.

4. Policyholder Notification

The notification procedure is as follows:

- The insurer must send to the policyholder, the agent, and the mortgagee a letter notifying them of the requirement of an inspection by a community floodplain management official. (See Policyholder Notification Letter, Exhibit G-2.) This notification to the policyholder, the agent, and the mortgagee must occur 180 days (6 months) before the expiration of the policy. It must state that renewal of the policy is contingent upon the policyholder's providing the

insurer with proof of a satisfactory result on the building inspection.

- The insurer must send a reminder notice to the policyholder (already notified of the need for an inspection) with the renewal notice at least 45 days before the policy expires.
- The policyholder must request an inspection from the community official.
- Upon completion of the inspection, the policyholder will receive an inspection report (Exhibit G-3) from the community official. The policyholder must submit the inspection report by the end of the grace period for policy renewal (30 days after date of expiration).
- The B&SA must be notified in writing (by mail, fax, or e-mail) of the dates the insured was mailed these notifications.

5. Underwriting

a. Introduction

- When the community official's inspection report is received from the policyholder, the insurer's underwriting staff will review the information provided on the inspection report and re-rate the policy as appropriate.
- The insurer will notify the B&SA of the receipt of the inspection report, by mail, fax, or e-mail. The correspondence must contain the following:
 1. Policy number
 2. Name of policyholder
 3. Property address
 4. Date the policyholder was sent by letter the 6-month notice that an inspection was required as a condition of renewing the policy
 5. Date the insurer received the inspection report
 6. Underwriting action taken.
- If the policyholder does not obtain and submit a community inspection report as part of the renewal process, the insurer will not renew the policy.

County of Monroe

Growth Management Division

Suite 300
2798 Overseas Highway
Marathon, Florida 33050
Voice: (305) 289 2518
Fax: (305) 289-2515



Board of County Commissioners

Mayor George Neugent, Dist. 2
Mayor ProTem Nora Williams, Dist. 4
Commissioner Sonny McCoy, Dist. 3
Commissioner Murray Nelson, Dist. 5
Commissioner Dixie Spehar, Dist. 1

COMMUNITY INSPECTION REPORT

LEGAL DESCRIPTION AND PARCEL ID #:

NAME:

INSPECTION DATE: _____

ADDRESS:

INSURANCE COMPANY NAME:

POLICY #:

FIRM ZONE:

This is to certify that the above referenced property has been inspected for compliance with the Monroe County Floodplain Management Ordinance Division 6, Section 9.5-315, 9.5-316 and 9.5-317.

BUILDING OCCUPANCY: 1 to 4 family Other Residential (5 or more family) Non-residential

NUMBER OF FLOORS, INCLUDING ENCLOSURE _____

METHOD OF ELEVATION: (circle one): Piers, posts, piles, solid perimeter walls, columns, or other-specify _____.

IS THE ENCLOSED AREA USED FOR OTHER THAN PARKING, BUILDING ACCESS OR STORAGE? YES NO

IF YES, DESCRIBE: _____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND EQUIPMENT? YES NO
INDICATE THE NUMBER AND TYPE (circle one): furnace; heat pump; hot water heater; oil tank;
 elevator equipment; air conditioner; washer; dryer; food freezer; other equipment or
machinery serving the building (specify): _____

SIZE OF ENCLOSED AREA: _____ SQUARE FEET

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED USING:
BREAKAWAY WALLS SOLID WOOD FRAME WALLS MASONRY OTHER (explain)

IS ENCLOSED AREA CONSTRUCTED WITH COMPLIANT OPENINGS (excluding doors and windows)
TO ALLOW THE PASSAGE OF FLOODWATERS? YES NO

IS ENCLOSED AREA BUILT WITH MATERIALS RESISTANT TO FLOOD DAMAGES? YES NO

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED WALLS,
PANELING, ETC.? YES NO

INSPECTION PERFORMED BY: _____

EXHIBIT G-3. Sample Community Inspection Reports, 1 of 2



ISLAMORADA, VILLAGE OF ISLANDS

MAYOR JAMES V. MOONEY
VICE MAYOR FRANK R. KULISKY
COUNCILMAN GEORGE GEISLER
COUNCILMAN MARK GREGG
COUNCILMAN RON LEVY

Community Inspection Report

Legal Description: _____ Date of Inspection: _____

Name: _____

Address: _____

Insurance company name: _____ Policy Number: _____

FIRM flood zone: _____

This is to certify that the above referenced property has been inspected for compliance with the Village of Islamorada Floodplain Management Ordinance Section 9.5-317 b(1) and b(2).

Building Occupancy: 1-4 family Other Residential (5 or more family) Non-residential

Number of floors, including enclosure: _____

Method of Elevation (check): piers; post; piles; columns; solid perimeter walls;
 Other (specify) _____

Is the enclosed area used for other than parking, building access, and or/storage? Yes No
If Yes, describe the use: _____

Does the area below the elevated floor contain machinery and equipment? Yes No
Indicate the No. and Type: Heat Pump; Hot Water Heater; Elevator Equipment; Washer
 Air Conditioner;; Dryer; Freezer; Other Equipment or Machinery Servicing Building
(specify) _____

Size of enclosed area: _____ square feet

Is the area below the elevated floor enclosed using:
 breakaway walls solid wood frame walls masonry other (explain)

Is the enclosed area constructed with compliant openings (excluding doors & windows) to allow the passage of floodwaters? yes no

Is the enclosure built with materials resistant to flood damages? yes no
Explain: _____

Does the enclosed area have more than 20 linear feet of finished walls, paneling, etc.? yes no

Inspection performed by: _____ Date: _____

EXHIBIT G-3 (cont'd.). Sample Community Inspection Reports, 2 of 2

- If the policy is inadvertently renewed, the policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. The policy must be cancelled on the policy term's effective date with Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

b. New Policies

The B&SA will edit the new business transactions against the directory of properties identified by the communities as possible violations for which an inspection report was not obtained or submitted. New business transactions also will be edited against the Section 1316 declaration edit list. If the property address of the new business transaction is found, the policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error.

These new business policies must be cancelled on the policy term's effective date using Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

c. Inspection Delays

If the policyholder made a "good faith" effort to get an inspection, but the community was unable to conduct an inspection before the expiration of the policy, the community will send the policyholder a "good faith" letter. This letter will acknowledge that the community was unable to perform the requested inspection in the timeframe required. The policyholder must send this letter to the insurer before or with submission of the renewal premium payment.

If neither the "good faith" letter nor the inspection report is received, the policy must not be renewed. If the policy is inadvertently renewed, the policy will receive the TRRP error PL004120 (Inspection Procedure

Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. The policy must be cancelled on the policy term's effective date with Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

If the "good faith" letter is received, the policy can be renewed. The insurer must follow the notification procedures described in Section 1.A.4., Policyholder Notification. The inspection report must be received prior to the subsequent renewal (within the grace period of 30 days after expiration) in order for the policy to renew. Once the inspection report is received, the insurer's underwriting staff will review the information provided on the inspection report and rerate the policy as appropriate. The insurer will notify the B&SA, by mail, fax, or e-mail, of the receipt of the "good faith" letter. The letter is to contain policy number, property address, date the policyholder was notified of the inspection requirement, and date of receipt of the "good faith" letter.

6. Enforcement Action for Floodplain Ordinance Violations

If the community inspected the building and identified a violation of the floodplain management ordinance, the community will undertake an enforcement action to remedy the violation to the maximum extent possible. If the violation has been corrected, the community will notify FEMA of the date the violation was remedied. If the violation is not remedied after one year, the community may submit a request for denial of flood insurance under 44 CFR 73, Implementation of Section 1316 of the National Flood Insurance Act of 1968.

FEMA will provide the B&SA with the date the property was declared ineligible for flood insurance under Section 1316. This information will be reported to the WYO company or the NFIP Servicing Agent through hardcopy report or the B&SA FTP site. The policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error.

The policy must not renew and must be cancelled effective the date of expiration of the policy term in which the 1316 declaration was issued. Use Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

7. B&SA Processing

A directory of all Inspection Procedure properties possibly in violation of community floodplain management ordinances will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

A second directory of all Inspection Procedure properties ineligible for flood insurance will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy. The directory of ineligible policies will contain only those policies that have been:

- Identified as a possible violation, were cancelled or were expired for more than 120 days, and for which an inspection report was never received; or
- declared ineligible per Section 1316.

A community contact database will be maintained by the B&SA. This database will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

Any renewal or new business transaction for a policy identified as a possible community ordinance violation for which the B&SA has not received notification of the inspection report or "good faith" letter will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. These policies must be cancelled on the policy term's effective date using Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

8. Schedule

August 1, 2000	B&SA provides WYO companies and NFIP Servicing Agent with camera-ready endorsement and explanation.
October 1, 2000	B&SA mails to insurers samples of Monroe County and Village of Islamorada community inspection reports. The mailing will include a sample "good faith" letter (policyholder requested an inspection from the community).
December 31, 2000	Inspection Procedure goes into effect.
January 1, 2001	B&SA gives insurers official implementation letter reiterating the procedures and requirements.
January 1, 2001, and thereafter	Insurers send renewal notices for affected communities with Inspection Procedure endorsements. Earliest effective date of the renewals is February 15, 2001, depending on the insurer's renewal billing cycle.
February 15, 2001, and thereafter	Renewals for affected communities with Inspection Procedure endorsements become effective.
April 30, 2001, and thereafter	B&SA provides insurers lists of possible violations. The lists will include only policies more than 8 months from expiration. Affects renewals November 1, 2001.
April 30, 2001, and thereafter	B&SA provides insurers lists of structures rated as pre-FIRM but identified by community floodplain officials as post-FIRM.
August 1, 2001, and thereafter	Insurers send policyholders notification of possible violation and of the inspection requirement.
August 2, 2001, and thereafter	Insurers by letter, fax, or e-mail notify the B&SA of policyholder actions, e.g., obtained inspection, "good faith" letter, complaint.
January 1, 2002, and thereafter	For policyholders who received "good faith" letters, insurers send renewal notices for affected communities with endorsements and reminders for those policyholders already informed of possible violations. Earliest effective date of the renewals is February 15, 2002, depending on the insurer's renewal billing cycle.
February 15, 2002	First possible nonrenewals for policyholders who did not obtain and submit inspection reports.

B. POSSIBLE PRE-FIRM DETERMINATION ERRORS

1. Identification

The B&SA will provide Monroe County and the Village of Islamorada, Florida, a list of pre-FIRM policies in SFHAs. The communities will review the list of pre-FIRM policies and identify those buildings that, because they were built or substantially improved on or after the effective date of the initial FIRM, have been incorrectly rated as pre-FIRM. The list of possible violations and the list of possible post-FIRM structures that are incorrectly identified as pre-FIRM will be sent to the FEMA Region IV office, which will forward the material to the B&SA for distribution to the WYO companies and the NFIP Servicing Agent.

2. WYO Company & NFIP Servicing Agent Notification

The B&SA will notify the WYO companies and the NFIP Servicing Agent by letter or through the B&SA FTP site of the properties rated as pre-FIRM and identified as post-FIRM. The notification to insurers will contain policy number, property address, and community contact information.

3. Underwriting

The community floodplain officials will be provided with a list of pre-FIRM insured structures by the B&SA. Upon their review of this list, the community floodplain officials will compile a list of insured structures that are incorrectly rated as pre-FIRM because they were built or substantially improved on or after the effective date of the initial FIRM. This list will be sent to the FEMA Region IV office, which will forward it to the B&SA for distribution to the WYO companies and the NFIP Servicing Agent.

The insurer's underwriting staff will review the information provided and rerate the policy as appropriate back to the beginning of the current term. The insurer will notify the B&SA, by letter, fax, or e-mail, of the policy number, property address, and underwriting action taken.

Any renewal transaction for a building identified as post-FIRM and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per

Community Floodplain Official). This error will be generated on renewals that occur 180 days after notification.

Any new business transaction for a building identified as post-FIRM and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per Community Floodplain Official).

4. B&SA Processing

A directory of all Inspection Procedure properties rated as Pre-FIRM and identified by the community as post-FIRM will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

Any renewal or new business transaction for a policy identified as a post-FIRM structure and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per Community Floodplain Official).

C. POLICYHOLDER COMPLAINTS

If a policyholder complains to the insurer about the Inspection Procedure requirement or any NFIP construction requirements such as for enclosures below elevated floors, refer them to their local floodplain management official. Any general concerns about flood insurance rating or coverage should be handled by the insurer as usual.

D. B&SA CORRESPONDENCE

All hardcopy correspondence should be directed to the following:

Underwriting Department
Attention: Underwriting Manager
NFIP Bureau & Statistical Agent
7700 Hubble Drive
Lanham, MD, 20706

All e-mail correspondence should be directed to:
inspproc@nfipstat.com

**SECTION 2 - DIRECTORY OF PROPERTIES WITH POSSIBLE COMMUNITY
ORDINANCE VIOLATIONS**

The B&SA will generate a monthly report to each insurer of the policies on buildings that have been identified by the community official as a possible violation of the local floodplain management ordinance. These policies are at least 240 days (8 months) from expiration.

The following criteria will be followed for inclusion/exclusion on the report:

- Policies that have been cancelled, have expired, or have otherwise been resolved will be removed from this report.
- Policies on properties for which an inspection report has been submitted and the violation has been corrected will remain on the report for 2 months after the correction was reported by the community official.
- Policies for properties that have been declared ineligible for flood insurance per Section 1316 will remain on this report until the policy term has been cancelled.
- Policies that have been determined by the community to be compliant or otherwise resolved will remain on the report for 2 months after the compliant closure date.

■ The directory of ineligible policies will contain only those policies that have been:

- • identified as a possible violation, cancelled or expired for more than 120 days, and for which an inspection report was never received; or
- • declared ineligible per Section 1316.

■ The hardcopy report is sent to each insurer. The data is also available as a flat ASCII file through the B&SA FTP site. Please contact your Program Coordinator to choose the format for your information.

**SECTION 3 - DIRECTORY OF PROPERTIES WITH POSSIBLE PRE-/POST-FIRM
DETERMINATION ERRORS**

The B&SA will generate a monthly report to each insurer of the policies on buildings that have been identified by the community official as post-FIRM. Policies with TRRP error PL035060 (Post-FIRM Construction Indicator Invalid Per Community Floodplain Official) will appear on this report. Policies that have been cancelled or otherwise resolved will be removed from this report. Policies that been endorsed (20A transaction) or corrected (23A transaction) to indicate post-FIRM construction (Post-FIRM indicator is "Y" and Original Construction/Substantial Improvement Date updated to correct date) will be removed from this report.

The hardcopy report is sent to each insurer. The data is also available as a flat ASCII file through the B&SA FTP site. Please contact your Program Coordinator to choose the format for your information. ■

B. RECORD LAYOUT OF INDIVIDUAL COMPANY DATA

01	INSPECTION-PROCEDURE-PRE-FIRM-PROPERTIES-RECORD.	
05	INSP-COMPANY-NAME	PIC X(30).
05	INSP-COMPANY-CODE	PIC X(05).
05	INSP-VENDOR-CODE	PIC X(05).
05	INSP-VENDOR-NAME	PIC X(30).
05	INSP-POLICY-NUMBER	PIC X(10).
05	INSP-INSURED-NAME	PIC X(50).
05	INSP-PROP-ADDR-LINE1	PIC X(50).
05	INSP-PROP-ADDR-LINE2	PIC X(50).
05	INSP-PROP-ADDR-LINE3	
10	INSP-PROP-CITY	PIC X(30).
10	FILLER	PIC X(01).
10	INSP-PROP-STATE	PIC X(02).
10	FILLER	PIC X(01).
10	INSP-PROP-ZIP-CODE.	
15	INSP-PROP-ZIP	PIC X(05).
15	FILLER	PIC X(01).
15	INSP-PROP-ZIP4	PIC X(04).
10	FILLER	PIC X(06).
05	INSP-ADDRESS-KEY	PIC X(25).
05	INSP-COMMUN-NBR	PIC X(06).
05	INSP-ORIG-CONSTR-SUB-IMPROVE-DATE	PIC 9(8). (From Community)
05	INSP-COMM-INIT-FIRM-DATE	PIC 9(8). (From Community)
05	INSP-EXPIRATION-DATE (policy expiration date at the time WYO company was first notified of possible violation)	PIC 9(8). (From WYO Company)
05	INSP-WYO-CMPY-NOTIFICATION-DATE (of possible violation)	PIC 9(8). (First day of the calendar month set by NFIP B&SA)
05	FILLER	PIC X(50).

SECTION 4 - DATA RETRIEVAL PROCEDURES

A. USING THE FTP SITE

The retrieval procedures will be using the File Transfer Protocol (FTP) from site address **bureau.nfipstat.com**. The files will be placed on the FTP site on a monthly basis.

- The file names located in the Inspection Procedure Common directory **/ftpcommon/monroe** are outlined below:

■ Community Contact Information: insp_community_contact.zip

■ Inspection Procedure Ineligible Directory:
insp_ineligible_directory.zip

■ Pre-/Post-FIRM Directory: insp_firmdirectory.zip

■ Inspection Procedure Directory: insp_directory.zip

■ **Note:** All four files are in compressed format. The expanded zipped file name will be the same as the zip file name except the extension will be **.dat**.

- The file name located in the Inspection Procedure Individual Company directory **/users/coxxxxx/monroe** is outlined below:

■ Inspection Procedure Company Data: insp_cxxxxx.zip

xxxxx = company/vendor code

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each insurer that does not already have these. Insurers will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. Insurers will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). Instructions will be provided on how to properly set up the FTP client to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	Building	Contents
Residential	.76	.96
Non-Residential	.83	1.62

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .28	.96 / .50	.76 / .28		.76 / .58		.83 / .50	
	With Basement	.81 / .42	.96 / .42	.81 / .42		.76 / .48		.88 / .48	
	With Enclosure	.81 / .50	.96 / .50	.81 / .50		.81 / .62		.88 / .62	
	Manufactured (Mobile) Home	.76 / .28	.96 / .50					.83 / .50	
CONTENTS LOCATION	Basement & Above				.96 / .42		.96 / .42		1.62 / 1.15
	Enclosure & Above				.96 / .50		.96 / .50		1.62 / 1.00
	Lowest Floor Only - Above Ground Level				.96 / .50		.96 / .50		1.62 / .43
	Lowest Floor Above Ground Level and Higher Floors				.96 / .34		.96 / .34		1.62 / .43
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home								1.62 / .43

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	.99 / .77	1.23 / 1.38	.99 / .77		.99 / 1.45		1.10 / 1.45	
	With Basement	1.06 / 1.43	1.23 / 1.16	1.06 / 1.34		1.06 / 2.49		1.16 / 2.49	
	With Enclosure	1.06 / 1.38	1.23 / 1.38	1.06 / 1.31		1.06 / 2.43		1.16 / 2.43	
	Manufactured (Mobile) Home	.99 / 3.80	1.23 / 1.38					1.10 / 6.39	
CONTENTS LOCATION	Basement & Above				1.23 / 1.16		1.23 / 1.16		2.14 / 2.57
	Enclosure & Above				1.23 / 1.38		1.23 / 1.38		2.14 / 2.79
	Lowest Floor Only - Above Ground Level				1.23 / 1.38		1.23 / 1.38		2.14 / 2.33
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.21		1.23 / 1.21		2.14 / 1.98
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home								2.14 / 5.94

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	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home								.61 / .39

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

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	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home								.61 / .39

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	.76 / .29	.96 / .52	.76 / .29		.83 / .52		.83 / .52	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home	1.00 / .59	1.09 / .59					1.88 / .67	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.96 / .52		.96 / .52		1.62 / .45
	Lowest Floor Above Ground Level and Higher Floors				.96 / .34		.96 / .34		1.62 / .45
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home								1.62 / .45

FIRM ZONES AO, AH ("No Basement" Buildings Only)¹

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ² (AOB, AHB)	.25 / .06	.21 / .06	.34 / .11	.21 / .11
Without Certification of Compliance or Elevation Certificate ³	.77 / .17	.84 / .30	.97 / .20	1.63 / .25

¹ Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

² "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

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

***** SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.31 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.30 / .08	.25 / .08
+1	.55 / .08	.44 / .10	.36 / .08	.27 / .08	.26 / .08	.22 / .08	.60 / .09	.72 / .08
0	.89 / .08	.88 / .20	.65 / .08	.53 / .16	.46 / .08	.45 / .16	1.38 / .09	1.46 / .08
-1 ²	2.18 / .95	3.16 / 1.29	1.97 / .86	2.72 / .69	1.08 / .49	1.21 / .70	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	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 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.29 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.39 / .18	.41 / .12	.34 / .12	.38 / .12	.22 / .12	.56 / .12	.48 / .20
0	1.07 / .12	.74 / .45	.72 / .12	.56 / .27	.40 / .12	.29 / .12	1.21 / .12	1.01 / .64
-1 ²	2.98 / .75	1.94 / 1.26	1.77 / .58	1.37 / .77	.48 / .12	1.06 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One 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	.37 / .12	.24 / .12

¹ If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

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

*** **SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE¹

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential ²	Non-Residential ²	
+5 or more	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	.75 / .12	.78 / .20	.82 / .17	.89 / .23	
+1	1.29 / .56	1.55 / .75	1.38 / .63	1.36 / .72	
0 or below	***	***	***	***	
+2 or more	.32 / .08	.34 / .09	.50 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	.65 / .10	.61 / .17	.72 / .15	.82 / .21	
-1	2.04 / .88	2.72 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate	2.43 / 1.15	3.26 / 1.70	2.61 / 1.00	2.74 / 1.35	No Elevation Certificate

¹ Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .18 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

*** **SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	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 ²	1.73 / .31	2.09 / .81	1.39 / .31	1.51 / .75	1.21 / .31	1.35 / .61	2.58 / .25	3.70 / .23
-1 ³	3.69 / 1.89	5.50 / 3.03	3.38 / 1.89	4.75 / 2.30	2.39 / 1.71	2.50 / 2.34	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ²	2.67 / .41	2.37 / 1.74	1.75 / .41	1.65 / 1.03	.98 / .45	.98 / .45	2.57 / .41	2.68 / 2.21
-1 ³	5.88 / 3.14	5.77 / 5.03	3.47 / 2.21	3.95 / 3.14	1.15 / .45	3.53 / .45	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ²		.55 / .25	.55 / .25	.42 / .25
-1 ³		.55 / .25	.55 / .25	.42 / .25
-2		.55 / .25	.55 / .25	.46 / .25

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² These rates are to be used if the lowest floor of the building is at or above BFE.

³ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

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^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings Free of 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	.29	.29	.50	.66	.98
+3	.29	.29	.58	.77	1.13
+2	.40	.41	.74	.97	1.45
+1	.69	.73	.98	1.31	1.84
0	1.02	1.09	1.26	1.69	2.28
-1	1.47	1.53	1.66	2.20	2.85
-2	2.05	2.16	2.19	2.87	3.66
-3	2.82	2.96	2.90	3.77	4.78
-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 on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

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

⁴ Free of Obstruction -- The space below the lowest 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) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls 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.

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

*** **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	.38	.38	1.10	1.46	2.18
+3	.38	.38	1.18	1.54	2.30
+2	.48	.49	1.26	1.70	2.53
+1	.78	.81	1.47	1.97	2.80
0	1.11	1.15	1.71	2.26	3.11
-1 ⁶	1.54	1.61	2.04	2.70	3.60
-2 ⁶	2.13	2.24	2.54	3.33	4.32
-3 ⁶	2.91	3.04	3.25	4.24	5.44
-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 on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map 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 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.

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

⁶ For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is one or more feet below BFE.

*** SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V-ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

PRE-FIRM NOT ELEVATION-RATED RATES^{1,2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home								.61 / .39

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$1,000.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home								.61 / .39

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

¹ Base Deductible is \$500.

**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 BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.31 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.30 / .08	.25 / .08
+1	.55 / .08	.44 / .10	.36 / .08	.27 / .08	.26 / .08	.22 / .08	.58 / .09	.71 / .08
0	.58 / .14	.52 / .14	.65 / .08	.52 / .14	.46 / .08	.45 / .16	.58 / .31	.71 / .29
-1 ¹	See Footnote ¹							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	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 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.29 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.39 / .18	.41 / .12	.34 / .12	.38 / .12	.22 / .12	.56 / .12	.48 / .20
0	1.07 / .12	.73 / .29	.72 / .12	.56 / .27	.40 / .12	.29 / .12	.94 / .25	.61 / .39
-1 ¹	See Footnote ¹							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One 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 ²		.35 / .12	.35 / .12	.22 / .12
-2 ²		.35 / .12	.35 / .12	.22 / .12

¹ Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

² These rates are only applicable to Contents-only policies.

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE¹	PROBATION SURCHARGE
\$30	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is \$10.

III. DEDUCTIBLES

A standard \$500 deductible applies in all non-SFHA zones. The insured may choose a deductible amount different from the standard \$500 for Post-FIRM or the standard \$1000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$1,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$500 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

TABLE 8. DEDUCTIBLE FACTORS

Single Family and 2-4 Family Building and Contents Policies^{1,2}

Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$ 500/ \$500	1.000	1.100	\$4,000/\$1,000	.835	.850
\$1,000/ \$500	.975	1.050	\$4,000/\$2,000	.810	.825
\$1,000/\$1,000	.960	1.000	\$4,000/\$3,000	.785	.800
\$2,000/ \$500	.930	1.000	\$4,000/\$4,000	.765	.775
\$2,000/\$1,000	.915	.950	\$5,000/ \$500	.810	.875
\$2,000/\$2,000	.890	.925	\$5,000/\$1,000	.800	.825
\$3,000/ \$500	.890	.950	\$5,000/\$2,000	.785	.800
\$3,000/\$1,000	.875	.900	\$5,000/\$3,000	.770	.775
\$3,000/\$2,000	.850	.875	\$5,000/\$4,000	.755	.750
\$3,000/\$3,000	.825	.850	\$5,000/\$5,000	.740	.725
\$4,000/ \$500	.850	.900			

Single Family and 2-4 Family Building Only or Contents Only Policies^{1,2}

Building	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.100
\$1,000	.960	1.000
\$2,000	.900	.935
\$3,000	.850	.885
\$4,000	.800	.835
\$5,000	.750	.785

Contents ³	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.150
\$1,000	.950	1.000
\$2,000	.850	.900
\$3,000	.775	.825
\$4,000	.700	.750
\$5,000	.650	.675

Other Residential and Non-Residential Policies^{1,2}

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.		Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500/ \$500	1.000	1.050	\$500	1.000	1.050	1.000	1.050
\$1,000/\$1,000	.980	1.000	\$1,000	.975	1.000	.980	1.000
\$2,000/\$2,000	.940	.960	\$2,000	.940	.960	.950	.965
\$3,000/\$3,000	.910	.930	\$3,000	.910	.925	.925	.940
\$4,000/\$4,000	.885	.910	\$4,000	.880	.900	.900	.915
\$5,000/\$5,000	.870	.890	\$5,000	.850	.875	.875	.890
\$10,000/\$10,000	.775	.800	\$10,000	.750	.760	.775	.800
\$15,000/\$15,000	.725	.750	\$15,000	.675	.685	.700	.725
\$20,000/\$20,000	.675	.700	\$20,000	.600	.610	.650	.660
\$25,000/\$25,000	.625	.650	\$25,000	.550	.560	.600	.610
\$50,000/\$50,000	.500	.525	\$50,000	N/A	N/A	N/A	N/A

¹ Deductible factors for the RCBAP are located on page CONDO 22.

² The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.

³ Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

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	.85/.12	1.08/.31	.90/.04	.90/.04	.87/.18
With Basement	.90/.21	1.15/.74	1.15/.06	1.15/.06	SUBMIT FOR RATE
With Enclosure	.90/.12	1.15/.31	.90/.04	.90/.04	

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 and above	.96/.41	1.23/1.15	1.26/.46	1.26/.46	SUBMIT FOR RATE
Enclosure and above	.96/.49	1.23/1.37	1.26/.51	1.26/.51	
Lowest floor only- above ground level	.96/.49	1.23/1.37	.94/.48	.94/.48	.96/.52
Lowest floor above ground level and higher floors	.96/.34	1.23/1.21	.94/.25	.94/.25	.96/.34
Above ground level more than 1 full floor	.35/.12	.47/.29	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	1.17/.04	1.05/.04
-1 ²	3.55/.14	1.91/.11
-2	Submit for Rate	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.07/.12	.72/.12	.40/.12	.35/.12
-1 ²	2.98/.75	1.77/.58	.48/.12	.35/.12
-2	Submit for Rate			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATE OF COMPLIANCE ²	.34/.04	.34/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.94/.06	.97/.20

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.70/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.05/.05	.82/.17	
+1	1.68/.11	1.38/.63	
0 OR BELOW	***	***	
+2 OR MORE	.61/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	.88/.05	.72/.15	
-1	3.34/.14	2.08/.67	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	4.15/1.06	2.61/1.00	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure--Submit for rating.

²"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

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

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

⁵NO ESTIMATED 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.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	.90/.04
With Basement	1.15/.06
With Enclosure	.90/.04

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.26/.46
Enclosure and above	1.26/.51
Lowest floor only- above ground level	.94/.48
Lowest floor above ground level and higher floors	.94/.25
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	.90/.04	1.05/.04
-1 ⁴	See footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.07/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 ³	2.12/.10	2.03/.10
-1 ⁴	6.23/.37	3.26/.28
-2	***	***

1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE--CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY--ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL--MORE THAN ONE FULL FLOOR
0 ³	2.67/.41	1.75/.41	.98/.45	.55/.25
-1 ⁴	5.88/3.14	3.47/2.21	1.15/.45	.55/.25
-2	***	***	***	***

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating.

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION¹
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

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	.70/.26	.96/.50	.93/.74	1.23/1.38	.52/.14	.94/.25
	WITH BASEMENT	.75/.42	.96/.42	1.00/1.34	1.23/1.16	.60/.20	1.12/.38
	WITH ENCLOSURE	.75/.37	.96/.42	1.00/1.40	1.23/1.38	.60/.22	1.12/.43

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.52/.14	.94/.25	.70/.26	.96/.48
	WITH BASEMENT	.60/.20	1.12/.38	***	***
	WITH ENCLOSURE	.60/.22	1.12/.43		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB) ³		.19/.06		.34/.11	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.71/.17		.97/.20	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for rating.

³“With Certification” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.

⁴“Without Certification” rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community’s elevation requirement.

***Submit for rating.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.23/.08	.18/.08	.18/.08
+1	.40/.08	.24/.08	.19/.08
0	.67/.08	.48/.08	.39/.08
-1 ²	1.70/.76	1.53/.70	.85/.47
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.07/.12	.72/.12	.40/.12	.35/.12
-1 ²	2.68/.75	1.77/.58	.48/.12	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

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

***Submit for rating.

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.30/.10	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.69/.12	.82/.17	
+1	1.23/.56	1.38/.63	
0 OR BELOW	***	***	
+2 OR MORE	.24/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.48/.10	.72/.15	
-1	1.64/.67	1.76/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	2.00/1.15	2.21/1.00	NO ELEVATION CERTIFICATE

¹Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

³NO ESTIMATED 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.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

**TABLE 4D. 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^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.52/.14	.94/.25
WITH BASEMENT	.60/.20	1.12/.38
WITH ENCLOSURE	.60/.22	1.12/.43

REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.23/.08	.19/.08	.18/.08
+1	.40/.08	.24/.08	.19/.08
0	.52/.14	.48/.08	.39/.08
-1 ⁴	See footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.07/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See footnote			.35/.12

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 ³	1.67/.31	1.33/.31	1.15/.31
-1 ⁴	3.63/1.89	3.32/1.89	2.33/1.71
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	2.67/.41	1.75/.41	.98/.45	.55/.25
-1 ⁴	5.88/3.14	3.47/2.21	1.15/.45	.55/.25
-2	***	***	***	.55/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION²
UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

SUBMIT FOR RATING

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***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 RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.49	.40
+3	.57	.40
+2	.73	.51
+1	.97	.80
0	1.25	1.15
-1	1.65	1.60
-2	2.18	2.18
-3	2.89	2.95
-4 or lower	***	***

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

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²Free of Obstructions—The space below the lowest 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) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

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

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FIMA has approved the Application and established the risk premium for the building.

**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 RATES¹

**Elevated Buildings With Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.90	.48
+3	.96	.48
+2	1.04	.59
+1	1.29	.88
0	1.55	1.24
-1 ⁴	1.97	1.67
-2 ⁴	2.53	2.26
-3 ⁴	3.24	3.04
-4 or lower ⁴	***	***

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²With 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.

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

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FIMA has approved the Application and established the risk premium for the building.

**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

Category One – Low-Rise Condominium Building-and-Contents Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.
Building/Contents						
\$500/ \$500	1.000	1.125	1.000	1.025	1.000	1.015
\$1,000/\$1,000	.950	1.000	.965	1.000	.980	1.000
\$2,000/\$1,000	.900	.950	.930	.965	.960	.980
\$3,000/\$1,000	.850	.900	.900	.935	.940	.960
\$4,000/\$2,000	.800	.825	.850	.885	.910	.930
\$5,000/\$2,000	.760	.775	.810	.845	.890	.920
\$10,000/\$10,000	.625	.635	.650	.660	.825	.840
\$25,000/\$25,000	.525	.535	.550	.560	.725	.740

Category Two – Low-Rise Condominium Building-Only Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.	\$500 Ded.	\$1,000 Ded.
\$500	1.000	1.125	1.000	1.025	1.000	1.015
\$1,000	.950	1.000	.965	1.000	.980	1.000
\$2,000	.885	.925	.925	.950	.950	.970
\$3,000	.825	.865	.875	.910	.920	.940
\$4,000	.775	.825	.825	.870	.900	.920
\$5,000	.725	.765	.800	.835	.880	.900
\$10,000	.620	.630	.640	.650	.815	.830
\$25,000	.520	.530	.540	.550	.715	.730

**Category Three – 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
	\$500 Deductible	\$1,000 Deductible	
\$500/ \$500	1.000	1.050	N/A
\$1,000/\$1,000	.980	1.000	\$ 56
\$2,000/\$2,000	.960	.980	\$ 111
\$3,000/\$3,000	.940	.960	\$ 166
\$4,000/\$4,000	.910	.930	\$ 221
\$5,000/\$5,000	.890	.920	\$ 276
\$10,000/\$10,000	.825	.840	\$ 501
\$25,000/\$25,000	.725	.740	\$1,001

BUILDING-ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	\$500 Deductible	\$1,000 Deductible	
\$500	1.000	1.100	N/A
\$1,000	.980	1.000	\$ 55
\$2,000	.950	.970	\$ 110
\$3,000	.920	.940	\$ 165
\$4,000	.900	.920	\$ 220
\$5,000	.880	.900	\$ 275
\$10,000	.815	.830	\$ 500
\$25,000	.715	.730	\$1,000

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is available only in the **B, C, and X Zones**. Only one building can be insured per policy, and only one policy can be written on each building. It is offered only to the owners of 1-4 family residential buildings.

The PRP is **not** available in the Emergency Program or in Special Flood Hazard Areas. Condominium units, except for townhouse/rowhouse type buildings, are not eligible under the PRP.

Townhouse/rowhouse buildings are eligible for the PRP; however, ICC coverage is not available for townhouse/rowhouse condominium units. (See footnote 3 under Coverage Combinations table.)

II. ELIGIBILITY REQUIREMENTS

A. Conditions

The following conditions should be used to determine a building's eligibility for a PRP based on its flood loss history, regardless of ownership.

If any of these conditions, arising from one or more occurrences, exist, then the dwelling **is not** eligible:

- 2 loss payments, each more than \$1,000
- 3 or more loss payments, regardless of amount
- 2 Federal Disaster Relief payments, each more than \$1,000

- 3 Federal Disaster Relief payments, regardless of amount
- 1 flood insurance claim payment and 1 flood disaster relief payment (including loans and grants), each more than \$1,000.

B. Documentation

Effective October 1, 2001, all Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following: a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR); a copy of the most recent flood map marked to show the exact location and flood zone of the building; or a letter containing the same information and signed by the local community official; or an elevation certificate containing the same information and signed by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

C. Map "Grandfather" Rules

To be eligible for a PRP, the building must be in a B, C, or X Zone on the effective date of the current term as a PRP. The map available at the time of the renewal offer will determine a building's continued eligibility as a PRP. The map grandfathering rules do not apply to the PRP.

COVERAGE COMBINATIONS¹

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 20,000	\$ 5,000	\$136	\$ 20,000	\$ 5,000	\$111
\$ 30,000	\$ 8,000	\$162	\$ 30,000	\$ 8,000	\$137
\$ 50,000	\$12,000	\$204	\$ 50,000	\$12,000	\$179
\$ 75,000	\$18,000	\$231	\$ 75,000	\$18,000	\$206
\$100,000	\$25,000	\$262	\$100,000	\$25,000	\$232
\$125,000	\$30,000	\$278	\$125,000	\$30,000	\$248
\$150,000	\$38,000	\$293	\$150,000	\$38,000	\$263
\$200,000	\$50,000	\$330	\$200,000	\$50,000	\$295
\$250,000	\$60,000	\$351	\$250,000	\$60,000	\$316

¹ Only one of the above coverage combinations may be purchased. Add the \$50.00 Probation Surcharge, if applicable.

² Premium includes Federal Policy Fee and ICC premium.

³ Deduct \$6.00 if townhouse/rowhouse condominium unit.

NOTE: The deductibles apply separately to building and contents. Building deductible: \$500 Contents deductible: \$500

III. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

IV. COVERAGE LIMITS

The PRP is written under the Dwelling Form. The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

V. REPLACEMENT COST COVERAGE

Replacement cost coverage applies *only if* the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VI. FEES/DISCOUNTS

No Community Rating System discount is associated with a PRP. The ICC premium is included. Probation fees will be charged. A Federal Policy Fee of \$10.00 is included in the premium and is not subject to commission.

VII. ENDORSEMENTS

The PRP may be endorsed to increase coverage midterm. See page END 5 for an example.

VIII. CANCELLATION/NULLIFICATION

An existing standard policy cannot be canceled in order to convert to a PRP. A PRP should be purchased as a new policy at renewal time.

IX. COMPLETION OF THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current NFIP policy number.

B. Policy Term - Billing/Policy Period

The PRP is only available for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.
2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. The standard waiting period is 30 days. Refer to the General Rules Section, page GR 7, for the applicable waiting period.

C. Agent Information

Enter the agent's (producer's) name, agency name and number, address, city, state, zip code, telephone number, fax number, and tax I.D. Number or Social Security Number.

D. Insured Information

1. Enter the name, mailing address, city, state, zip code, telephone number, and Social Security Number of the insured.
2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the "Property Location" section of the Application must be completed.

E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's case file number, tax I.D. Number, or Social Security Number on the line for CASE FILE NUMBER.
2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

F. First Mortgagee

Enter the name, mailing address, city, state, zip code, telephone number, fax number, and loan number of the first mortgagee.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

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

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

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

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	\$ 1.98 / 1.10	\$ 2.07 / 1.10	\$ 75.00
V Zones - All building & occupancy types	\$ 3.38 / 3.00	\$ 3.47 / 3.00	\$ 75.00
A99 Zone, AR, AR Dual Zones	\$ 0.58 / 0.35	\$ 0.67 / 0.35	\$ 6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
 - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

**NATIONAL FLOOD INSURANCE PROGRAM
PROVISIONAL RATING QUESTIONNAIRE**
1-4 Family Post-FIRM Zones A¹, A1-A30, AE
(To be attached to the Flood Insurance Application)

NAME _____
PROPERTY ADDRESS _____

POLICY NUMBER _____
Policy Period is from _____ to _____

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

Yes No

- 1. Is there a basement?
- 2. Is the house built on fill² or with a crawlspace?
- 3. Is the house elevated on pilings, piers, or columns?
If yes, determine if there is an enclosed area underneath the building.
- 4. Were the answers to the previous three questions all no?
Then the house is assumed to be slab on natural grade.

FOUNDATION TYPE	BUILDING TYPE*		CONTENTS LOCATION			
	One Floor No Basement	More Than One Floor (Basement or No Basement)	Basement and Above	Lowest Floor Only - Above Ground Level (Not in Basement)	Lowest Floor Above Ground Level and Higher (Not in Basement)	Above ³ Ground Level - More Than One Full Floor
Basement		1.23/.66	1.29/.13	.96/.13	.68/.13	.35/.12
Fill or Crawl-Space	.88/.34	.88/.34		1.49/.62	.95/.45	.35/.12
Piles, Piers, or Columns						
With Enclosure	.88/.08	.88/.08		1.40/.14	1.09/.13	.35/.12
No Enclosure	.53/.08	.46/.08		1.04/.14	.73/.13	.35/.12
On Grade	3.58/2.15	3.58/2.15		6.77/4.07	6.77/4.07	.35/.12

* Add \$6 ICC Premium and \$50.00 Probation Surcharge, if applicable, for all provisionally rated policies.

¹ Provisional Rates are restricted to Unnumbered A Zones where communities provide estimated BFEs.

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

³ The "Above Ground Level - More Than One Full Floor" rates are applicable to 2-4 family structures only.