



FEMA

W-10076

July 15, 2010

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

Edward L. Connor

FROM: Edward L. Connor
Acting Federal Insurance and Mitigation Administrator
National Flood Insurance Program

SUBJECT: Extension of Preferred Risk Policy Eligibility
Effective January 1, 2011, for Buildings Affected by
Map Changes On or After October 1, 2008

FEMA is revising its Preferred Risk Policy (PRP) eligibility. Effective January 1, 2011, owners of buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for 2 years following the effective date of the map change.

Please see the attached documents for more details on this change and the implications for policyholders and insurers:

- Attachment A – PRP Eligibility Extension Background, Description, and Requirements
- Attachment B – Questions and Answers Regarding the PRP Eligibility Extension
- Attachment C – PRP Section of the Flood Insurance Manual, effective January 1, 2011
- Attachment D – Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications

We appreciate your support and assistance to help us improve the NFIP and get more Americans covered by flood insurance. If you have any questions, please contact Jhun de la Cruz at (202) 212-4714.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Underwriting, Marketing, Mapping

Attachment A

PRP Eligibility Extension Background, Description, and Requirements

Extension of Preferred Risk Policy Eligibility Effective January 1, 2011,
After Flood Insurance Rate Map Changes Effective On or After October 1, 2008

Background

Over the past several years, the National Flood Insurance Program (NFIP) has been engaged in several initiatives to remap areas of the United States, especially those that are subject to a high risk of flooding. These initiatives include MapMod, RiskMAP, and the Provisionally Accredited Levee (PAL) program. A growing number of concerns have been raised about the implications of the initiatives, especially the mandatory requirement to purchase flood insurance that is imposed by federally regulated lenders on those with mortgages for buildings newly included in Special Flood Hazard Areas (SFHAs) on the revised maps. The primary concern involves the cost of the flood insurance. In light of these concerns, and based on detailed financial and other analyses, the NFIP is implementing a measure that will help ease the financial burden on affected property owners. With this change, property owners should have adequate time to understand and plan for the financial implications of the newly communicated flood risk and the mandatory purchase requirement.

PRP 2-Year Eligibility Extension

For policies effective on or after January 1, 2011, FEMA is extending PRP eligibility for 2 policy years following the effective date of a map change for buildings newly included in Special Flood Hazard Areas (SFHAs). The following conditions apply for the extended eligibility:

- Buildings that were newly designated within an SFHA due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years. Property owners affected by these previous map revisions will be eligible for the PRP for the 2 policy years effective between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, will be eligible for a PRP for 2 policy years from the effective date of the map revision.

Buildings meeting the above requirements must also meet the PRP loss history requirements. If there are two claims or disaster relief payments for flood loss of \$1,000 or more, or three loss payments of any amount, the structure is ineligible for the PRP.

Policies issued as standard-rated policies or converted to standard-rated policies following a map change on or after October 1, 2008, may be converted to the PRP for 2 years beginning on the first renewal effective on or after January 1, 2011. In addition, unless it was issued in error, any existing standard-rated policy issued effective prior to January 1, 2011, will not be eligible for refunds.

At the end of the extended eligibility period, policies on these buildings must be written as standard-rated policies. Buildings insured under the PRP during the 2-year PRP eligibility extension may be rated using X-Zone rates when their policies are renewed as standard-rated policies at the end of the 2-year eligibility period.

FEMA is implementing this extension of PRP eligibility in a way that will produce no net change of premium revenue for the NFIP due to the actuarial adjustment to all PRP rates. PRP premiums will be actuarially adjusted as a class to account for this expansion.

Underwriting Requirements

Validating PRP extended eligibility will require the writing companies to verify the current and previous flood maps and maintain documentation of the building's flood risk zone before and after the map change. Digital FIRMs are available for many communities via the Internet. In some cases, historic map information is also available. Digital FIRMs are available online at the FEMA Map Service Center at www.msc.fema.gov.

Writing companies are required to provide advance notice to the current policyholders that are now eligible for this 2-year PRP extension, within 90 days prior to the policy expiration date. We strongly recommend that companies implement an automatic conversion of the standard-rated policies to PRPs to ensure that these policies are renewed without a lapse in coverage.

Transaction Record and Recording Processing (TRRP) Plan Requirements

A new Risk Rating Method indicator will be introduced to identify policies newly issued or renewed as a PRP under the 2-year PRP eligibility extension.

Policies effective during the first year of the 2-year PRP eligibility extension are to be reported with a Risk Rating Method of "P". Policies effective during the second year of the 2-year PRP eligibility extension are to be reported with a Risk Rating Method of "Q".

Attachment B

Questions and Answers
Regarding the PRP Eligibility Extension

Questions and Answers Regarding the Preferred Risk Policy 2-Year Eligibility Extension

ELIGIBILITY

1. Which properties are eligible for the 2-year Preferred Risk Policy (PRP) extension?

Under the provisions of the PRP 2-Year Eligibility Extension, effective January 1, 2011, a building is eligible for a PRP for 2 years after the building's flood zone is redesignated as a Special Flood Hazard Area (SFHA) through a map revision, so long as the building also meets the PRP loss history requirements. The following conditions apply for the extended eligibility:

- Buildings that were newly designated within an SFHA due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years. Buildings affected by these previous map revisions will be eligible for the PRP for the 2 policy years effective between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, will be eligible for a PRP for 2 policy years from the effective date of the map revision.

At the end of the extended eligibility period, policies on these buildings must be written as standard-rated policies.

2. How will policies that are eligible for the PRP extension be identified?

Companies must identify all potentially eligible policies that are new or renewed for properties located on a panel that has undergone a map change effective on or after October 1, 2008. As maps continue to be revised, the potentially eligible policies can be identified by the panel number.

The following examples demonstrate the eligibility determinations:

Map Change after January 1, 2011

- A property owner purchased a PRP prior to the map change that occurred within the current PRP policy year, and the PRP will expire after January 1, 2011. The new map effective after January 1, 2011, indicates the building is newly included in the SFHA. The policy may renew for 2 additional years as a PRP.

Map Change between October 1, 2008, and December 31, 2010

- A property owner purchased a PRP prior to a map change that took effect on November 1, 2008. The policy was converted to the grandfathered standard-rated X-Zone policy at the 2009 renewal. On the first renewal on or after January 1, 2011, the standard-rated X-Zone policy may be converted back to the PRP for a period of 2 years.
- An owner of a Pre-FIRM building purchased a standard-rated AE-Zone policy as a result of a lender requirement in December 2008. Prior to October 1, 2008, the building was designated in an X Zone, and the property owner had no policy. Since the building was Pre-FIRM and not eligible for NFIP grandfathering, the property owner purchased a standard-rated AE-Zone policy. The policy may be converted to a PRP for 2 years on the first renewal effective on or after January 1, 2011.
- A property owner purchased a standard-rated X-Zone policy while the building was still designated in an X Zone. A map change on or after October 1, 2008, has newly included the building within the SFHA. The policy may be converted to the PRP for 2 years on the first renewal on or after January 1, 2011.

3. Is a building eligible for the 2-year PRP extension if there is no mandatory purchase requirement?

Yes, a building is eligible for the 2-year PRP extension even if there is no mandatory purchase requirement, i.e., there is no federally backed mortgage on the building.

4. If a Pre-FIRM building newly included in an SFHA is ineligible for the PRP due to loss history, and the property owner did not purchase a standard-rated X-Zone policy prior to the map change, will the property owner have 2 years of extended eligibility to purchase a grandfathered standard-rated X-Zone policy?

No, the 2-year PRP eligibility extension is distinct from existing grandfathering rules and limited in scope to buildings that would have been eligible for the PRP if the zone had not changed on a map effective within 2 years of the policy effective date.

5. If a building located in a newly designated SFHA has a date of construction on or after the most recent map effective date, but within 2 years of the map change, is the property eligible for the PRP eligibility extension?

No, if the building was located in an SFHA on the map in effect at the time of construction, and the building permit or construction date is after the most current map effective date, the building is ineligible for the PRP.

6. If an affected property owner without flood insurance delays purchasing a PRP during the first year of extended eligibility, does the 2-year PRP eligibility extension begin on the date flood insurance became effective?

No, the 2-year eligibility extension begins on either January 1, 2011, or the map change effective date, whichever is later. A property owner whose new policy is effective during the second year following a map change will receive only 1 year of PRP eligibility.

For example, if a map change occurs on February 15, 2011, the policyholder is eligible for 2 years under the PRP if the date of application is between February 15, 2011, and February 14, 2012. Beginning February 15, 2012, through February 14, 2013, the policyholder receives only 1 year under the PRP. Additionally, if the policy was applied for between January 16, 2011, and February 14, 2011, and had an effective date after the map change effective date of February 15, 2011, the 2-year policy extension would begin on the first renewal.

7. If property ownership changes hands, is the new owner granted the remainder of the 2-year PRP eligibility extension?

Yes, a new owner is granted the remainder of the 2-year PRP eligibility extension if property ownership changes hands within 2 years of the map change effective date.

8. If there is lapse in coverage, can coverage be reinstated under the PRP?

Yes, the policy can be reinstated as a PRP during the 2-year PRP eligibility extension period.

9. Can a policyholder receive a refund for the 2008-2009, 2009-2010, or 2010-2011 policy term if the policyholder was required to buy a standard-rated X-Zone policy prior to January 1, 2011, due to a map change that took effect on or after October 1, 2008?

No, unless it was issued in error, any existing standard-rated policy effective prior to January 1, 2011, is not eligible for refunds.

10. Is there an end date to the PRP eligibility extension?

There is no end date specified for eligibility based on map change effective dates. Beginning January 1, 2011, each policy on a building newly included in the SFHA by a map change effective October 1, 2008, or later is entitled to 2 additional years under the PRP.

NOTIFICATION

11. What information can FEMA provide about the total number of potentially eligible policies affected by map changes between October 1, 2008, and the date of the most recently available data?

As of January 31, 2010, there were approximately 241,000 NFIP policies covering properties located on a map panel that has been changed on or after October 1, 2008. Of these, almost 17,000 are standard-rated X-Zone policies, while the remaining 224,000 are standard-rated policies in an SFHA. Approximately 3,000 of these policies are ineligible for the PRP due to loss history. Additionally, we excluded policies with original new business dates prior to October 1, 2007, which decreased the number of policies to roughly 90,000 policies.

Policies with the following characteristics were excluded from the counts:

- Existing PRPs
- Emergency Program policies
- RCBAPs
- Leased Federal Property Policies
- Group Flood Insurance Policies
- Repetitive Loss Policies
- Policies with Original New Business Dates Prior to October 1, 2007
- Standard-rated policies with a construction date on or after the most current map date

Companies may identify policies by the same criteria using the Community Master File, which is updated nightly. Additionally, FEMA will provide a listing of potentially eligible policies on a monthly basis beginning September 2010 through January 2011 via the FTP site.

12. How will eligible policyholders be notified that their policy may be eligible for the 2-year PRP eligibility extension?

Companies must send a notice to all potentially eligible policyholders at least 90 days prior to policy expiration. See the sample “Notice to Policyholders” in the appendix to these Questions and Answers.

It is recommended that companies send the notice to those policyholders who would have been eligible for the PRP if the zone had not changed from a non-SFHA to an SFHA within the last 2 years. See the “Potential Eligibility Determination Flowchart” in the appendix for help in identifying which policyholders should be sent notices.

Notification is optional for policies with original new business dates prior to October 1, 2007.

13. Can the 90-day notice to potentially eligible policyholders be modified if eligibility is validated and documented more than 90 days prior to expiration?

Yes, the 90-day notice to potentially eligible policyholders may be modified if eligibility is validated and documented more than 90 days prior to expiration. Companies should submit a high-level overview of the validation process and a copy of the proposed modified notice to FEMA for review and approval.

14. How will lenders determining that a building is in an SFHA on the current Flood Insurance Rate Map (FIRM) recognize that eligible PRP policies meet the mandatory purchase requirement?

Companies must indicate two flood zones on the policy declarations page issued under the 2-year PRP eligibility extension. The “Current Flood Zone” will indicate the flood zone designation of the property on the current FIRM. The “Flood Risk/Rated Zone” will indicate the flood zone from the previous map used to rate the policy. See the revised Policy Declarations Page Requirements in the appendix to these Questions and Answers.

Additionally, companies may send a notice to lenders indicating that a PRP has been issued under the 2-year eligibility extension. This notice may be sent with the policy declarations page, at any time it is requested to demonstrate compliance with mandatory purchase requirements. See the sample “Important Notice to Lenders” in the appendix to these Questions and Answers.

15. Will FloodSmart materials be reviewed to make sure that no conflicting information is communicated to agents? Will FloodSmart be publishing clarification documents on its site?

The FEMA Risk Insurance Division Industry and Public Relations Branch is engaged in the 2-year PRP eligibility extension outreach and will provide accurate content for FloodSmart and related agent communication.

DOCUMENTATION

16. What information is required in the underwriting file to document eligibility for the PRP extension?

Writing companies must verify the building’s flood risk zones on the current and previous flood maps and maintain documentation of these flood risk zones in the underwriting file.

Acceptable forms of documentation for the prior flood risk zones are as follows:

- A letter that is signed and dated by a local community official, indicating the property address and referencing the map information, including the zone that was in effect immediately prior to the current effective map
- A copy of the flood map that was in effect immediately prior to the current effective map marked to show the exact location of the property and the flood zone of the building
- An Elevation Certificate (EC) referencing the map in effect immediately prior to the current effective map, indicating the exact location of the property and flood zone of the building, that is signed and dated by a surveyor, engineer, architect, or local community official
- A flood zone determination certification referencing the map in effect immediately prior to the current effective map, issued by a company that guarantees the accuracy of the information

- A Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR), or Letter of Determination Review (LODR) that became effective between the dates of the prior map and the current map revision
- A FIRMette produced on the FEMA Map Service Center web site that shows the flood zone of the building on the map in effect immediately prior to the current effective map.

Digital FIRMs are available for many communities via the Internet. In some cases, historic map information is also available. Digital FIRMs are available online at the FEMA Map Service Center at www.msc.fema.gov.

17. Is a new application required when converting a standard-rated policy to a PRP, or when converting a PRP to a standard-rated policy?

When converting a standard-rated policy to a PRP on renewal, the company must obtain the loss history and information requested on the PRP application. When converting a PRP to a standard-rated policy, the Application Part II information must be collected as applicable to the building. It is not necessary to use the NFIP Application form to collect this data. Companies may use their standard business practices to collect the necessary information from the agent.

18. Are agents and/or the writing company expected to gather ECs, photographs, and other documents that may be needed for the conversion to the standard-rated policy at the beginning or the end of the 2-year PRP eligibility extension?

Documentation needed to convert a PRP to a standard-rated policy should be obtained at the time of conversion.

19. What zone and map panel information should be recorded on new business applications for buildings eligible for the PRP under the 2-year eligibility extension?

The zone and map information from the prior map are to be entered on the PRP application.

PROCESS

20. In those cases where the standard-rated policy has only one kind of coverage and is rewritten as a PRP that includes contents coverage, will the 30-day waiting period apply (see page GR 11, VIII.D.7)?

No, the 30-day waiting period will not apply in those cases where the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage. The General Rules and Preferred Risk Policy sections of the NFIP Flood Insurance Manual will be updated accordingly.

21. Does the 30-day waiting period apply when a new flood insurance policy is required as a result of a lender determining that a loan on a building in an SFHA that does not have flood insurance coverage should be protected by flood insurance (see page GR 8, VIII.D.3)?

No, the 30-day waiting period does not apply when a new flood insurance policy is required as a result of a lender determining that a loan on a building in an SFHA that does not have flood insurance coverage should be protected by flood insurance. The General Rules section of the NFIP Flood Insurance Manual will be updated accordingly, as well as the PRP application form.

- 22. If the owner of a Pre-FIRM property with no prior coverage purchases the PRP after a map change has newly designated the property within an SFHA from a non-SFHA, when the policy is converted to a standard-rated policy at the end of the PRP eligibility extension, will the policy be eligible for grandfathering to the standard-rated X-Zone policy?**

Yes, buildings insured under the PRP during the 2-year PRP eligibility extension may be rated using X-Zone rates when their policies are renewed as standard-rated policies at the end of the 2-year eligibility period.

- 23. If the owner of a Pre-FIRM property newly designated in an SFHA due to a map revision on or after October 1, 2008, and before January 1, 2011, purchased a standard-rated AE-Zone policy after the map revision and before the 2-year PRP eligibility extension, and converts the standard-rated AE-Zone policy to a PRP for 2 years on the renewal on or after January 1, 2011, will the policy be grandfathered to a standard-rated X-Zone policy when coverage renews at the end of the 2-year eligibility extension?**

Yes, buildings insured under the PRP during the 2-year PRP eligibility extension may be rated using X-Zone rates when their policies are renewed as standard-rated policies at the end of the 2-year eligibility period.

- 24. If a producer writes a new business application effective on or after January 1, 2011, for a property using the current SFHA zone, and the property was previously in a non-SFHA before a map change that took effect on or after October 1, 2008, can the policy be corrected?**

Yes, FEMA will allow a rating adjustment from the standard-rated policy to the PRP for eligible policyholders that can be made retroactive to the earliest eligibility date, which is January 1, 2011, or the map change effective date, whichever is later. Retroactive rating adjustments will be made as outlined in the prior-term refund rules for misrating.

- 25. If a standard-rated policy renews with an effective date on or after January 1, 2011, and the property is newly designated in an SFHA from a non-SFHA on a map effective on or after October 1, 2008, can the policy be corrected?**

Yes, FEMA will allow a rating adjustment from the standard-rated policy to the PRP for eligible properties that can be made retroactive to the earliest eligibility date, which is January 1, 2011, or the map change effective date, whichever is later. Retroactive rating adjustments will be made as outlined in the prior-term refund rules for misrating.

- 26. Which cancellation reason code is to be used to cancel/rewrite standard-rated policies to PRPs under the 2-year PRP eligibility extension?**

The policy may be canceled/rewritten using Cancellation Reason Code 22, provided the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term, and
- The policy has no open claim or closed paid claim on the policy term being canceled.

- 27. If a standard-rated policy has only building coverage and is canceled/rewritten under the 2-year PRP eligibility extension as a PRP that includes contents coverage, does the 30-day waiting period apply?**

No, the 30-day waiting period does not apply.

28. How does the company handle agency commissions when a policy is canceled and rewritten as a PRP?

Agent commissions will be handled in the same manner as they are for other misratings, i.e., the agent commission and the company's expense allowance will be adjusted using the new PRP premium.

29. How does a company obtain the loss history for a building to determine its eligibility for the PRP?

The entire NFIP Repetitive Loss (RL) Master File is available to WYO Companies and NFIP Servicing Agent on the FTP site.

WYO Companies and the NFIP Servicing Agent may access the RL Master File, which is updated monthly, online at <http://bsa.nfipstat.com/> under the "Repetitive Loss Master File" button. This is the full RL Master File, which contains all addresses to be used for PRP editing on your systems.

The monthly update of the full RL Master File is also available in the "Common" area of the NFIP FTP site at <ftp://bureau.nfipstat.com/ftpcommon/rlmf/>. The file name is W2MYRLEX.ZIP. The file layout is available at <ftp://bureau.nfipstat.com/ftpcommon/filelayouts/>. The file name is W2MYRLEX_REP_LOSS.doc.

Accessing these resources requires a User Name and Password. See Bulletin W-10057 for further details.

30. Will the coverage limitations for enclosures below the lowest elevated floor of a Post-FIRM building located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/A1-A30, V1-V30, or VE be applied to a PRP written under the 2-year PRP eligibility extension?

No, the coverage limitations for enclosures below the lowest elevated floor of a Post-FIRM building located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/A1-A30, V1-V30, or VE will not be applied to a PRP written under the 2-year PRP eligibility extension. The coverage will be based on Zone X.

31. If a property was designated in Zone D on the previous map and is newly designated in an SFHA by a map revision effective on or after October 1, 2008, may the building be insured under the PRP based on the 2-year PRP eligibility extension?

Yes, since Zone D is not considered an SFHA, a property that was designated in Zone D on the previous map and is newly designated in an SFHA by a map revision effective on or after October 1, 2008, may be insured under the PRP based on the 2-year PRP eligibility extension.

32. If a property is newly included in an SFHA by the initial FIRM upon a community's entry into the Regular Program effective on or after October 1, 2008, may the building be insured under the PRP based on the 2-year PRP eligibility extension?

No, the 2-year PRP eligibility extension applies only to policies issued in areas that have undergone a map revision after the initial FIRM has been published. Subsidized Pre-FIRM premium rates are available to those newly included in the SFHA by the initial FIRM. This rule applies even if the property was designated in a non-SFHA on a Flood Hazard Boundary Map (FHBM) published prior to the initial FIRM.

TRRP REPORTING

33. How will policies newly issued or renewed as PRPs under the 2-year PRP eligibility extension be reported in the Transaction Record Reporting and Processing (TRRP) Plan? Will there be changes to the Edit Specifications?

A new Risk Rating Method indicator will be introduced to identify policies newly issued or renewed as a PRP under the 2-year PRP eligibility extension.

Policies effective during the first year of the 2-year PRP eligibility extension are to be reported with a Risk Rating Method of “P”. Policies effective during the second year of the 2-year PRP eligibility extension are to be reported with a Risk Rating Method of “Q”.

34. Will PRP policies issued on addresses newly designated in an SFHA trigger TRRP Plan reporting errors, i.e., the PL021065 and related edit errors?

FEMA will not apply the PRP eligibility-by-zone edits to properties located on panels that have undergone a map change within 2 years of the policy effective date. Appeals should be handled through the standard process.

**APPENDIX TO
ATTACHMENT B – QUESTIONS AND ANSWERS**

[Letterhead to be determined]

SAMPLE NOTICE TO POLICYHOLDERS

You may be entitled to a lower flood insurance premium.

In 2003 Congress passed a law and appropriated funds directing FEMA to create the Flood Map Modernization Program. As a result, some property owners now find themselves in high-risk areas where they are now required by lenders to purchase flood insurance. While the map changes more accurately reflect a property's flood risk, FEMA recognizes the financial hardship that a Special Flood Hazard Area designation may place on individuals in newly identified high-risk flood zones. Consequently, FEMA is extending eligibility for low-cost Preferred Risk Flood Insurance Policies for qualifying properties remapped on or after October 1, 2008. This extension is available for up to a 2-year period beginning January 1, 2011. In addition, existing policies on remapped properties that meet certain loss history requirements may qualify for this extension, beginning at the next renewal after January 1, 2011.

Documentation of your prior flood risk zone is needed to determine if your property qualifies for this extension. Acceptable forms of documentation for the prior flood risk zone include the following:

- A letter that is signed and dated by a local community official, indicating the property address and referencing the map information, including the zone, that was in effect immediately prior to the current effective map
- A copy of the flood map that was in effect immediately prior to the current effective map marked to show the exact location of the property and the flood zone of the building
- An Elevation Certificate (EC) referencing the map in effect immediately prior to the current effective map, indicating the exact location of the property and flood zone of the building, that is signed and dated by a surveyor, engineer, architect, or local community official
- A flood zone determination certification referencing the map in effect immediately prior to the current effective map, issued by a company that guarantees the accuracy of the information
- A Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR), or Letter of Determination Review (LODR) that became effective between the dates of the prior map and the current map revision
- A FIRMeTte produced on the FEMA Map Service Center web site that shows the flood zone of the building on the map in effect immediately prior to the current effective map.

If you do not have any of the documentation listed above, you may request your local community official to complete the information on the back of this sheet, and then return the completed information to your insurance agent.

Attachment

Documentation for 2-Year PRP Eligibility Extension

If your property was newly designated in a Special Flood Hazard Area as a result of a flood map revision effective on or after October 1, 2008, please have your local community official complete the information below. Return this document to your insurance agent/company to determine if your property qualifies for this extension.

Property Owner: _____

Property Address: _____

Building Description: Residential Nonresidential

Prior Map Date: _____

Prior Community Number, Map Panel & Suffix: _____

Prior Flood Zone: _____

Name of Community Official

Community Official Title

Community Name

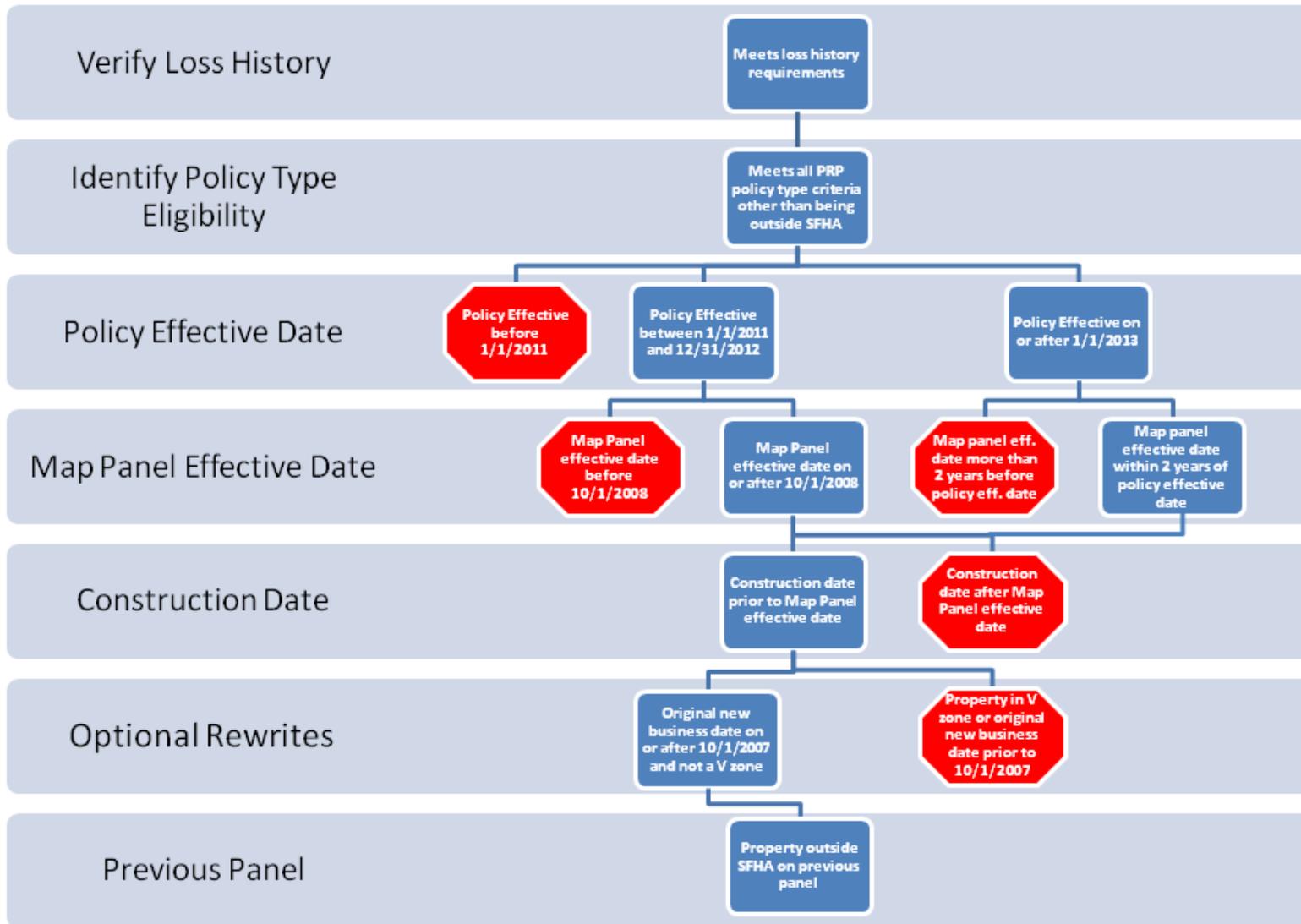
Telephone Number

Signature of Community Official

Date

Comments (optional):

2-Year PRP Extension
Eligibility Determination Flow Chart



Policy Declarations Page Requirements

Effective October 1, 2010, WYO Companies are required to print the following information on each policy declarations page:

- 1) Policy Type (DP, GFIP, GP, MPPP, PRP, RCBAP)
- 2) Policy Number
- 3) Policy Term
- 4) Endorsement Effective Date
- 5) Insured's Name
- 6) Mailing Address
- 7) Agent's Name and Address
- 8) Property Location
- 9) Community Name/Number
- 10) Flood Risk/Rated Zone
- 11) Current Flood Zone (not used for rating)
- 12) NFIP Grandfathering Rules (Yes/No)
- 13) Building Occupancy (single family, 2-4 family, high/low-rise, etc.)
- 14) Building Type (one floor, two floors, with basement, elevated, etc.)
- 15) If RCBAP, number of units and RCV of the building
- 16) First Mortgagee
- 17) Second Mortgagee
- 18) Building Coverage
- 19) Contents Coverage
- 20) Building Deductible
- 21) Contents Deductible
- 22) Building and Contents Premium
- 23) Deductible Discount
- 24) ICC Premium
- 25) Probation Surcharge
- 26) CRS Credit
- 27) Federal Policy Fee
- 28) Annual Premium/Endorsement Premium

SAMPLE
IMPORTANT NOTICE TO LENDERS

Date:

Insured's Name:

Property Address:

Policy Number:

Loan Number:

You are receiving this notice because this policy is issued as a Preferred Risk Policy (PRP) under the National Flood Insurance Program (NFIP) PRP 2-Year Eligibility Extension. This extension allows buildings newly included in Special Flood Hazard Areas (SFHAs) as a result of Flood Insurance Rate Map (FIRM) revision to be insured under the lower-cost PRP for a period of 2 years before having to be insured under a standard-rated policy.

Under the provisions of the PRP 2-Year Eligibility Extension, effective January 1, 2011, a building is eligible for a PRP for 2 years after the building's flood zone is redesignated as an SFHA through a map revision, so long as the building also meets the PRP loss history requirements. If a building has two claims or disaster relief payments for flood loss of \$1,000 or more, or three loss payments of any amount, it is ineligible for the PRP.

In addition, buildings in areas redesignated as an SFHA by a map revision that became effective during the period from October 1, 2008, through December 31, 2010, are eligible for a PRP for 2 additional policy years beginning January 1, 2011. When the flood insurance policies (either PRPs or standard-rated policies) on these buildings are written or come up for renewal on or after January 1, 2011, they can be issued as PRPs for up to 2 policy years. At the end of the extended eligibility period, the policies on these buildings will be renewed as standard-rated policies.

Receipt of this notice should be accepted as acknowledgement by the Federal Emergency Management Agency that the captioned policy has been correctly issued as a Preferred Risk Policy, and resolution of any flood zone discrepancy will be made in favor of the policyholder.

If you have any questions or concerns about this 2-year PRP extension, please contact 1-800-XXX-XXXX.

Attachment C

PRP Section of the Flood Insurance Manual

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

For residential properties, the maximum coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available.

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only one building can be insured per policy, and only one policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy, with the following exceptions:

- Buildings that were newly designated within a Special Flood Hazard Area (SFHA) due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years if their policy effective date is between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, are eligible for a PRP for 2 policy years from the map revision date.

Buildings meeting the above requirement must also meet the PRP loss history requirements. At the end of the 2-year PRP eligibility extension period following a map revision, policies on these buildings must be written as standard-rated policies.

For the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. (See V. RENEWAL.) NFIP map grandfathering rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types—one- to four-family properties (including individual condominium units in condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is **not eligible** for the PRP:

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

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

THE PRP AT A GLANCE

| COVERAGE TYPE | MAXIMUM LIMITS BY OCCUPANCY TYPE | | |
|--------------------------------|----------------------------------|-------------------------|-------------------------|
| | 1-4 Family | Other Residential | Non-Residential |
| Combined Building/ Contents | \$250,000/ \$100,000 | \$250,000/ \$100,000 | \$500,000/ \$500,000 |
| Contents Only | \$100,000 | \$100,000 | \$500,000 |

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart on the next page.

- Properties in Special Flood Hazard Areas or in Emergency Program communities are **not eligible** for the PRP.
- Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy are **not eligible** for the PRP.
- Individual residential condominium units in non-residential condominium buildings are **not eligible** for building coverage.
- Individual non-residential condominium units are **not eligible** for building coverage.
- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure are **not eligible** for the PRP.

IV. DOCUMENTATION

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)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location of the property and flood zone of the building
- A copy of the current and previous flood maps if the PRP is being applied for under the 2-year PRP eligibility extension
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official
- An Elevation Certificate indicating the exact location and flood zone of the building, and signed and dated by a surveyor, engineer, architect, or local community official

- 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.

V. 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 cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard-rated policy.

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the building's continued eligibility for the PRP must be provided for the policy to be renewed. In addition, effective January 1, 2011, PRPs renewed under the 2-year PRP eligibility extension must have the current and previous flood maps to document the building's eligibility. (See IV. DOCUMENTATION.)

VI. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to the PRP.

VII. 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.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- The \$50.00 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$20.00 is included in the premium and is not subject to commission.
- The ICC premium of \$5.00 is included.

IX. DEDUCTIBLES

The standard deductible for PRPs is \$1,000 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

PREFERRED RISK POLICY CONDOMINIUM RATING CHART

RESIDENTIAL SINGLE UNIT BUILDING OR TOWNHOUSE/ROWHOUSE TYPE—BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

| PURCHASER OF POLICY | Building Occupancy ¹¹ | Condo Unit Indicator ¹ | PRP Eligibility | Rate Table ² | Policy Form |
|--|----------------------------------|-----------------------------------|-----------------|---------------------------------|-------------|
| UNIT OWNER | SINGLE FAMILY | Yes | Yes | One- to Four-Family Residential | DWELLING |
| ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY) | SINGLE FAMILY | Yes | Yes | One- to Four-Family Residential | DWELLING |
| ASSOCIATION (ENTIRE BUILDING) | N/A | N/A | No | N/A | N/A |

MULTI-UNIT RESIDENTIAL BUILDING—2 TO 4 UNITS PER BUILDING

| PURCHASER OF POLICY | Building Occupancy ¹ | Condo Unit Indicator ¹ | PRP Eligibility | Rate Table ² | Policy Form |
|--|---------------------------------|-----------------------------------|-----------------|---------------------------------|-------------|
| UNIT OWNER | 2-4 | Yes | Yes | One- to Four-Family Residential | DWELLING |
| ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY) | 2-4 | Yes | Yes | One- to Four-Family Residential | DWELLING |
| ASSOCIATION (ENTIRE BUILDING) | N/A | N/A | No | N/A | N/A |

MULTI-UNIT RESIDENTIAL BUILDING—5 OR MORE UNITS PER BUILDING

| PURCHASER OF POLICY | Building Occupancy ¹ | Condo Unit Indicator ¹ | PRP Eligibility | Rate Table ² | Policy Form |
|--|---------------------------------|-----------------------------------|-----------------|-------------------------|-------------|
| UNIT OWNER | OTHER RESIDENTIAL | Yes | Yes | Other Residential | DWELLING |
| ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY) | OTHER RESIDENTIAL | Yes | Yes | Other Residential | DWELLING |
| ASSOCIATION (ENTIRE BUILDING) | N/A | N/A | No | N/A | N/A |

NON-RESIDENTIAL BUILDING

| PURCHASER OF POLICY | Building Occupancy ¹ | Condo Unit Indicator ¹ | PRP Eligibility | Rate Table ² | Policy Form |
|---------------------|---------------------------------|---|-----------------|---|------------------|
| UNIT OWNER | NON-RESIDENTIAL | Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS) | Yes | Non-Residential Contents Only | GENERAL PROPERTY |
| UNIT OWNER | SINGLE FAMILY | Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS) | Yes | One- to Four-Family Residential or Other Residential if 5 or more units | DWELLING |
| ASSOCIATION | NON-RESIDENTIAL | N/A | Yes | Non-Residential Building and Contents | GENERAL PROPERTY |

¹When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

²All building rates are based on the lowest floor of the building.

PRP COVERAGES AVAILABLE EFFECTIVE JANUARY 1, 2011

**ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}**

| With Basement or Enclosure ⁵ | | | Without Basement or Enclosure ⁶ | | |
|---|-----------|---------|--|-----------|---------|
| Building | Contents | Premium | Building | Contents | Premium |
| \$ 20,000 | \$ 8,000 | \$154 | \$ 20,000 | \$ 8,000 | \$129 |
| \$ 30,000 | \$ 12,000 | \$185 | \$ 30,000 | \$ 12,000 | \$160 |
| \$ 50,000 | \$ 20,000 | \$236 | \$ 50,000 | \$ 20,000 | \$211 |
| \$ 75,000 | \$ 30,000 | \$277 | \$ 75,000 | \$ 30,000 | \$247 |
| \$100,000 | \$ 40,000 | \$304 | \$100,000 | \$ 40,000 | \$274 |
| \$125,000 | \$ 50,000 | \$324 | \$125,000 | \$ 50,000 | \$294 |
| \$150,000 | \$ 60,000 | \$343 | \$150,000 | \$ 60,000 | \$313 |
| \$200,000 | \$ 80,000 | \$378 | \$200,000 | \$ 80,000 | \$343 |
| \$250,000 | \$100,000 | \$405 | \$250,000 | \$100,000 | \$365 |

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 4}

| Contents Above Ground Level More Than One Floor | | All Other Locations (Basement-Only Not Eligible) | |
|---|---------|--|---------|
| Contents | Premium | Contents | Premium |
| \$ 8,000 | \$49 | \$ 8,000 | \$68 |
| \$ 12,000 | \$65 | \$ 12,000 | \$92 |
| \$ 20,000 | \$96 | \$ 20,000 | \$128 |
| \$ 30,000 | \$110 | \$ 30,000 | \$147 |
| \$ 40,000 | \$122 | \$ 40,000 | \$164 |
| \$ 50,000 | \$134 | \$ 50,000 | \$181 |
| \$ 60,000 | \$146 | \$ 60,000 | \$198 |
| \$ 80,000 | \$170 | \$ 80,000 | \$218 |
| \$100,000 | \$194 | \$100,000 | \$238 |

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁵**

| Contents Coverage | | \$8,000 | \$12,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$80,000 | \$100,000 |
|-------------------|-----------|--------------------------|-----------|----------|----------|----------|----------|----------|----------|-----------|
| | | Building Coverage | \$ 20,000 | \$168 | \$182 | \$195 | \$208 | \$220 | \$231 | \$242 |
| | \$ 30,000 | \$182 | \$196 | \$209 | \$222 | \$234 | \$245 | \$256 | \$266 | \$276 |
| | \$ 50,000 | \$216 | \$230 | \$243 | \$256 | \$268 | \$279 | \$290 | \$300 | \$310 |
| | \$ 75,000 | \$232 | \$246 | \$259 | \$272 | \$284 | \$295 | \$306 | \$316 | \$326 |
| | \$100,000 | \$254 | \$268 | \$281 | \$294 | \$306 | \$317 | \$328 | \$338 | \$348 |
| | \$125,000 | \$261 | \$275 | \$288 | \$301 | \$313 | \$324 | \$335 | \$345 | \$355 |
| | \$150,000 | \$266 | \$280 | \$293 | \$306 | \$318 | \$329 | \$340 | \$350 | \$360 |
| | \$200,000 | \$297 | \$311 | \$324 | \$337 | \$349 | \$360 | \$371 | \$381 | \$391 |
| | \$250,000 | \$314 | \$328 | \$341 | \$354 | \$366 | \$377 | \$388 | \$398 | \$408 |

**OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁶**

| Contents Coverage | | \$8,000 | \$12,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000 | \$60,000 | \$80,000 | \$100,000 |
|-------------------|-----------|--------------------------|-----------|----------|----------|----------|----------|----------|----------|-----------|
| | | Building Coverage | \$ 20,000 | \$140 | \$152 | \$163 | \$174 | \$184 | \$194 | \$203 |
| | \$ 30,000 | \$158 | \$169 | \$180 | \$191 | \$201 | \$211 | \$220 | \$229 | \$237 |
| | \$ 50,000 | \$193 | \$204 | \$215 | \$226 | \$236 | \$246 | \$255 | \$264 | \$272 |
| | \$ 75,000 | \$213 | \$224 | \$235 | \$245 | \$255 | \$265 | \$274 | \$283 | \$291 |
| | \$100,000 | \$231 | \$242 | \$253 | \$263 | \$273 | \$283 | \$292 | \$301 | \$309 |
| | \$125,000 | \$240 | \$251 | \$262 | \$272 | \$282 | \$291 | \$300 | \$309 | \$317 |
| | \$150,000 | \$247 | \$258 | \$269 | \$279 | \$289 | \$298 | \$307 | \$316 | \$324 |
| | \$200,000 | \$275 | \$286 | \$297 | \$307 | \$317 | \$326 | \$335 | \$343 | \$351 |
| | \$250,000 | \$290 | \$301 | \$312 | \$322 | \$332 | \$341 | \$350 | \$358 | \$366 |

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$20.00.

³Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.

⁴Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

⁵Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

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

PRP COVERAGES AVAILABLE EFFECTIVE JANUARY 1, 2011 (cont'd.)

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴**

| Contents Coverage | | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 |
|-------------------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Building Coverage | \$ 50,000 | \$ 897 | \$1,156 | \$1,404 | \$1,640 | \$1,865 | \$2,079 | \$2,282 | \$2,473 | \$2,653 | \$2,822 |
| | \$100,000 | \$1,271 | \$1,530 | \$1,777 | \$2,013 | \$2,238 | \$2,452 | \$2,655 | \$2,846 | \$3,026 | \$3,195 |
| | \$150,000 | \$1,546 | \$1,805 | \$2,052 | \$2,288 | \$2,513 | \$2,727 | \$2,930 | \$3,121 | \$3,301 | \$3,470 |
| | \$200,000 | \$1,695 | \$1,954 | \$2,201 | \$2,437 | \$2,662 | \$2,876 | \$3,079 | \$3,270 | \$3,450 | \$3,619 |
| | \$250,000 | \$1,800 | \$2,059 | \$2,306 | \$2,542 | \$2,767 | \$2,981 | \$3,184 | \$3,375 | \$3,555 | \$3,724 |
| | \$300,000 | \$1,916 | \$2,175 | \$2,422 | \$2,658 | \$2,883 | \$3,097 | \$3,300 | \$3,491 | \$3,671 | \$3,840 |
| | \$350,000 | \$2,044 | \$2,303 | \$2,550 | \$2,786 | \$3,011 | \$3,225 | \$3,427 | \$3,618 | \$3,798 | \$3,967 |
| | \$400,000 | \$2,128 | \$2,387 | \$2,634 | \$2,870 | \$3,095 | \$3,309 | \$3,511 | \$3,702 | \$3,882 | \$4,051 |
| | \$450,000 | \$2,224 | \$2,483 | \$2,730 | \$2,966 | \$3,191 | \$3,405 | \$3,607 | \$3,798 | \$3,978 | \$4,147 |
| | \$500,000 | \$2,329 | \$2,588 | \$2,835 | \$3,071 | \$3,296 | \$3,510 | \$3,712 | \$3,903 | \$4,083 | \$4,252 |

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵**

| Contents Coverage | | \$50,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$450,000 | \$500,000 |
|-------------------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Building Coverage | \$ 50,000 | \$ 567 | \$ 705 | \$ 837 | \$ 963 | \$1,083 | \$1,197 | \$1,305 | \$1,407 | \$1,503 | \$1,593 |
| | \$100,000 | \$ 759 | \$ 897 | \$1,029 | \$1,155 | \$1,275 | \$1,389 | \$1,497 | \$1,599 | \$1,695 | \$1,785 |
| | \$150,000 | \$ 902 | \$1,040 | \$1,172 | \$1,298 | \$1,418 | \$1,532 | \$1,640 | \$1,742 | \$1,838 | \$1,928 |
| | \$200,000 | \$1,051 | \$1,189 | \$1,321 | \$1,447 | \$1,567 | \$1,681 | \$1,789 | \$1,891 | \$1,987 | \$2,077 |
| | \$250,000 | \$1,151 | \$1,289 | \$1,421 | \$1,547 | \$1,667 | \$1,781 | \$1,889 | \$1,991 | \$2,087 | \$2,177 |
| | \$300,000 | \$1,257 | \$1,395 | \$1,527 | \$1,653 | \$1,773 | \$1,887 | \$1,995 | \$2,097 | \$2,193 | \$2,283 |
| | \$350,000 | \$1,314 | \$1,452 | \$1,584 | \$1,710 | \$1,830 | \$1,944 | \$2,052 | \$2,154 | \$2,250 | \$2,340 |
| | \$400,000 | \$1,377 | \$1,515 | \$1,647 | \$1,773 | \$1,893 | \$2,007 | \$2,115 | \$2,217 | \$2,313 | \$2,403 |
| | \$450,000 | \$1,446 | \$1,584 | \$1,716 | \$1,842 | \$1,962 | \$2,076 | \$2,184 | \$2,286 | \$2,382 | \$2,472 |
| | \$500,000 | \$1,521 | \$1,659 | \$1,791 | \$1,917 | \$2,037 | \$2,151 | \$2,259 | \$2,361 | \$2,457 | \$2,547 |

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

| Contents Above Ground Level More Than One Floor | | All Other Locations (Basement-Only Not Eligible) | |
|---|---------|--|---------|
| Contents | Premium | Contents | Premium |
| \$ 50,000 | \$162 | \$ 50,000 | \$ 347 |
| \$100,000 | \$237 | \$100,000 | \$ 517 |
| \$150,000 | \$312 | \$150,000 | \$ 687 |
| \$200,000 | \$387 | \$200,000 | \$ 857 |
| \$250,000 | \$462 | \$250,000 | \$1,027 |
| \$300,000 | \$537 | \$300,000 | \$1,197 |
| \$350,000 | \$612 | \$350,000 | \$1,367 |
| \$400,000 | \$687 | \$400,000 | \$1,537 |
| \$450,000 | \$762 | \$450,000 | \$1,707 |
| \$500,000 | \$837 | \$500,000 | \$1,877 |

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$20.00.

³Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.

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

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

X. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING

A policy written as a standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term. In addition, effective January 1, 2011, standard-rated policies, regardless of zone, found to be eligible for the 2-year PRP extension may be endorsed or rewritten.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

The new PRP building and/or contents coverage will be equal either to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard B, C, or X Zone building limit. For a standard contents-only policy, the contents coverage will be equal to the limit issued under the standard policy or the next higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

XII. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO THE 2-YEAR PRP ELIGIBILITY EXTENSION

Effective January 1, 2011, a policy written as a standard-rated policy and determined to be eligible for extended PRP rating may be

endorsed or rewritten as a PRP for two policy terms at its next renewal following a map change that occurred on or after October 1, 2008, and before January 1, 2011. The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

When converting a standard-rated policy to a PRP due to the 2-year PRP eligibility extension, the 30-day waiting period will not apply if the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage.

XIII. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR

A standard-rated policy may be canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR if the effective date of the map change was on or after February 1, 2005.

The policy may be canceled/rewritten using Cancellation Reason Code 24 under the following conditions:

- The request to cancel/rewrite the standard policy must be received during the policy term or within 6 months of the policy expiration date.
- The standard policy has no open claim or closed paid claim on the policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard policy, or to the next higher limit available under the PRP if there is no PRP option equal to the standard policy building and/or contents limit.

XIV. CONVERSION OF PRP TO STANDARD RATED POLICY

A Preferred Risk Policy must be canceled and rewritten to a standard rated policy if the risk no longer meets the PRP eligibility requirements.

The building and/or contents coverage on the new standard policy must be equal to the building limit and/or contents limit issued under the PRP. If new coverage is desired, the policy should be endorsed with a 30-day waiting period applied.

XV. COMPLETING 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

The PRP is available only 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. Above these dates, check the appropriate box to indicate whether the waiting period is STANDARD 30-DAY or LOAN TRANSACTION OR LENDER REQUIRED—NO WAITING. Refer to the General Rules section, pages GR 8-12, 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.

D. Insured's Mailing Address

1. Enter the name, mailing address, city, state, ZIP Code, and telephone 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, complete the "Property Location" section of the application.

E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's Case File Number, Disaster Assistance Number, or Tax I.D. 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, and fax number of the first mortgagee. Enter the loan number.

G. Second Mortgagee or Other

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, mortgagee's name, mailing address, telephone number, and fax number.
2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

H. Property Location

1. Check YES if the location of the property being insured is the same as the address entered in the "Insured's Mailing Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If NO, provide the address or location of the property to be insured.
4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

I. Community

1. Enter the name of the county or parish where the property is located.
2. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at www.fema.gov/fema/csb.shtm.
3. Enter the Flood Insurance Rate Map zone.
4. Identify the information source.
5. Check YES if the building is located on federal land; otherwise, check NO.

NOTE: If the property is federally leased, refer to the Leased Federal Property Section for guidance.

J. Building and Contents

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement, enclosure, crawlspace, or subgrade crawlspace, count the basement, enclosure, crawlspace, or subgrade crawlspace as a floor. If the building type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.
4. Check YES, if the building is under a Condominium Form of Ownership; otherwise check NO. (A homeowners association [HOA] may differ from a condominium form of ownership.)
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.

7. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.
8. Indicate whether the building has a Basement, Enclosure, Crawlspace, or Subgrade Crawlspace.

K. Notice

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy, except for buildings eligible under the 2-year PRP eligibility extension.

L. Premium

1. Enter the coverage selected, and the premium, from the appropriate table on pages PRP 4-5.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$5.00 if this is an application for a condominium unit.

M. Signature

The producer must sign the Preferred Risk Policy Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronics transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

A credit card payment by VISA, MasterCard, Discover, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Preferred Risk Policy Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**
National Flood Insurance Program
FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION
IMPORTANT - PLEASE PRINT OR TYPE

O.M.B. No. 1660-0006 Expires August 31, 2013

| | |
|----------------------------------|-------|
| CURRENT POLICY NUMBER | |
| <input type="checkbox"/> NEW | _____ |
| <input type="checkbox"/> RENEWAL | _____ |
| IF NEW, LEAVE BLANK | |

| | | | | | | | | | | |
|--|---|---|--|--|--|---|---|--|--|----------------|
| POLICY TERM | DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER | POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN TRANSACTION OR LENDER REQUIRED - NO WAITING | | | | | | | | |
| AGENT INFORMATION | NAME, ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ PHONE NO.: _____ FAX NO.: _____ AGENCY NO.: _____ AGENT'S TAX ID: _____ | INSURED'S MAILING ADDRESS | | | | | | | | |
| DISASTER ASSISTANCE | IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> FEMA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NUMBER: _____ | SECOND MORTGAGEE/OTHER | | | | | | | | |
| FIRST MORTGAGEE | NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER: _____ | COMMUNITY | | | | | | | | |
| PROPERTY LOCATION | IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____ | IF SECOND MORTGAGEE, LOSS PAYEE, OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS: <input type="checkbox"/> SECOND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY (SPECIFY): _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (SPECIFY): _____ _____ _____ LOAN NUMBER: _____ NAME OF COUNTY/PARISH: _____ COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED: _____ _____ FLOOD INSURANCE RATE MAP ZONE: _____ INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER (SPECIFY): _____ IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO | | | | | | | | |
| BUILDING | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"> BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL) </td> <td style="width: 25%;"> INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION </td> <td style="width: 25%;"> CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR </td> <td style="width: 25%;"> ESTIMATED REPLACEMENT COST AMOUNT \$ _____ BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, REC. BLDG. <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____ </td> </tr> <tr> <td> CONSTRUCTION DATE: _____ / _____ / _____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE </td> <td> CONDO FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO COVERAGE FOR CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO TOWNHOUSE/ROWHOUSE CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO </td> <td colspan="2"> BASEMENT, ENCLOSURE, CRAWLSPACE: <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE </td> </tr> </table> | BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL) | INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION | CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR | ESTIMATED REPLACEMENT COST AMOUNT \$ _____ BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, REC. BLDG. <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____ | CONSTRUCTION DATE: _____ / _____ / _____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE | CONDO FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO COVERAGE FOR CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO TOWNHOUSE/ROWHOUSE CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO | BASEMENT, ENCLOSURE, CRAWLSPACE: <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE | | PREMIUM |
| BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL) | INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION | CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR | ESTIMATED REPLACEMENT COST AMOUNT \$ _____ BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, REC. BLDG. <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____ | | | | | | | |
| CONSTRUCTION DATE: _____ / _____ / _____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE | CONDO FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO COVERAGE FOR CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO TOWNHOUSE/ROWHOUSE CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO | BASEMENT, ENCLOSURE, CRAWLSPACE: <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE | | | | | | | | |
| NOTICE | THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP: A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? <input type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST? TWO (2) LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO THREE (3) OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO TWO (2) FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO THREE (3) FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO ONE (1) FLOOD INSURANCE CLAIM PAYMENT AND ONE (1) FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE 2-YEAR PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES. | ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____ CONTENTS COVERAGE ONLY AMOUNT: \$ _____ PREMIUM: \$ _____ | | | | | | | | |
| SIGNATURE | (ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED) THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER: _____ DATE: _____ (MM/DD/YYYY) | | | | | | | | | |

NFIP COPY

FEMA Form 086-0-5, AUG 10 Previously FEMA Form 81-67 F-089 (8/10)

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM. SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

**FLOOD INSURANCE
PREFERRED RISK POLICY APPLICATION
FEMA FORM 086-05**

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 8 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006).

NOTE: Do not send your completed form to this address.

Attachment D

Transaction Record Reporting and Processing (TRRP) Plan and
Edit Specifications
Effective January 1, 2011

A summary of the January 2011 WYO TRRP Plan updates (Change 14) is as follows:

| | |
|--------------------------|---|
| Part 4 – Data Dictionary | • Risk Rating Method: Added codes ‘P’ and ‘Q’; Added text regarding the two-year PRP eligibility extension. |
| Part 5 – Codes | • Added codes ‘P’ and ‘Q’ (Preferred Risk Policy) for Risk Rating Method |

NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

for the

WRITE YOUR OWN (WYO) PROGRAM

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



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

DESCRIPTION: (Cont'd.)

Provisional Rating: Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate. An Elevation Certificate and conversion to standard rating is still required. Provisionally rated policies cannot be renewed or rewritten with provisional rates. Provisionally rated policies cannot be endorsed to increase coverage limits until the required elevation information is received. Failure to obtain the Elevation Certificate could result in reduced coverage limits at the time of a loss.

Provisional rates may be used in writing new business whether or not the 30 day waiting period is applicable. The policy term is 1 year.

Policies rated using provisional rates are subject to CRS discounts, probation surcharges, and optional deductible relativities, as applicable. The Expense Constant and Federal Policy Fee also apply to policies rated using provisional rates.

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones.

There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies.

Premiums, likewise, are flat and fixed, with no rates, and vary only for basement and no-basement structures. Effective May 1, 2004, premiums for contents-only PRP policies will vary depending upon the specific location of contents reported, regardless of the basement/enclosure/crawlspace type.

Effective January 1, 2011, buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for 2 years following the effective date of the map change. Please refer to the Flood Insurance Manual - Preferred Risk Policy section - for additional information regarding PRP eligibility. New risk rating methods 'P' and 'Q' will be used to identify this type of PRP.

Tentative Rate: Tentative rates, which are generally higher than the normal manual rates, are used to issue policies when producers fail to provide the required actuarial rating information such as a valid Elevation Certificate. By applying tentative rates, the agent can generate a policy with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

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

DESCRIPTION: (Cont'd.)

Note: Effective May 1, 2004, tentative rates can be used only once on new business or renewal transactions. Any subsequent renewals using tentative rates will be in error.

Mortgage Portfolio Protection Program (MPPP) Policies: MPPP policies are allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. Policies are written because the mortgagor did not respond to previous notices to purchase coverage and show evidence of such. Policies under the MPPP will be for one term only and can be renewed but not automatically.

The following data elements are required to be reported for MPPP policies:

1. WYO Transaction Code
2. WYO Transaction Date
3. WYO Prefix Code
4. Policy Number
5. Policy Effective Date
6. Policy Expiration Date
7. Name or Descriptive Information Indicator
8. Property Street Address
9. Property City
10. Property State
11. Property ZIP Code
12. Community Identification Number (Rating Map Information)
13. Map Panel Number (Rating Map Information)
14. Map Panel Suffix (Rating Map Information)
15. Flood Risk Zone (Rating Map Information)
16. Occupancy Type
17. Total Amount of Insurance - Building
18. Total Amount of Insurance - Contents
19. Total Calculated Premium
20. Risk Rating Method
21. Insured Last Name
22. Condominium Indicator
23. Regular/Emergency Program Indicator
24. Insured First Name
25. Name Format Indicator
26. Mailing City
27. Mailing State
28. Mailing Street Address
29. Mailing ZIP Code

Optional Post-1981 V Zone Rate: Pre-FIRM and Post-FIRM 1975-1981 buildings in Zones VE and V01-V30 are allowed to use Post-1981 V Zone rates if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased

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

DESCRIPTION: (Cont'd.)

- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance - generally low-income persons - to have flood insurance coverage for a period of three years following a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

FEMA Special Rates: Effective May 1, 2008, WYO companies that use special rates provided by FEMA must report these policies indicating risk rating method 'S'. FEMA Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines.

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007, that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer.

Leased Federal Property: Leased Federal Properties are identified as any properties leased from the Federal Government (including residential and nonresidential properties) that are determined to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Effective October 1, 2009, this type of property will be reported with risk rating method 'F'. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009. In order to establish actuarial rates, an Elevation Certificate (EC) must be available. If the EC is not received within 45 days from the date of notice, the policy may be nullified or issued using tentative rates.

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy
- 8 - Tentative
- 9 - MPPP Policy
- A - Optional Post-1981 V Zone
- F - Leased Federal Property
- G - Group Flood Insurance Policy (GFIP)
- P - Preferred Risk Policy (1st year of 2-year PRP eligibility extension)
- Q - Preferred Risk Policy (2nd year of 2-year PRP eligibility extension)
- S - FEMA Special Rates
- T - Severe Repetitive Loss Properties (formerly Target Group Full Risk)

LENGTH: 1

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

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

This page is intentionally left blank.



DATA ELEMENT: Second Lender City

ALIAS: None

ACRONYM: (PMF) SECLNDR_CITY

FILE: Policy Master File (PMF)
Lender Master File (LMF)

DESCRIPTION:

The name of the city in which the second mortgagee mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Lender compliance per the NFIP Reform Act of 1994

REPORTING REQUIREMENT: Required for policies expired more than 120 days.

REGULAR/EMERGENCY PROGRAM INDICATOR

| <u>DESCRIPTION</u> | <u>CODE</u> |
|--------------------|-------------|
| Emergency Program | E |
| Regular Program | R |

REPETITIVE LOSS TARGET GROUP INDICATOR

| <u>DESCRIPTION</u> | <u>CODE</u> |
|---|-------------|
| Repetitive Loss Target Group Policy | Y |
| Not a Repetitive Loss Target Group Policy | N or Blank |

REPLACEMENT COST INDICATOR

| <u>DESCRIPTION</u> | <u>CODE</u> |
|-------------------------|-------------|
| Replacement Cost Basis | R |
| Actual Cash Value Basis | A |

RISK RATING METHOD

| <u>DESCRIPTION</u> | <u>CODE</u> |
|--|-------------|
| Manual | 1 |
| Specific | 2 |
| Alternative | 3 |
| V-Zone Risk Factor Rating Form | 4 |
| Underinsured Condominium Master Policy | 5 |
| Provisional | 6 |
| Preferred Risk Policy | 7 |
| Tentative | 8 |
| MPPP Policy | 9 |
| Optional Post-1981 V Zone | A |
| Leased Federal Properties | F |
| Group Flood Insurance Policy | G |
| Preferred Risk Policy (1st year of 2-year PRP eligibility Extension) | P |
| Preferred Risk Policy (2nd year of 2-year PRP eligibility Extension) | Q |
| FEMA Special Rates | S |
| Severe Repetitive Loss Properties | T |

SPECIAL EXPENSE TYPE

| <u>DESCRIPTION</u> | <u>CODE</u> |
|--|-------------|
| Engineering expense | 1 |
| Cost to establish coverage or property value | 2 |
| Legal expense | 3 |
| Cost of appraisal | 4 |

STATE-OWNED PROPERTY

| <u>DESCRIPTION</u> | <u>CODE</u> |
|--------------------|-------------|
| State-Owned | Y |
| Not State-Owned | N |

SUBSTANTIAL IMPROVEMENT INDICATOR

| <u>DESCRIPTION</u> | <u>CODE</u> |
|---|-------------|
| Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of market value of building before it was damaged or improved | Y |
| No alterations meeting criterion above | N |

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

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

VALUE OF CONTENTS ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

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

A summary of the January 2011 Edit Specifications updates (Change 8) is as follows:

| | |
|--|---|
| Part 1 (1.1, 1.2, 1.3) - Instructions | Full reprint |
| Part 2 - Edits Dictionary | <p>PI049020: Base Flood Elevation (Rating Map Information)</p> <p>PL026030: Condominium Indicator</p> <p>PL139030: CRS Classification Credit Percentage</p> <p>PL216020: Current Map Info – Base Flood Elevation</p> <p>PL223010: Current Map Info – Community Identification Number</p> <p>PL215010: Current Map Info – Flood Risk Zone</p> <p>PL220010: Current Map Info – Map Panel Number</p> <p>PL221010: Current Map Info – Map Panel Suffix</p> <p>PL222010: Current Map Info – Prior Policy Number</p> <p>CL066100: Date of Loss</p> <p>CL066110: Date of Loss</p> <p>PL029050: Deductible – Building</p> <p>PL030040: Deductible – Contents</p> <p>PL036030: Elevation Difference</p> <p>PL036055: Elevation Difference</p> <p>PL140030: Federal Policy Fee</p> <p>PL037040: Flood Proofed Indicator</p> <p>PL021060: Flood Risk Zone (Rating Map Information)</p> <p>PL021065: Flood Risk Zone (Rating Map Information)</p> <p>PL021080: Flood Risk Zone (Rating Map Information)</p> |

| | |
|--|---|
| Part 2 - Edits Dictionary (continued) | PL214020: Grandfathering Type Code PL048020: Lowest Floor Elevation PL022050: Occupancy Type PL007030: Policy Effective Date PL004160: Policy Number (new) PL042025: Policy Term Indicator PL020040: Regular/Emergency Indicator PL041100: Risk Rating Method PL041110: Risk Rating Method PL027040: State Owned Property PL038040: Total Amount of Insurance – Building PL038070: Total Amount of Insurance – Building PL039050: Total Amount of Insurance - Contents |
| Part 3 (3.1, 3.2) - Levels Section | Full reprint |
| Part 4 – Error Messages by Error Codes | Full reprint |
| Part 5 – Data Elements by Error Codes | Full reprint |

INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

| | |
|-------------------------|-----------------|
| REVISION 8 | MAY 1, 2004 |
| CHANGE 1 | MAY 1, 2005 |
| CHANGE 2 | OCTOBER 1, 2005 |
| CHANGE 3 | MAY 1, 2006 |
| CHANGE 4 | MAY 1, 2008 |
| CHANGE 5 (REVISED)..... | MAY 1, 2008 |
| CHANGE 6 | OCTOBER 1, 2009 |
| CHANGE 6.1 | OCTOBER 1, 2009 |
| CHANGE 7 | MAY 1, 2010 |
| CHANGE 8 | JANUARY 1, 2011 |

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INSTRUCTIONS

1. PURPOSE

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

THIS DOCUMENT IS DIVIDED INTO THE FOLLOWING CATEGORIES:

- PART 1 - INSTRUCTIONS
 - 1.1 - INSTRUCTIONS
 - 1.2 - NEW/REVISED EDITS
 - 1.3 - DELETED EDITS
- PART 2 - DATA EDIT DICTIONARY
- PART 3 - LEVELS
 - 3.1 - POLICY
 - 3.2 - CLAIMS
- PART 4 - ERROR CODES/MESSAGES
- PART 5 - FIELD NAMES

2. DEFINITIONS

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

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

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

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

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

FORMAT: THE SYSTEM DESCRIPTION OF THE DATA ELEMENT

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

EFFECTIVE: THE DATE ON WHICH THE EDIT BECAME EFFECTIVE.

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

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

(0) SPECIAL PROCESS -
POLICY - THESE EDITS ARE DONE FOR THE TRANSACTION 81 - CHANGE POLICY

INSTRUCTIONS

NUMBER KEY AT THE TIME OF
PROCESSING THE TRANSACTIONS.

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

- (1) REFORMAT/PRE-PROCESSOR PROGRAM -
POLICY - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE POLICY MASTER FILE.

CLAIMS - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE CLAIMS MASTER FILE.
- (2) NEW BUSINESS (11) LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
LOADING THE POLICY MASTER FILE WITH
THE NEW POLICY RECORDS.
- (3) OTHER POLICY TXN LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE WITH
THE "OTHER THAN 11" TRANSACTIONS.
- (9) POLICY LOAD PROGRAMS -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE (ALL
TRANSACTIONS).
- (4) EDIT PROCESSOR PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (5) POST RATING PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE AND THE POLICIES
RATED.
- (6) LENDER PROCESSING PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
PROCESSING THE LENDER TRANSACTIONS (99A)
AGAINST THE LENDER FILE.
- (7) PREFERRED RISK EDIT PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (8) CONDO INSPECTION / GIS SYSTEMS -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (2) OPEN CLAIMS/LOSS LOAD PROGRAM -

INSTRUCTIONS

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

- (3) OTHER CLAIMS TXN LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
THE "OTHER THAN 31" TRANSACTIONS.
- (9) CLAIMS LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
ALL TRANSACTIONS.
- (4) EDIT PART I PROGRAM -
THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.
- (5) EDIT PART II PROGRAM -
THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.

EDIT TYPE: THE EDIT TYPE FALLS INTO TWO CATEGORIES:
(I) INFORMATIONAL - THOSE EDITS THAT DO NOT
DEPEND ON THE VALUES OF
OTHER DATA ELEMENTS.

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

ERROR TYPE: THE ERROR TYPE FALLS INTO TWO CATEGORIES:
(C) CRITICAL - THE DATA ELEMENT IN ERROR
IS REQUIRED.

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

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

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

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

INSTRUCTIONS

FAILED EDIT

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

DESCRIPTION: THE DESCRIPTION OF THE EDIT TO BE
PERFORMED.

NEW AND REVISED EDITS EFFECTIVE JANUARY 1, 2011

| DATA ELEMENT ----- | ORDER ----- | ERROR CODE ----- |
|--|-------------------|----------------------------------|
| BASE FLOOD ELEVATION (RATING MAP INFORMATION) | 20 | PI049020 |
| CONDOMINIUM INDICATOR | 30 | PL026030 |
| CRS CLASSIFICATION CREDIT PERCENTAGE | 30 | PL139030 |
| CURRENT MAP INFO - BASE FLOOD ELEVATION | 20 | PL216020 |
| CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER | 10 | PL223010 |
| CURRENT MAP INFO - FLOOD RISK ZONE | 10 | PL215010 |
| CURRENT MAP INFO - MAP PANEL NUMBER | 10 | PL220010 |
| CURRENT MAP INFO - MAP PANEL SUFFIX | 10 | PL221010 |
| CURRENT MAP INFO - PRIOR POLICY NUMBER | 10 | PL222010 |
| DATE OF LOSS | 100 110 | CL066100 CL066110 |
| DEDUCTIBLE - BUILDING | 50 | PL029050 |
| DEDUCTIBLE - CONTENTS | 40 | PL030040 |
| ELEVATION DIFFERENCE | 30 55 | PL036030 PL036055 |
| FEDERAL POLICY FEE | 30 | PL140030 |
| FLOOD PROOFED INDICATOR | 40 | PL037040 |
| FLOOD RISK ZONE (RATING MAP INFORMATION) | 60 65 80 | PL021060 PL021065 PL021080 |
| GRANDFATHERING TYPE CODE | 20 | PL214020 |
| LOWEST FLOOR ELEVATION | 20 | PL048020 |
| OCCUPANCY TYPE | 50 | PL022050 |
| POLICY EFFECTIVE DATE | 30 | PL007030 |
| POLICY NUMBER | 60 | PL004160 |
| POLICY TERM INDICATOR | 25 | PL042025 |
| REGULAR/EMERGENCY INDICATOR | 40 | PL020040 |
| RISK RATING METHOD | 100 110 120 | PL041100 PL041110 PL041120 |
| STATE OWNED PROPERTY | 40 | PL027040 |
| TOTAL AMOUNT OF INSURANCE - BUILDING | 40 70 | PL038040 PL038070 |
| TOTAL AMOUNT OF INSURANCE - CONTENTS | 50 | PL039050 |

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EDITS REMOVED FROM THE EDITS SPECIFICATIONS DOCUMENT

THE FOLLOWING EDITS HAVE BEEN CANCELLED PRIOR TO
 JANUARY 1, 2011 AND ARE NOT USED BY THE NFIP PROCESSING
 OF TRRP DATA. THESE CANCELLED EDIT ERRORS HAVE BEEN
 REMOVED FROM THIS DOCUMENT.

| DATA ELEMENT ----- | ORDER ----- | CANCELLED ON ----- | ERROR CODE ----- |
|--|----------------------|--|--|
| ACTUAL SALVAGE RECOVERY | 10 | 1986/01/01 | CU109010 |
| ACTUAL SALVAGE RECOVERY DATE | 10 20 | 1992/11/01 1992/11/01 | CU111010 CI111020 |
| ADDITIONAL LIMIT AMOUNT OF INSURANCE - BUILDING | 10 30 40 50 | 1996/10/01 1996/10/01 1996/10/01 1996/10/01 | PU052010 PL052030 PL052040 PL052050 |
| ADDITIONAL LIMIT AMOUNT OF INSURANCE - CONTENTS | 10 30 40 50 | 1996/10/01 1996/10/01 1996/10/01 1996/10/01 | PU056010 PL056030 PL056040 PL056050 |
| ADDITIONAL LIMIT AMOUNT OF PREMIUM - BUILDING | 10 15 30 40 | 1986/01/01 1996/10/01 1996/10/01 1996/10/01 | PU053010 PR053015 PL053030 PL053040 |
| ADDITIONAL LIMIT AMOUNT OF PREMIUM - CONTENTS | 10 15 30 40 | 1986/01/01 1996/10/01 1996/10/01 1996/10/01 | PU057010 PR057015 PL057030 PL057040 |
| ADDITIONAL LIMIT AMOUNT OF PREMIUM REFUND - BUILDING | 10 15 | 1986/01/01 1996/10/01 | PU064010 PR064015 |
| ADDITIONAL LIMIT AMOUNT OF PREMIUM REFUND - CONTENTS | 10 15 | 1986/01/01 1996/10/01 | PU065010 PR065015 |
| AGENT TAX-SSN | 10 | 2008/05/01 | PI186010 |
| BASE FLOOD ELEVATION | 50 60 70 80 | 2006/05/01 2006/05/01 2006/05/01 2006/05/01 | PU049050 PI049060 PL049070 PL049080 |
| BASIC LIMIT AMOUNT OF INSURANCE - BUILDING | 10 30 40 50 | 1996/10/01 1996/10/01 1996/10/01 1996/10/01 | PU050010 PL050030 PL050040 PL050050 |
| BASIC LIMIT AMOUNT OF INSURANCE - CONTENTS | 10 30 40 | 1996/10/01 1996/10/01 1996/10/01 | PU054010 PL054030 PL054040 |
| BASIC LIMIT AMOUNT OF PREMIUM - BUILDING | 10 15 30 | 1986/01/01 1996/10/01 1996/10/01 | PU051010 PR051015 PL051030 |
| BASIC LIMIT AMOUNT OF PREMIUM - CONTENTS | 10 15 30 | 1986/01/01 1996/10/01 1996/10/01 | PU055010 PR055015 PL055030 |
| BASIC LIMIT AMOUNT OF PREMIUM REFUND - BUILDING | 10 15 | 1986/01/01 1996/10/01 | PU062010 PR062015 |

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

EDITS REMOVED FROM THE EDITS SPECIFICATIONS DOCUMENT

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| DATA ELEMENT ----- | ORDER ----- | CANCELLED ON ----- | ERROR CODE ----- |
|--|----------------|-----------------------|---------------------|
| NEW OR ROLLOVER INDICATOR | 10 | 1995/07/01 | PI043010 |
| | 20 | 1995/07/01 | PI043020 |
| OLD DATE OF LOSS | 40 | 1995/07/01 | CR116040 |
| OLD PAYMENT DATE | 40 | 1995/07/01 | CR118040 |
| OLD POLICY NUMBER | 50 | 1995/07/01 | PR006050 |
| PAYMENT RECOVERY DATE | 10 | 1992/11/01 | CU108010 |
| | 20 | 1992/11/01 | CI108020 |
| | 30 | 1992/11/01 | CL108030 |
| POLICY FORM INDICATOR | 10 | 1989/10/01 | PU125010 |
| | 20 | 1989/10/01 | PI125020 |
| | 30 | 1989/10/01 | PL125030 |
| | 40 | 1989/10/01 | PL125040 |
| POLICY TERMINATION DATE | 30 | 1989/10/01 | PL059030 |
| REPLACEMENT COST VERIFICATION | 10 | 1997/05/01 | CU097010 |
| | 20 | 1997/05/01 | CL097020 |
| RESUBMITTED REJECTED TRANSACTION INDICATOR | 10 | 1989/10/01 | PU133010 |
| | 20 | 1989/10/01 | PI133020 |
| RISK RATING METHOD | 10 | 1997/05/01 | PU041010 |
| SMALL BUSINESS INDICATOR | 10 | 1996/10/01 | PI025010 |
| | 20 | 1996/10/01 | PI025020 |
| | 30 | 1996/10/01 | PL025030 |
| | 40 | 1996/10/01 | PL025040 |
| SPECIAL EXPENSE AMOUNT | 10 | 1986/01/01 | CU115010 |
| SPECIAL EXPENSE DATE | 30 | 1992/11/01 | CL113030 |
| STREET ADDRESS | 40 | 2000/05/01 | PL011040 |
| SUBROGATION | 10 | 1986/01/01 | CU110010 |
| SUBROGATION RECOVERY DATE | 10 | 1992/11/01 | CU112010 |
| | 20 | 1992/11/01 | CI112020 |
| | 30 | 1992/11/01 | CL112030 |
| TAXPAYOR IDENTIFICATION NUMBER | 10 | 2008/05/01 | PI015010 |
| | 30 | 2008/05/01 | PR015030 |
| TOTAL AMOUNT OF INSURANCE - BUILDING | 60 | 1989/01/01 | PL038060 |
| TOTAL AMOUNT OF INSURANCE - CONTENTS | 30 | 1985/02/10 | PL039030 |
| TOTAL CALCULATED PREMIUM | 10 | 1986/01/01 | PU040010 |
| TOTAL PREMIUM REFUND | 10 | 1986/01/01 | PU061010 |

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EDIT DICTIONARY SECTION

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EDIT DICTIONARY

DATA ELEMENT: BASE FLOOD ELEVATION (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI049020 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASE FLOOD ELEVATION MUST BE THE DEFAULT ON PREFERRED RISK
POLICIES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS '7' AND THE ORIGINAL NEW
BUSINESS DATE IS ON OR AFTER 10/1/1997 AND THE POLICY
EFFECTIVE DATE IS ON OR AFTER 05/01/2006,
BFE MUST BE THE DEFAULT (9999.0).

IF THE RISK RATING METHOD IS 'P' OR 'Q', BFE MUST BE
THE DEFAULT (9999.0).

EDIT DICTIONARY

DATA ELEMENT: BASE FLOOD ELEVATION (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1996 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL049030 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASE FLOOD ELEVATION MUST BE DEFAULT IF ELEVATION DIFFERENCE
REPORTED IS THE DEFAULT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/1997
AND THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2006
AND THE ELEVATION DIFFERENCE IS REPORTED AS THE DEFAULT
(+999), THE BASE FLOOD ELEVATION (BFE) MUST BE REPORTED
WITH THE DEFAULT VALUE (9999.0).

EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM INDICATOR

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/1984 REVISED: 05/01/2008 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PI026020 ERROR TYPE: CRITICAL
ERROR MESSAGE: CONDOMINIUM INDICATOR IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

IF THE CONDOMINIUM INDICATOR IS 'T', THE POLICY EFFECTIVE
DATE MUST BE ON OR AFTER 05/01/2005 AND PRIOR TO
05/01/2008 AND THE RISK RATING METHOD MUST BE '7'.

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

EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL026030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CONDOMINIUM INDICATOR MUST BE 'N', 'U' OR 'A' FOR A
PREFERRED RISK POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE DATE
IS PRIOR TO 6/1/97, MUST BE 'N', 'U' OR BLANK.

IF RISK RATING METHOD IS '7' ON NEW BUSINESS WHERE THE
ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 6/1/97 AND PRIOR
TO 5/1/04, MUST BE 'N' OR 'U' (TOWNHOUSE/ROWHOUSE
CONDOMINIUM UNIT).

IF RISK RATING METHOD IS '7' ON RENEWALS WHERE THE POLICY
EFFECTIVE DATE IS ON OR AFTER 6/1/97 AND PRIOR TO 6/1/98,
MUST BE 'N' OR 'U' OR BLANK (TOWNHOUSE/ROWHOUSE
CONDOMINIUM UNIT).

IF RISK RATING METHOD IS '7' ON RENEWALS WHERE THE POLICY
EFFECTIVE DATE IS ON OR AFTER 6/1/98 AND PRIOR TO 5/1/04,
MUST BE 'N' OR 'U'.

IF RISK RATING METHOD IS '7' ON NEW BUSINESS AND RENEWALS
EFFECTIVE ON OR AFTER 5/1/04 AND PRIOR TO 5/1/08 AND THE
CONDOMINIUM INDICATOR IS 'U', THEN:

1. NUMBER OF FLOORS/BUILDING TYPE MUST BE '6'
(TO DESIGNATE TOWNHOUSE/ROWHOUSE CONDO UNIT
ON POLICIES EFFECTIVE PRIOR TO 5/1/2005)

- OR -

2. OCCUPANCY TYPE MUST BE '1' (SINGLE-FAMILY DWELLING)

IF RISK RATING METHOD IS '7', 'P' OR 'Q' ON NEW BUSINESS AND RENEWALS
EFFECTIVE ON OR AFTER 5/1/2008 AND THE CONDOMINIUM INDICATOR IS 'U',
THEN OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

IF RISK RATING METHOD IS '7' ON NEW BUSINESS AND RENEWALS
EFFECTIVE ON OR AFTER 5/1/2005 AND PRIOR TO 05/01/2008,
CONDOMINIUM INDICATOR 'T' WILL BE USED TO DESIGNATE
TOWNHOUSE/ROWHOUSE CONDO UNIT INSTEAD OF NUMBER OF FLOORS/
BUILDING TYPE '6'.

EDIT DICTIONARY

DATA ELEMENT: CONDOMINIUM INDICATOR

| IF RISK RATING METHOD IS '7', 'P' OR 'Q' ON NEW BUSINESS AND RENEWALS
EFFECTIVE ON OR AFTER 05/01/2008, CONDOMINIUM INDICATOR
'U' WILL BE USED TO DESIGNATE CONDOMINIUM UNIT OR TOWNHOUSE/
ROWHOUSE CONDO UNIT - NUMBER OF FLOORS/BUILDING TYPE '6'
SHOULD NOT BE REPORTED WITH CONDOMINIUM INDICATOR 'U'.
(CONDOMINIUM INDICATOR 'U' WILL BE USED IN THE VALIDATION
OF ICC PREMIUM FOR PREFERRED RISK POLICIES DESCRIBED AS A
CONDOMINIUM UNIT).

CONDOMINIUM INDICATOR 'T' WILL NOT BE ALLOWED FOR PRP
POLICIES EFFECTIVE ON OR AFTER 05/01/2008.

| CONDOMINIUM INDICATOR 'A' WILL BE ALLOWED FOR PRP
POLICIES (RISK RATING METHOD '7', 'P', 'Q') EFFECTIVE ON OR AFTER 05/01/2008,
ONLY IF THE CONDOMINIUM ASSOCIATION IS INELIGIBLE FOR RCBAP.

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EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/1991 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL139020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE ZERO FOR
POLICIES EFFECTIVE PRIOR TO OCTOBER 1, 1991.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS BEFORE OCTOBER 1, 1991
THEN MUST BE ZERO.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1991 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL139030 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

1. POST-FIRM ELEVATION-RATED BUILDINGS, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, REPORTED WITH OBSTRUCTION TYPES 10, 15, 20, 24, 30, 34, 40, 50, 54, 60 OR 80 (OBSTRUCTION TYPE 80 IS 'WITHOUT CERTIFICATION SUBGRADE CRAWLSPACE').
2. POST-FIRM ELEVATION-RATED BUILDINGS, MAPPED IN ZONES VE OR V01-V30, REPORTED WITH OBSTRUCTION TYPES 10, 20, 24, 34, 40, 50, 54, 60 OR 80. OBSTRUCTION TYPES 15 AND 70 ARE NOT APPLICABLE FOR V ZONES IN THIS CATEGORY.
3. POST-FIRM NON-ELEVATED BUILDING POLICIES, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.

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

1. POST-FIRM NON-ELEVATED BUILDING POLICIES EFFECTIVE ON OR AFTER MAY 1, 2008, WITH ELEVATION DIFFERENCE EQUAL TO OR GREATER THAN ZERO, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.
2. POST-FIRM ELEVATION-RATED POLICIES, REGARDLESS OF ELEVATION DIFFERENCE, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO OR AH AND REPORTED WITH OBSTRUCTION TYPE 70 (WITH CERTIFICATION SUBGRADE CRAWLSPACE).
3. POST-FIRM ELEVATED BUILDING POLICIES, REGARDLESS OF ELEVATION DIFFERENCE, MAPPED IN ZONES VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 30.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: CMI-BASE-FLD
UPDATE: REPLACEMENT
FORMAT: SIX (6) DIGIT NUMBER (FORMAT S99999.9)

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PI216010 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

CMI - BASE FLOOD ELEVATION MUST BE NUMERIC OR THE
DEFAULT VALUE (9999.0).

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL216020 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G', 'P' OR 'Q',
CMI - BASE FLOOD ELEVATION MUST BE THE DEFAULT (9999.0).

FOR ALL OTHER POLICIES:

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

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND
CMI - FLOOD RISK ZONE IS UNNUMBERED A, A99, AO, AR, B, C, D, V, OR X,
CMI - BASE FLOOD ELEVATION CAN BE REPORTED WITH 9999.0.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: CMI-COMM-ID

UPDATE: REPLACEMENT

FORMAT: SIX (6) DIGIT NUMBER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2009 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL223010 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER MUST BE BLANK.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

FOR ALL OTHER POLICIES:

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

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL223020 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER IS
INVALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3',
CMI - COMMUNITY NUMBER MUST BE REPORTED AS A VALID
COMMUNITY NUMBER - VALUE CANNOT BE BLANKS OR ZEROS.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

BASIC INFORMATION

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

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL215010 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MUST BE BLANK.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G', 'P' OR 'Q',
CURRENT MAP INFO - FLOOD RISK ZONE MUST BE REPORTED WITH BLANKS.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1' OR BLANK,
CURRENT MAP INFO - FLOOD RISK ZONE MUST BE REPORTED WITH BLANKS.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL215020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MAY NOT BE BLANK.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3',
CMI - FLOOD RISK ZONE MUST BE REPORTED WITH A VALID ZONE.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - FLOOD RISK ZONE

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL215030 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - FLOOD RISK ZONE MUST NOT EQUAL THE FLOOD
RISK ZONE (RATING MAP INFORMATION).

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3' AND
CMI - BASE FLOOD ELEVATION EQUAL BASE FLOOD ELEVATION
(RATING MAP INFORMATION), CMI - FLOOD RISK ZONE MUST NOT
EQUAL THE FLOOD RISK ZONE (RATING MAP INFORMATION).

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: CMI-MAP-PANL

UPDATE: REPLACEMENT

FORMAT: FOUR (4) CHARACTERS

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2009 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL220010 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL NUMBER MUST BE BLANK.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

FOR ALL OTHER POLICIES:

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

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - MAP PANEL NUMBER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL220020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - MAP PANEL NUMBER MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2' OR '3',
CMI - MAP PANEL NUMBER MUST NOT EQUAL BLANKS OR ZEROS.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - PRIOR POLICY NUMBER

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: CMI-PRIORPOL
UPDATE: REPLACEMENT
FORMAT: TEN (10) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL222010 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - PRIOR POLICY NUMBER MUST BE BLANK.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '3', '6', '7', '8', '9', 'F', 'G', 'P' OR 'Q',
CMI - PRIOR POLICY NUMBER MUST BE BLANK.

FOR ALL OTHER POLICIES:

IF GRANDFATHERING TYPE CODE IS '1', '2' OR BLANK,
CMI - PRIOR POLICY NUMBER CAN BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - PRIOR POLICY NUMBER

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL222020 ERROR TYPE: CRITICAL
ERROR MESSAGE: CURRENT MAP INFO - PRIOR POLICY NUMBER MUST BE REPORTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '3',
CMI - PRIOR POLICY NUMBER MUST NOT BE BLANK.

EDIT DICTIONARY

DATA ELEMENT: DATE OF LOSS

EDIT CRITERIA

ORDER: 100

EFFECTIVE: 10/01/1997 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: CL066100 ERROR TYPE: CRITICAL

ERROR MESSAGE: THIS LOSS MUST BE CLOSED WITHOUT PAYMENT - POLICY IS NOT
ELIGIBLE FOR PREFERRED RISK COVERAGE DUE TO REPETITIVE LOSS
CRITERIA.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF A POLICY IS NOT ELIGIBLE FOR PREFERRED RISK COVERAGE
(RISK RATING METHOD '7', 'P' OR 'Q'), THEN ANY LOSSES ON THE TERM THAT IS
INELIGIBLE MUST BE CLOSED WITHOUT PAYMENT. THE POLICY MUST BE WRITTEN OR
ENDORSED AS A STANDARD POLICY BY CHANGING THE RISK RATING METHOD BECAUSE
THE POLICY IS ON A REPETITIVE LOSS PROEPRTY.

EDIT DICTIONARY

DATA ELEMENT: DATE OF LOSS

EDIT CRITERIA

ORDER: 110

EFFECTIVE: 10/01/2001 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: CL066110 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: THIS LOSS MUST BE CLOSED WITHOUT PAYMENT - POLICY IS NOT
ELIGIBLE FOR PREFERRED RISK COVERAGE DUE TO GIS CRITERIA.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF A POLICY IS NOT ELIGIBLE FOR PREFERRED RISK COVERAGE
(RISK RATING METHOD '7', 'P' OR 'Q'),
THEN ANY LOSSES ON THE TERM THAT IS INELIGIBLE MUST BE
CLOSED WITHOUT PAYMENT. IF THE RISK RATING METHOD IS '7',
'P' OR 'Q' (PREFERRED RISK) AND THE FLOOD RISK ZONE IS NOT EQUAL TO
FEMA Q3 ZONES 'B ', 'C ', OR 'X ' (NON-SFHA ZONES),
THEN THE FLOOD RISK ZONE IS INVALID FOR THE PRP POLICY'S
PROPERTY ADDRESS.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 50
EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL029050 ERROR TYPE: CRITICAL
ERROR MESSAGE: DEDUCTIBLE - BUILDING IS INVALID FOR PREFERRED RISK POLICY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 60
EFFECTIVE: 10/01/1992 REVISED: 10/01/2009 CANCELLED:
EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL029060 ERROR TYPE: CRITICAL
ERROR MESSAGE: DEDUCTIBLE - BUILDING DOES NOT HAVE THE CORRECT STANDARD
DEDUCTIBLE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/1998:

IF (THE RISK RATING METHOD IS '3' AND THE POLICY EFFECTIVE
DATE IS GREATER THAN OR EQUAL TO FEBRUARY 1, 1993) OR (THE
RISK RATING METHOD IS NOT '3' AND THE POLICY EFFECTIVE
DATE IS GREATER THAN OR EQUAL TO OCTOBER 1, 1992), THEN IF
THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK
ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE 0.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND PRIOR
TO 10/1/2009 AND THE RATES SELECTED ARE PRE-FIRM RATES, AND
THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB, AHB, OR A99,
CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND THE
RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK ZONE
IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '0' OR '9'.

FOR ALL OTHER POLICIES THAT DO NOT MEET THE CRITERIA
STATED ABOVE:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND
PRIOR TO 10/1/2009, CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
CANNOT BE '0' OR '9'.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030040 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 60
EFFECTIVE: 10/01/1992 REVISED: 10/01/2009 CANCELLED:
EDIT LEVEL: POST RATING PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL030060 ERROR TYPE: CRITICAL
ERROR MESSAGE: DEDUCTIBLE - CONTENTS DOES NOT HAVE THE CORRECT STANDARD
DEDUCTIBLE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/1998:

IF (THE RISK RATING METHOD IS '3' AND THE POLICY EFFECTIVE
DATE IS GREATER THAN OR EQUAL TO FEBRUARY 1, 1993) OR (THE
RISK RATING METHOD IS NOT '3' AND THE POLICY EFFECTIVE
DATE IS GREATER THAN OR EQUAL TO OCTOBER 1, 1992), THEN IF
THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK
ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE 0.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND
PRIOR TO 10/1/2009 AND THE RATES SELECTED ARE PRE-FIRM
RATES, AND THE FLOOD RISK ZONE IS NOT B, C, X, D, AOB,
AHB, OR A99, CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009 AND
THE RATES SELECTED ARE PRE-FIRM RATES, AND THE FLOOD RISK
ZONE IS NOT B, C, X, D, AOB, AHB, OR A99, CANNOT BE '0'
OR '9'.

FOR ALL OTHER POLICIES THAT DO NOT MEET THE CRITERIA
STATED ABOVE:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998 AND
PRIOR TO 10/1/2009, CANNOT BE '9'.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
CANNOT BE '0' OR '9'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 02/10/1985 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI036020 ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE DEFAULT MUST BE +999.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

ELEVATION DIFFERENCE MAY NOT BE -999 OR +9999.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/1984 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036030 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

IF RISK RATING METHOD IS 'F', DEFAULT VALUE +999 IS ALLOWED.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 55

| EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL036055 ERROR TYPE: CRITICAL

ERROR MESSAGE: ELEVATION DIFFERENCE MUST BE THE DEFAULT FOR PREFERRED RISK
POLICIES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

| IF RISK RATING METHOD IS '7', 'P' OR 'Q', MUST BE 999 (DEFAULT VALUE).

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 60
EFFECTIVE: 01/01/1986 REVISED: 05/01/1999 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036060 ERROR TYPE: CRITICAL
ERROR MESSAGE: SHOWING ELEVATION DIFFERENCE OTHER THAN THE DEFAULT (+999)
WITHOUT A ELEVATION CERTIFICATE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF POST FIRM INDICATOR EQUALS 'Y',
FLOOD RISK ZONE IS AN UNNUMBERED A ZONE ('A ') AND THE
ELEVATION CERTIFICATE INDICATOR IS '2',
ELEVATION DIFFERENCE MUST BE THE DEFAULT (+999).

EDIT DICTIONARY

DATA ELEMENT: FACTORS RELATED TO CAUSE OF LOSS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/1984 REVISED: CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: CI087020 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: FACTORS RELATED TO CAUSE OF LOSS IS NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

BASIC INFORMATION

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

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 06/01/1991 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL140030 ERROR TYPE: CRITICAL
ERROR MESSAGE: FEDERAL POLICY FEE IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

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

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

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

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

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

- A. IF RISK RATING METHOD IS '7' OR 'G', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L', MUST BE \$30.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

| IF RISK RATING METHOD IS 'P' OR 'Q' (PREFERRED RISK), THEN:
|

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER JANUARY 1, 2011,
FEDERAL POLICY FEE MUST BE \$20.

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

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE - REFUNDED

BASIC INFORMATION

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

EDIT CRITERIA

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.

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EDIT DICTIONARY

DATA ELEMENT: FLOOD PROOFED INDICATOR

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/1984 REVISED: 10/01/2009 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL037030 ERROR TYPE: CRITICAL
ERROR MESSAGE: RESIDENTIAL FLOOD PROOFING IS NOT ELIGIBLE FOR RATE CREDIT
IN COMMUNITY IN WHICH THIS PROPERTY IS LOCATED.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:

THE FLOODPROOFED INDICATOR MUST BE 'N' IF ANY OF THE
FOLLOWING CONDITIONS OCCUR:

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND
OCCUPANCY TYPE IS '1', '2', OR '3' AND
BASEMENT/ENCLOSURE/CRAWLSPACE IS '0', '3', OR '4' AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS 'A', 'B', 'C'
OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND
OCCUPANCY TYPE IS '1', '2', OR '3' AND
BASEMENT/ENCLOSURE/CRAWLSPACE IS '1' OR '2' AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS 'A' OR BLANK.

IF ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/1/2009 AND
OCCUPANCY TYPE IS '1', '2', OR '3' AND
BASEMENT/ENCLOSURE/CRAWLSPACE IS '1' OR '2' AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS 'C' AND
ORIGINAL CONSTRUCTION DATE IS PRIOR TO THE COMMUNITY
EFFECTIVE DATE -OR- AFTER THE COMMUNITY RESCISSION DATE.
(SEE NOTE)

IF ORIGINAL NEW BUSINESS DATE IS PRIOR TO 10/1/2009 AND
COMMUNITY FLOODPROOFING ELIGIBILITY TYPE IS NOT 'B' AND
OCCUPANCY TYPE IS NOT '4'.

NOTE: THE COMMUNITY EFFECTIVE DATE AND THE COMMUNITY
RESCISSION DATE REFERENCED FOR RESIDENTIAL BASEMENT
FLOODPROOFING ELIGIBILITY TYPE 'C' ARE NOT LOCATED ON THE
COMMUNITY MASTER FILE. THESE DATES SHOULD BE OBTAINED FROM
THE NFIP FLOOD INSURANCE MANUAL (SPECIAL CERTIFICATIONS
SECTIONS - PAGES CERT 5 AND CERT 6).

EDIT DICTIONARY

DATA ELEMENT: FLOOD PROOFED INDICATOR

EDIT CRITERIA

ORDER: 40

| EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL037040 ERROR TYPE: CRITICAL

ERROR MESSAGE: FLOOD PROOFED INDICATOR MUST BE 'N' (DEFAULT VALUE) FOR A
PREFERRED RISK POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

| IF RISK RATING METHOD IS '7', 'P' OR 'Q', FLOOD PROOFED INDICATOR MUST
BE 'N' (DEFAULT VALUE).

EDIT DICTIONARY

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 60
EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL021060 ERROR TYPE: CRITICAL
ERROR MESSAGE: FLOOD RISK ZONE MUST BE B, C, OR X FOR PREFERRED RISK
POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:

IF RISK RATING METHOD IS '7', 'P' OR 'Q', FLOOD RISK ZONE MUST BE B, C,
OR X.

NOTE:
THE FOLLOWING LOGIC IS THE ONLY EXCEPTION FOR THIS ERROR
PER POLICY ISSUANCES 3-99 AND 1-00:

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE DATE
IS ON OR AFTER 07/06/1998 AND PRIOR TO 08/05/2002
AND THE COMMUNITY IDENTIFICATION NUMBER EQUALS
'060102' OR '060107' OR '060111' OR '060645' OR '060119' OR
'060130' OR '060136' OR '060137' OR '065043' OR '060635' OR
'060141' OR '065049' OR '060148' OR '060163' OR '060262' OR
'060266' OR '060423' (COMMUNITIES IN CALIFORNIA),
THEN THE FLOOD RISK ZONE CAN BE 'AR' OR 'ARE' OR 'ARA' OR
'ARO' OR 'ARH' (AR/AR DUAL ZONES).

AS STATED IN POLICY ISSUANCE 3-99, THE ZONE GRANDFATHER FOR
PRP POLICIES WAS EXTENDED THROUGH AUGUST 4, 2000.
PER POLICY ISSUANCE 1-00, THE ZONE GRANDFATHER FOR PRP
POLICIES HAS BEEN EXTENDED FOR A PERIOD OF TWO ADDITIONAL
YEARS, TO END ON AUGUST 4, 2002.

EDIT DICTIONARY

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 65
EFFECTIVE: 05/01/1998 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: CONDO INSPECTION / GIS SYSTEMS EDIT TYPE: RELATIONAL
ERROR CODE: PL021065 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRP POLICY IS INVALID - PROPERTY ADDRESS INDICATES BUILDING
IS LOCATED IN A SFHA FLOOD RISK ZONE. (CRITICAL)

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS '7' (PREFERRED RISK) AND THE
FLOOD RISK ZONE IS NOT EQUAL TO FEMA Q3 ZONES 'B', 'C',
OR 'X' (NON-SFHA ZONES), THEN THE FLOOD RISK ZONE IS
INVALID FOR THE PRP POLICY'S PROPERTY ADDRESS.

EFFECTIVE JANUARY 1, 2011, THIS EDIT WILL NOT APPLY TO
PREFERRED RISK POLICIES REPORTED WITH RISK RATING METHOD
'P' OR 'Q'.

NOTE:

THE FEMA Q3 ZONE FOR A PREFERRED RISK POLICY IS DERIVED
FROM THE FEMA Q3 DIGITAL FIRM DATA BY GEOGRAPHICALLY
LOCATING THE PARTICULAR PROPERTY ADDRESS WITHIN THE Q3 ZONE
MAP FEATURE. THE FEMA Q3 ZONE FOR A PREFERRED RISK POLICY
MUST BE 'B', 'C' OR 'X', OTHERWISE THE POLICY CANNOT
BE SUBMITTED AS A PREFERRED RISK.

EDIT DICTIONARY

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 70
EFFECTIVE: 07/01/1995 REVISED: 10/01/2009 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL021070 ERROR TYPE: CRITICAL
ERROR MESSAGE: FLOOD RISK ZONE IS NOT VALID FOR PROVISIONALLY RATED POLICY
OR TENTATIVELY RATED POLICY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '6', FLOOD RISK ZONE MUST BE
A01 - A30, AE OR A.

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

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

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

EDIT DICTIONARY

DATA ELEMENT: FLOOD RISK ZONE (RATING MAP INFORMATION)

EDIT CRITERIA

ORDER: 80

EFFECTIVE: 04/01/1999 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: CONDO INSPECTION / GIS SYSTEMS EDIT TYPE: RELATIONAL

ERROR CODE: PL021080 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: PRP POLICY IS INVALID - PROPERTY ADDRESS INDICATES BUILDING IS LOCATED IN A SFHA FLOOD RISK ZONE. (NON-CRITICAL)

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS '7' (PREFERRED RISK) AND THE FLOOD RISK ZONE IS NOT EQUAL TO FEMA Q3 ZONES 'B', 'C', OR 'X' (NON-SFHA ZONES), THEN THE FLOOD RISK ZONE IS INVALID FOR THE PRP POLICY'S PROPERTY ADDRESS.

EFFECTIVE JANUARY 1, 2011, THIS EDIT WILL NOT APPLY TO PREFERRED RISK POLICIES REPORTED WITH RISK RATING METHOD 'P' OR 'Q'.

NOTE:

THE FEMA Q3 ZONE FOR A PREFERRED RISK POLICY IS DERIVED FROM THE FEMA Q3 DIGITAL FIRM DATA BY GEOGRAPHICALLY LOCATING THE PARTICULAR PROPERTY ADDRESS WITHIN THE Q3 ZONE MAP FEATURE. THE FEMA Q3 ZONE FOR A PREFERRED RISK POLICY MUST BE 'B', 'C', OR 'X', OTHERWISE THE POLICY CANNOT BE SUBMITTED AS A PREFERRED RISK.

EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2009 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214020 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING TYPE CODE IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

FOR ALL OTHER POLICIES:

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

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

EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/2009 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL214030 ERROR TYPE: CRITICAL
ERROR MESSAGE: GRANDFATHERING BUILT TO CODE IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF GRANDFATHERING TYPE CODE IS '2',
ORIGINAL CONSTRUCTION DATE CANNOT BE PRIOR TO COMMUNITY
MAP EFFECTIVE DATE FOR THE GRANDFATHERED FLOOD ZONE
(FLOOD RISK ZONE - RATING MAP INFORMATION).

EDIT DICTIONARY

DATA ELEMENT: LOWEST FLOOR ELEVATION

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL048020 ERROR TYPE: CRITICAL

ERROR MESSAGE: LOWEST FLOOR ELEVATION MUST BE THE DEFAULT FOR PREFERRED
RISK POLICIES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS '7' AND THE ORIGINAL NEW
BUSINESS DATE IS ON OR AFTER 10/1/1997 AND THE POLICY
EFFECTIVE DATE IS ON OR AFTER 05/01/2006,
LFE MUST BE THE DEFAULT (9999.0).

IF THE RISK RATING METHOD IS 'P' OR 'Q',
LFE MUST BE THE DEFAULT (9999.0).

EDIT DICTIONARY

DATA ELEMENT: LOWEST FLOOR ELEVATION

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/1996 REVISED: 05/01/2006 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL048030 ERROR TYPE: CRITICAL
ERROR MESSAGE: LOWEST FLOOR ELEVATION MUST BE DEFAULT IF ELEVATION
DIFFERENCE REPORTED IS THE DEFAULT.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/1997
AND THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2006
AND THE ELEVATION DIFFERENCE IS REPORTED AS THE DEFAULT
(+999), THE LOWEST FLOOR ELEVATION (LFE) MUST BE REPORTED
WITH THE DEFAULT VALUE (9999.0).

EDIT DICTIONARY

DATA ELEMENT: OCCUPANCY TYPE

EDIT CRITERIA

ORDER: 40
EFFECTIVE: 01/01/1989 REVISED: 10/01/1994 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL022040 ERROR TYPE: CRITICAL
ERROR MESSAGE: OCCUPANCY TYPE IS NOT VALID FOR A CONDOMINIUM MASTER POLICY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF CONDOMINIUM INDICATOR IS 'M', OCCUPANCY TYPE MUST BE '3'.
IF CONDOMINIUM INDICATOR IS 'L', OCCUPANCY TYPE MUST
BE '1', '2', OR '3'.
IF CONDOMINIUM INDICATOR IS 'H', OCCUPANCY TYPE MUST '3'.

EDIT DICTIONARY

DATA ELEMENT: OCCUPANCY TYPE

EDIT CRITERIA

ORDER: 50
EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL022050 ERROR TYPE: CRITICAL
ERROR MESSAGE: OCCUPANCY TYPE IS INVALID FOR PREFERRED RISK POLICIES.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
DATE IS BEFORE 05/01/2004, OCCUPANCY TYPE MUST BE '1'
OR '2'.

IF RISK RATING METHOD IS '7' AND THE POLICY EFFECTIVE
DATE IS ON OR AFTER 05/01/2004, OCCUPANCY TYPE MUST BE
'1', '2', '3' OR '4'.

IF RISK RATING METHOD IS 'P' OR 'Q',
OCCUPANCY TYPE MUST BE '1', '2', '3' OR '4'.

EDIT DICTIONARY

DATA ELEMENT: POLICY EFFECTIVE DATE

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL007030 ERROR TYPE: CRITICAL

ERROR MESSAGE: POLICY EFFECTIVE DATE IS NOT ACCEPTABLE FOR PREFERRED RISK
AND CONDOMINIUM MASTER POLICIES.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7',
THEN THE POLICY EFFECTIVE DATE MUST BE ON OR AFTER JANUARY 1, 1989.

IF RISK RATING METHOD IS 'P' OR 'Q',
THEN THE POLICY EFFECTIVE DATE MUST BE ON OR AFTER JANUARY 1, 2011.

IF CONDOMINIUM INDICATOR IS 'M' THEN THE POLICY EFFECTIVE DATE
MUST BE ON OR AFTER JANUARY 1, 1989 AND PRIOR TO OCTOBER 1, 1994.

IF CONDOMINIUM INDICATOR IS 'L' OR 'H' THEN THE POLICY
EFFECTIVE DATE MUST BE ON OR AFTER OCTOBER 1, 1994.

EDIT DICTIONARY

DATA ELEMENT: POLICY EFFECTIVE DATE

EDIT CRITERIA

ORDER: 35
EFFECTIVE: 03/01/1995 REVISED: 10/01/1996 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL007035 ERROR TYPE: CRITICAL
ERROR MESSAGE: GROUP FLOOD POLICIES MAY NOT BE EFFECTIVE EARLIER THAN 1995.

FAIL EDIT
UPDATE ACTION:

DESCRIPTION:

IF RISK RATING METHOD IS 'G', THE POLICY EFFECTIVE
DATE MAY NOT BE EARLIER THAN MARCH 1, 1995.

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 01/01/2011 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004160 ERROR TYPE: CRITICAL

ERROR MESSAGE: PREFERRED RISK POLICY DOES NOT MEET THE REQUIREMENTS FOR THE
TWO-YEAR PRP ELIGIBILITY EXTENSION.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS 'P' OR 'Q' AND THE POLICY EFFECTIVE DATE IS ON OR
AFTER JANUARY 1, 2011, THE POLICY MUST MEET THE FOLLOWING CONDITIONS FOR THE
EXTENDED ELIGIBILITY:

- BUILDINGS THAT WERE NEWLY DESIGNATED WITHIN AN SPECIAL FLOOD HAZARD AREA DUE
TO A MAP REVISION ON OR AFTER OCTOBER 1, 2008 AND BEFORE JANUARY 1, 2011 ARE
ELIGIBLE FOR A PREFERRED RISK POLICY FOR TWO (2) POLICY YEARS. BUILDINGS
AFFECTED BY THESE PREVIOUS MAP REVISIONS WILL BE ELIGIBLE FOR THE PRP FOR THE
TWO (2) POLICY YEARS EFFECTIVE BETWEEN JANUARY 1, 2011 AND DECEMBER 31, 2012.
- BUILDINGS THAT ARE NEWLY DESIGNATED WITHIN AN SPECIAL FLOOD HAZARD AREA DUE
TO MAP REVISION ON OR AFTER JANUARY 1, 2011 WILL BE ELIGIBLE FOR A PREFERRED
RISK POLICY FOR TWO (2) POLICY YEARS FROM THE EFFECTIVE DATE OF THE MAP
REVISION.
- BUILDINGS MUST ALSO MEET THE PRP LOSS HISTORY REQUIREMENTS. IF THERE ARE TWO
CLAIMS OR DISASTER RELIEF PAYMENTS FOR FLOOD LOSS OF \$1000 OR MORE, OR THREE
LOSS PAYMENTS OF ANY AMOUNT, THE STRUCTURE IS INELIGIBLE FOR THE PRP.

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EDIT DICTIONARY

DATA ELEMENT: POLICY TERM INDICATOR

EDIT CRITERIA

ORDER: 25

EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL042025 ERROR TYPE: CRITICAL

ERROR MESSAGE: PREFERRED RISK POLICIES MUST HAVE 1 YEAR TERMS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', 'P' OR 'Q', POLICY TERM MUST BE 1.

EDIT DICTIONARY

DATA ELEMENT: POLICY TERM INDICATOR

EDIT CRITERIA

ORDER: 26
EFFECTIVE: 03/01/1995 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL042026 ERROR TYPE: CRITICAL
ERROR MESSAGE: GROUP FLOOD POLICIES MUST HAVE 3 YEAR TERMS.

FAIL EDIT
UPDATE ACTION:

DESCRIPTION:

IF RISK RATING METHOD IS 'G', POLICY TERM MUST BE 3.

EDIT DICTIONARY

DATA ELEMENT: REGULAR/EMERGENCY INDICATOR

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/1984 REVISED: 10/01/1987 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL020030 ERROR TYPE: CRITICAL
ERROR MESSAGE: REGULAR/EMERGENCY INDICATOR DOES NOT MATCH THE COMMUNITY
STATUS.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

1. IF THE POLICY/ENDORSEMENT EFFECTIVE DATE IS EQUAL TO OR GREATER THAN THE COMMUNITY EMERGENCY ELIGIBILITY DATE AND IF THERE IS A COMMUNITY FIRM DATE, IS ALSO BEFORE THE COMMUNITY FIRM DATE THEN THE REGULAR/EMERGENCY INDICATOR MUST BE 'E'.
2. ON RENEWALS, IF THERE IS A COMMUNITY FIRM DATE, AND THE POLICY EFFECTIVE DATE IS EQUAL TO OR GREATER THAN THE FIRM DATE AND LESS THAN OR EQUAL TO THE FIRM DATE PLUS 120 DAYS, DO NOT CHECK REGULAR/EMERGENCY INDICATOR.
3. IF THERE IS A COMMUNITY FIRM DATE AND THE POLICY EFFECTIVE DATE IS EQUAL TO OR GREATER THAN THE COMMUNITY FIRM DATE THEN THE REGULAR/EMERGENCY INDICATOR MUST BE 'R' FOR THAT POLICY EFFECTIVE DATE AND ALL SUBSEQUENT POLICY AND ENDORSEMENT EFFECTIVE DATES.

NOTE: PART 2 RELAXES THE EDITING OF THIS DATA ELEMENT WHERE A COMMUNITY CONVERSION OCCURS AFTER A RENEWAL BILL HAS ALREADY BEEN SENT.

EDIT DICTIONARY

DATA ELEMENT: REGULAR/EMERGENCY INDICATOR

EDIT CRITERIA

ORDER: 40

| EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL020040 ERROR TYPE: CRITICAL

ERROR MESSAGE: PREFERRED RISK AND CONDOMINIUM MASTER POLICIES MUST BE IN
THE REGULAR PROGRAM.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

| IF RISK RATING METHOD IS '7', 'P' OR 'Q',
THEN REGULAR/EMERGENCY INDICATOR MUST BE 'R'.

IF CONDOMINIUM INDICATOR IS 'M', 'L', OR 'H',
THEN REGULAR/EMERGENCY INDICATOR MUST BE 'R'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 90
EFFECTIVE: 01/01/1989 REVISED: 07/01/1995 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL041090 ERROR TYPE: CRITICAL
ERROR MESSAGE: CONDOMINIUM MASTER POLICY MAY NOT BE TENTATIVELY OR
PROVISIONALLY RATED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF CONDOMINIUM INDICATOR IS 'M', 'H', OR 'L', RISK RATING
METHOD MUST NOT BE '6' OR '8'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 100

EFFECTIVE: 10/01/1997 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: PREFERRED RISK EDIT PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041100 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS:

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

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

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

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 110
EFFECTIVE: 10/01/1997 REVISED: 01/01/2011 CANCELLED:
EDIT LEVEL: PREFERRED RISK EDIT PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL041110 ERROR TYPE: CRITICAL
ERROR MESSAGE: INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY
BASED ON LOSS HISTORY.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

FOR RENEWALS -

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

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

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

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 120

EFFECTIVE: 05/01/2000 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041120 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS INVALID FOR THE TARGET GROUP POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS 'T', THE REPETITIVE LOSS TARGET
GROUP INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: STATE OWNED PROPERTY

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 01/01/1989 REVISED: 10/01/1994 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL027030 ERROR TYPE: CRITICAL

ERROR MESSAGE: STATE OWNED PROPERTY MUST BE 'N' FOR A CONDOMINIUM MASTER
POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF CONDOMINIUM INDICATOR IS 'M', 'H', OR 'L', STATE
OWNED INDICATOR MUST BE 'N' (DEFAULT VALUE).

EDIT DICTIONARY

DATA ELEMENT: STATE OWNED PROPERTY

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 01/01/1989 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL027040 ERROR TYPE: CRITICAL

ERROR MESSAGE: STATE OWNED PROPERTY MUST BE 'N' (DEFAULT VALUE) FOR A
PREFERRED RISK POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', 'P' OR 'Q', MUST BE 'N' (DEFAULT VALUE).

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038040 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING DOES NOT CORRESPOND
WITH THE OCCUPANCY TYPE AND THE CONDOMINIUM INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS PRIOR TO MAY 1, 2004:

IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '4',
TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2004:

IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '4'
AND RISK RATING METHOD IS NOT '7', 'P' OR 'Q' (PREFERRED RISK),
TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ZERO.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 45
EFFECTIVE: 01/01/1989 REVISED: 10/01/1994 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL038045 ERROR TYPE: CRITICAL
ERROR MESSAGE: CONDOMINIUM MASTER POLICIES MUST HAVE BUILDING COVERAGE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF CONDOMINIUM INDICATOR IS 'M', 'H', OR 'L', TOTAL AMOUNT
OF INSURANCE - BUILDING MUST BE GREATER THAN ZERO.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 55
EFFECTIVE: 01/01/1989 REVISED: 03/01/1995 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL038055 ERROR TYPE: CRITICAL
ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING FOR THIS CONDOMINIUM
MASTER POLICY EXCEEDS PROGRAM LIMITS.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF CONDOMINIUM INDICATOR IS 'M', 'H', OR 'L', TOTAL AMOUNT
OF INSURANCE - BUILDING MUST NOT EXCEED (CONDOMINIUM MASTER
POLICY UNITS TIMES 2500).

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 10/01/1992 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038070 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING FOR THIS PREFERRED RISK
POLICY IS NOT VALID.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

IF RISK RATING METHOD IS '7' THEN:

IF POLICY EFFECTIVE DATE IS BEFORE 10/1/92 THEN TOTAL AMOUNT
OF INSURANCE - BUILDING MUST BE 200, 300 OR 500.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/92 AND BEFORE
10/1/95, THEN TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE
200, 300, 500, 750 OR 1000.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/95 AND BEFORE
05/01/04, THEN TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE
200, 300, 500, 750, 1000, 1250, 1500, 2000 OR 2500.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/04 AND PRIOR
TO 05/01/08:

1. IF OCCUPANCY IS '1' OR '2', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 200, 300, 500, 750, 1000, 1250,
1500, 2000 OR 2500.
2. IF OCCUPANCY IS '3', TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE ZERO.
3. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE - BUILDING
MUST BE 0, 500, 1000, 1500, 2000, 2500, 3000, 3500, 4000,
OR 5000.
4. IF CONDOMINIUM INDICATOR IS 'U', TOTAL AMOUNT OF
INSURANCE - BUILDING MUST BE GREATER THAN ZERO,
EXCEPT FOR THE FOLLOWING:
 - A. IF CONDOMINIUM INDICATOR IS 'U' AND NUMBER OF FLOORS/
BUILDING TYPE IS '6' (TOWNHOUSE/ROWHOUSE)
AND THE POLICY EFFECTIVE DATE IS PRIOR TO 05/01/05,
TOTAL AMOUNT OF INSURANCE - BUILDING CAN BE ZERO.
 - B. IF CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY IS '1',
'2', '3' OR '4', TOTAL AMOUNT OF INSURANCE -
BUILDING CAN BE ZERO.
5. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/05 AND
PRIOR TO 05/01/08 AND THE CONDOMINIUM INDICATOR IS 'T'
(TOWNHOUSE/ROWHOUSE CONDOMINIUM UNIT), TOTAL AMOUNT OF

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

INSURANCE - BUILDING CAN BE ZERO OR GREATER.
EFFECTIVE MAY 1, 2008, CONDOMINIUM INDICATOR 'T' WILL NO
LONGER BE VALID.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/08:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
1000, 1250, 1500, 2000 OR 2500.
2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
3000, 3500, 4000, 4500, OR 5000.

IF THE RISK RATING METHOD IS 'P' OR 'Q' AND THE
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2011:

1. IF OCCUPANCY IS '1' OR '2' OR '3', TOTAL AMOUNT OF
INSURANCE - BUILDING MUST BE 0, 200, 300, 500, 750,
1000, 1250, 1500, 2000 OR 2500.
2. IF OCCUPANCY IS '4', TOTAL AMOUNT OF INSURANCE -
BUILDING MUST BE 0, 500, 1000, 1500, 2000, 2500,
3000, 3500, 4000, 4500, OR 5000.

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EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

ORDER: 40
EFFECTIVE: 10/01/1984 REVISED: 03/01/1995 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL039040 ERROR TYPE: CRITICAL
ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - CONTENTS EXCEEDS PROGRAM LIMITS.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR REGULAR/EMERGENCY INDICATOR = 'E':

- A. IF OCCUPANCY TYPE IS '1', '2' OR '3', THE TOTAL AMOUNT OF INSURANCE - CONTENTS MAY NOT EXCEED 100.
- B. IF OCCUPANCY TYPE IS '4', THE TOTAL AMOUNT OF INSURANCE - CONTENTS MAY NOT EXCEED 1000.

FOR REGULAR/EMERGENCY INDICATOR EQUAL 'R':

- A. IF OCCUPANCY TYPE IS '1', '2', OR '3', THE TOTAL AMOUNT OF INSURANCE - CONTENTS MAY NOT EXCEED 1000.
- B. IF OCCUPANCY TYPE IS '4' AND THE SMALL BUSINESS INDICATOR IS 'N', THE TOTAL AMOUNT OF INSURANCE - CONTENTS MAY NOT EXCEED 5000.
- C. IF OCCUPANCY TYPE IS '4' AND THE SMALL BUSINESS INDICATOR IS 'Y', THE TOTAL AMOUNT OF INSURANCE - CONTENTS MAY NOT EXCEED 5000.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1992 REVISED: 01/01/2011 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL039050 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - CONTENTS FOR THIS PREFERRED RISK
POLICY IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS '7', THEN:

IF POLICY EFFECTIVE DATE IS BEFORE 10/1/92 THEN:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS INVALID THEN:

TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE 50, 80 OR
120.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/92 AND BEFORE
10/1/95 THEN:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.
4. TOTAL AMT. OF INSURANCE - BLDG IS 750, MUST BE 180.
5. TOTAL AMT. OF INSURANCE - BLDG IS 1000, MUST BE 250.

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS INVALID THEN:

TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE 50, 80, 120,
180, OR 250.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/95 AND BEFORE
05/01/04 THEN:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS VALID THEN:

1. TOTAL AMT. OF INSURANCE - BLDG IS 200, MUST BE 50.
2. TOTAL AMT. OF INSURANCE - BLDG IS 300, MUST BE 80.
3. TOTAL AMT. OF INSURANCE - BLDG IS 500, MUST BE 120.
4. TOTAL AMT. OF INSURANCE - BLDG IS 750, MUST BE 180.
5. TOTAL AMT. OF INSURANCE - BLDG IS 1000, MUST BE 250.
6. TOTAL AMT. OF INSURANCE - BLDG IS 1250, MUST BE 300.
7. TOTAL AMT. OF INSURANCE - BLDG IS 1500, MUST BE 380.
8. TOTAL AMT. OF INSURANCE - BLDG IS 2000, MUST BE 500.
9. TOTAL AMT. OF INSURANCE - BLDG IS 2500, MUST BE 600.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS INVALID THEN:
TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE 50, 80, 120,
180, 250, 300, 380, 500, OR 600.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/04:

1. FOR RESIDENTIAL BUILDINGS:
IF OCCUPANCY IS 1, 2, OR 3, THEN TOTAL AMOUNT OF
INSURANCE - CONTENTS MUST BE 80, 120, 200, 300, 400,
500, 600, 800 OR 1000.
2. FOR NON-RESIDENTIAL BUILDINGS:
IF OCCUPANCY IS '4' AND THE POLICY EFFECTIVE DATE IS
PRIOR TO 05/01/08, CONTENTS MUST BE 500, 1000, 1500,
2000, 2500, 3000, 3500, 4000, OR 5000.

IF OCCUPANCY IS '4' AND THE POLICY EFFECTIVE DATE IS
ON OR AFTER 05/01/08, CONTENTS MUST BE 500, 1000, 1500,
2000, 2500, 3000, 3500, 4000, 4500, OR 5000.
3. THE TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE ZERO
IF ALL OF THE FOLLOWING ARE TRUE:
 - A. BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' OR '2'
 - B. LOCATION OF CONTENTS IS '1' (BASEMENT ONLY)
 - C. ELEVATED BUILDING INDICATOR IS 'N'
 - D. TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO
 - E. OCCUPANCY TYPE IS 1, 2, 3, OR 4

IF RISK RATING METHOD IS 'P' OR 'Q' AND THE POLICY EFFECTIVE DATE
IS ON OR AFTER 01/01/2011:

1. FOR RESIDENTIAL BUILDINGS:
IF OCCUPANCY IS 1, 2, OR 3, THEN TOTAL AMOUNT OF
INSURANCE - CONTENTS MUST BE 80, 120, 200, 300, 400,
500, 600, 800 OR 1000.
2. FOR NON-RESIDENTIAL BUILDINGS:
IF OCCUPANCY IS '4', THEN THE TOTAL AMOUNT OF INSURANCE -
CONTENTS MUST BE 500, 1000, 1500, 2000, 2500, 3000, 3500,
4000, 4500, OR 5000.
3. THE TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE ZERO
IF ALL OF THE FOLLOWING ARE TRUE:
 - A. BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' OR '2'
 - B. LOCATION OF CONTENTS IS '1' (BASEMENT ONLY)
 - C. ELEVATED BUILDING INDICATOR IS 'N'
 - D. TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO
 - E. OCCUPANCY TYPE IS 1, 2, 3, OR 4

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

ORDER: 55

EFFECTIVE: 03/01/1995 REVISED: 10/01/2009 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL039055 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - CONTENTS FOR THIS GROUP FLOOD
POLICY IS NOT VALID.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

GROUP FLOOD POLICIES IN EFFECT CAN BE ENDORSED UP TO THE
AMOUNT OF CONTENTS COVERAGE AVAILABLE DURING THE POLICY
PERIOD.

IF RISK RATING METHOD IS 'G',
THE TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE ONE OF
THE FOLLOWING AMOUNTS:

0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,
262, 272, 282, 288, 303 OR 299.

IF THE RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF
INSURANCE - CONTENTS IS GREATER THAN ZERO (0),
THE TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ZERO.
(APPLICABLE TO CONTENTS COVERAGE ONLY - RENTERS)

IF THE RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF
INSURANCE - CONTENTS IS EQUAL TO ZERO (0), THE TOTAL AMOUNT
OF INSURANCE - BUILDING MUST BE GREATER THAN ZERO (0).
(APPLICABLE TO BUILDING/CONTENTS COVERAGE - OWNERS)

NOTE: BELOW ARE THE INCREASED CONTENTS COVERAGE AMOUNTS WITH
THEIR RESPECTIVE EFFECTIVE DATES.

IFG GFIP LIMITS:

CONTENTS COVERAGE 129 - EFFECTIVE PRIOR TO 10/1/96
CONTENTS COVERAGE 131 - EFFECTIVE ON 10/1/96
CONTENTS COVERAGE 134 - EFFECTIVE ON 10/1/97
CONTENTS COVERAGE 136 - EFFECTIVE ON 10/1/98
CONTENTS COVERAGE 139 - EFFECTIVE ON 10/1/99
CONTENTS COVERAGE 144 - EFFECTIVE ON 10/1/00
CONTENTS COVERAGE 148 - EFFECTIVE ON 10/1/01
CONTENTS COVERAGE 150 - EFFECTIVE ON 10/1/02
CONTENTS COVERAGE 158 - EFFECTIVE ON OR BEFORE 10/14/02

IHP GFIP LIMITS:

CONTENTS COVERAGE 250 - EFFECTIVE ON 10/15/02
CONTENTS COVERAGE 256 - EFFECTIVE ON 10/1/03
CONTENTS COVERAGE 262 - EFFECTIVE ON 10/1/04
CONTENTS COVERAGE 272 - EFFECTIVE ON 10/1/05
CONTENTS COVERAGE 282 - EFFECTIVE ON 10/1/06
CONTENTS COVERAGE 288 - EFFECTIVE ON 10/1/07
CONTENTS COVERAGE 303 - EFFECTIVE ON 10/1/08
CONTENTS COVERAGE 299 - EFFECTIVE ON 10/1/09

LEVELS SECTION

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POLICY LEVELS

SPECIAL PROCESS

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|-------------------|-------|
| ----- | ----- | ----- |
| POLICY | NEW POLICY NUMBER | 30 |
| | OLD POLICY NUMBER | 30 |
| | OLD POLICY NUMBER | 40 |

POLICY LEVELS

REFORMAT/PRE-PROCESSER PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---|-------|
| ----- | ----- | ----- |
| POLICY | ADDITIONAL BUILDING RATE WYO | 10 |
| | ADDITIONAL CONTENTS RATE WYO | 10 |
| | BASE FLOOD ELEVATION (RATING MAP INFORMATION) | 10 |
| | BASIC BUILDING RATE WYO | 10 |
| | BASIC CONTENTS RATE WYO | 10 |
| | CONDOMINIUM MASTER POLICY UNITS | 10 |
| | CRS CLASSIFICATION CREDIT PERCENTAGE | 10 |
| | CURRENT MAP INFO - BASE FLOOD ELEVATION | 10 |
| | DEDUCTIBLE PERCENTAGE WYO | 10 |
| | ELEVATION CERTIFICATION DATE | 10 |
| | ELEVATION DIFFERENCE | 10 |
| | ENDORSEMENT EFFECTIVE DATE | 10 |
| | ENDORSEMENT EFFECTIVE DATE | 20 |
| | ENDORSEMENT PREMIUM AMOUNT | 15 |
| | EXPENSE CONSTANT | 10 |
| | EXPENSE CONSTANT | 20 |
| | FEDERAL POLICY FEE - REFUNDED | 10 |
| | ICC PREMIUM WYO | 10 |
| | LOWEST ADJACENT GRADE | 10 |
| | LOWEST FLOOR ELEVATION | 10 |
| | NEW POLICY NUMBER | 10 |
| | OLD POLICY NUMBER | 10 |
| | ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE | 10 |
| | ORIGINAL SUBMISSION MONTH | 10 |
| | ORIGINAL SUBMISSION MONTH | 20 |
| | ORIGINAL SUBMISSION MONTH | 30 |
| | POLICY EFFECTIVE DATE | 10 |
| | POLICY EFFECTIVE DATE | 20 |
| | POLICY EXPIRATION DATE | 10 |
| | POLICY NUMBER | 10 |
| | POLICY NUMBER | 110 |
| | POLICY TERMINATION DATE | 10 |
| | PREMIUM PAYMENT INDICATOR | 10 |
| | PROBATION SURCHARGE AMOUNT WYO | 10 |
| | REINSTATEMENT POLICY SERVICE FEE | 10 |

REFORMAT/PRE-PROCESSER PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---------------------------------------|-------|
| ----- | ----- | ----- |
| POLICY | REINSTATEMENT PREMIUM | 10 |
| | REJECTED TRANSACTION CONTROL NUMBER | 10 |
| | REJECTED TRANSACTION CONTROL NUMBER | 20 |
| | REPETITIVE LOSS IDENTIFICATION NUMBER | 10 |
| | REPLACEMENT COST | 10 |
| | REPLACEMENT COST | 20 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 10 |
| | TOTAL AMOUNT OF INSURANCE - CONTENTS | 10 |
| | TOTAL CALCULATED PREMIUM | 15 |
| | TOTAL PREMIUM REFUND | 15 |
| | WYO PREFIX CODE | 10 |
| | WYO TRANSACTION CODE | 20 |
| | WYO TRANSACTION CODE | 30 |
| | WYO TRANSACTION DATE | 10 |
| | WYO TRANSACTION DATE | 20 |
| | WYO TRANSACTION DATE | 30 |

POLICY LEVELS

NEW BUSINESS (11) LOAD PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---------------|-------|
| ----- | ----- | ----- |
| POLICY | POLICY NUMBER | 30 |

POLICY LEVELS

OTHER POLICY TXNS LOAD PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|----------------------------------|-------|
| ----- | ----- | ----- |
| POLICY | ENDORSEMENT EFFECTIVE DATE | 30 |
| | ENDORSEMENT EFFECTIVE DATE | 40 |
| | ENDORSEMENT EFFECTIVE DATE | 50 |
| | ENDORSEMENT EFFECTIVE DATE | 65 |
| | ENDORSEMENT EFFECTIVE DATE | 70 |
| | ENDORSEMENT EFFECTIVE DATE | 80 |
| | ENDORSEMENT EFFECTIVE DATE | 85 |
| | ENDORSEMENT EFFECTIVE DATE | 90 |
| | POLICY EFFECTIVE DATE | 50 |
| | POLICY EFFECTIVE DATE | 55 |
| | POLICY EFFECTIVE DATE | 60 |
| | POLICY EFFECTIVE DATE | 70 |
| | POLICY EXPIRATION DATE | 60 |
| | POLICY EXPIRATION DATE | 70 |
| | POLICY NUMBER | 40 |
| | POLICY NUMBER | 50 |
| | POLICY NUMBER | 60 |
| | POLICY NUMBER | 70 |
| | POLICY NUMBER | 75 |
| | POLICY NUMBER | 90 |
| | POLICY NUMBER | 100 |
| | POLICY TERMINATION DATE | 35 |
| | POLICY TERMINATION DATE | 40 |
| | REINSTATEMENT POLICY SERVICE FEE | 30 |
| | REINSTATEMENT PREMIUM | 20 |

POLICY LEVELS

EDIT PROCESSOR PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--|-------|
| ----- | ----- | ----- |
| POLICY | BASE FLOOD ELEVATION (RATING MAP INFORMATION) | 20 |
| | BASE FLOOD ELEVATION (RATING MAP INFORMATION) | 30 |
| | BASE FLOOD ELEVATION (RATING MAP INFORMATION) | 40 |
| | BASEMENT/ENCLOSURE/CRAWLSPACE TYPE | 10 |
| | BASEMENT/ENCLOSURE/CRAWLSPACE TYPE | 20 |
| | BASEMENT/ENCLOSURE/CRAWLSPACE TYPE | 30 |
| | BUILDING CONSTRUCTION DATE TYPE | 10 |
| | BUILDING IN COURSE OF CONSTRUCTION INDICATOR | 10 |
| | BUILDING IN COURSE OF CONSTRUCTION INDICATOR | 20 |
| | BUILDING OVER WATER TYPE | 10 |
| | BUILDING OVER WATER TYPE | 20 |
| | BUILDING USE TYPE | 10 |
| | CANCELLATION/VOIDANCE REASON | 10 |
| | CANCELLATION/VOIDANCE REASON | 20 |
| | CANCELLATION/VOIDANCE REASON | 30 |
| | CANCELLATION/VOIDANCE REASON | 40 |
| | CANCELLATION/VOIDANCE REASON | 50 |
| | CANCELLATION/VOIDANCE REASON | 60 |
| | CANCELLATION/VOIDANCE REASON | 70 |
| | CASE FILE NUMBER FOR DISASTER ASSISTANCE | 10 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 10 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 20 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 30 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 40 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 50 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 60 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 70 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 80 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 100 |
| | COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION) | 110 |
| | CONDOMINIUM FORM OF OWNERSHIP INDICATOR | 10 |
| | CONDOMINIUM INDICATOR | 10 |
| | CONDOMINIUM INDICATOR | 20 |
| | CONDOMINIUM INDICATOR | 30 |
| | CONDOMINIUM INDICATOR | 40 |
| | CONDOMINIUM MASTER POLICY UNITS | 20 |
| | CONDOMINIUM MASTER POLICY UNITS | 30 |
| | COVERAGE REQUIRED FOR DISASTER ASSISTANCE | 10 |
| | COVERAGE REQUIRED FOR DISASTER ASSISTANCE | 20 |
| | CRS CLASSIFICATION CREDIT PERCENTAGE | 20 |
| | CRS CLASSIFICATION CREDIT PERCENTAGE | 30 |
| | CRS CLASSIFICATION CREDIT PERCENTAGE | 40 |
| | CURRENT MAP INFO - BASE FLOOD ELEVATION | 20 |
| | CURRENT MAP INFO - BASE FLOOD ELEVATION | 30 |
| | CURRENT MAP INFO - BASE FLOOD ELEVATION | 40 |

POLICY LEVELS

EDIT PROCESSOR PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--|-------|
| ----- | ----- | ----- |
| POLICY | CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER | 10 |
| | CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER | 20 |
| | CURRENT MAP INFO - FLOOD RISK ZONE | 10 |
| | CURRENT MAP INFO - FLOOD RISK ZONE | 20 |
| | CURRENT MAP INFO - FLOOD RISK ZONE | 30 |
| | CURRENT MAP INFO - MAP PANEL NUMBER | 10 |
| | CURRENT MAP INFO - MAP PANEL NUMBER | 20 |
| | CURRENT MAP INFO - MAP PANEL SUFFIX | 10 |
| | CURRENT MAP INFO - MAP PANEL SUFFIX | 20 |
| | CURRENT MAP INFO - MAP PANEL SUFFIX | 30 |
| | CURRENT MAP INFO - PRIOR POLICY NUMBER | 10 |
| | CURRENT MAP INFO - PRIOR POLICY NUMBER | 20 |
| | DEDUCTIBLE - BUILDING | 10 |
| | DEDUCTIBLE - BUILDING | 20 |
| | DEDUCTIBLE - BUILDING | 40 |
| | DEDUCTIBLE - BUILDING | 50 |
| | DEDUCTIBLE - CONTENTS | 10 |
| | DEDUCTIBLE - CONTENTS | 20 |
| | DEDUCTIBLE - CONTENTS | 30 |
| | DEDUCTIBLE - CONTENTS | 40 |
| | DIAGRAM NUMBER | 10 |
| | DIAGRAM NUMBER | 20 |
| | ELEVATED BUILDING INDICATOR | 10 |
| | ELEVATED BUILDING INDICATOR | 20 |
| | ELEVATION CERTIFICATE INDICATOR | 20 |
| | ELEVATION CERTIFICATION DATE | 20 |
| | ELEVATION CERTIFICATION DATE | 30 |
| | ELEVATION DIFFERENCE | 20 |
| | ELEVATION DIFFERENCE | 30 |
| | ELEVATION DIFFERENCE | 40 |
| | ELEVATION DIFFERENCE | 50 |
| | ELEVATION DIFFERENCE | 55 |
| | ELEVATION DIFFERENCE | 60 |
| | ELEVATION DIFFERENCE | 70 |
| | EXPENSE CONSTANT | 30 |
| | EXPENSE CONSTANT | 40 |
| | FEDERAL POLICY FEE | 30 |
| | FLOOD PROOFED INDICATOR | 10 |
| | FLOOD PROOFED INDICATOR | 20 |
| | FLOOD PROOFED INDICATOR | 30 |
| | FLOOD PROOFED INDICATOR | 40 |
| | FLOOD RISK ZONE (RATING MAP INFORMATION) | 20 |
| | FLOOD RISK ZONE (RATING MAP INFORMATION) | 30 |
| | FLOOD RISK ZONE (RATING MAP INFORMATION) | 40 |
| | FLOOD RISK ZONE (RATING MAP INFORMATION) | 50 |
| | FLOOD RISK ZONE (RATING MAP INFORMATION) | 60 |
| | FLOOD RISK ZONE (RATING MAP INFORMATION) | 70 |

POLICY LEVELS

EDIT PROCESSOR PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---|-------|
| ----- | ----- | ----- |
| POLICY | GRANDFATHERING TYPE CODE | 10 |
| | GRANDFATHERING TYPE CODE | 20 |
| | GRANDFATHERING TYPE CODE | 30 |
| | GRANDFATHERING TYPE CODE | 40 |
| | INSURANCE TO VALUE RATIO INDICATOR | 10 |
| | INSURANCE TO VALUE RATIO INDICATOR | 20 |
| | INSURANCE TO VALUE RATIO INDICATOR | 30 |
| | INSURED LAST NAME - INSURED FIRST NAME | 10 |
| | LOCATION OF CONTENTS CODE | 10 |
| | LOCATION OF CONTENTS CODE | 20 |
| | LOCATION OF CONTENTS CODE | 30 |
| | LOCATION OF CONTENTS CODE | 40 |
| | LOWEST ADJACENT GRADE | 20 |
| | LOWEST ADJACENT GRADE | 30 |
| | LOWEST FLOOR ELEVATION | 20 |
| | LOWEST FLOOR ELEVATION | 30 |
| | LOWEST FLOOR ELEVATION | 40 |
| | MAP PANEL NUMBER (RATING MAP INFORMATION) | 10 |
| | MAP PANEL NUMBER (RATING MAP INFORMATION) | 20 |
| | MAP PANEL NUMBER (RATING MAP INFORMATION) | 30 |
| | MAP PANEL NUMBER (RATING MAP INFORMATION) | 40 |
| | MAP PANEL SUFFIX (RATING MAP INFORMATION) | 30 |
| | NAME FORMAT INDICATOR | 10 |
| | NAME FORMAT INDICATOR | 20 |
| | NAME OR DESCRIPTIVE INFORMATION INDICATOR | 10 |
| | NAME OR DESCRIPTIVE INFORMATION INDICATOR | 20 |
| | NEW OR ROLLOVER INDICATOR | 30 |
| | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) | 10 |
| | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) | 20 |
| | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) | 30 |
| | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) | 40 |
| | OBSTRUCTION TYPE | 10 |
| | OBSTRUCTION TYPE | 20 |
| | OBSTRUCTION TYPE | 30 |
| | OBSTRUCTION TYPE | 40 |
| | OCCUPANCY TYPE | 10 |
| | OCCUPANCY TYPE | 20 |
| | OCCUPANCY TYPE | 30 |
| | OCCUPANCY TYPE | 40 |
| | OCCUPANCY TYPE | 50 |
| | OCCUPANCY TYPE | 60 |
| | ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE | 20 |
| | ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE | 30 |

POLICY LEVELS

EDIT PROCESSOR PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|----------------------------------|-------|
| ----- | ----- | ----- |
| POLICY | POLICY EFFECTIVE DATE | 30 |
| | POLICY EFFECTIVE DATE | 35 |
| | POLICY EFFECTIVE DATE | 40 |
| | POLICY EFFECTIVE DATE | 45 |
| | POLICY EFFECTIVE DATE | 65 |
| | POLICY EXPIRATION DATE | 30 |
| | POLICY EXPIRATION DATE | 40 |
| | POLICY EXPIRATION DATE | 50 |
| | POLICY NUMBER | 80 |
| | POLICY NUMBER | 85 |
| | POLICY NUMBER | 86 |
| | POLICY NUMBER | 87 |
| | POLICY NUMBER | 88 |
| | POLICY NUMBER | 120 |
| | POLICY NUMBER | 130 |
| | POLICY NUMBER | 150 |
| | POLICY NUMBER | 160 |
| | POLICY TERM INDICATOR | 10 |
| | POLICY TERM INDICATOR | 20 |
| | POLICY TERM INDICATOR | 25 |
| | POLICY TERM INDICATOR | 26 |
| | POLICY TERM INDICATOR | 27 |
| | POLICY TERM INDICATOR | 30 |
| | POLICY TERM INDICATOR | 40 |
| | POLICY TERMINATION DATE | 20 |
| | POST FIRM CONSTRUCTION INDICATOR | 10 |
| | POST FIRM CONSTRUCTION INDICATOR | 20 |
| | POST FIRM CONSTRUCTION INDICATOR | 30 |
| | POST FIRM CONSTRUCTION INDICATOR | 40 |
| | POST FIRM CONSTRUCTION INDICATOR | 50 |
| | POST FIRM CONSTRUCTION INDICATOR | 60 |
| | PREMIUM PAYMENT INDICATOR | 20 |
| | PRINCIPAL RESIDENCE INDICATOR | 10 |
| | PRINCIPAL RESIDENCE INDICATOR | 20 |
| | PRINCIPAL RESIDENCE INDICATOR | 60 |
| | PRINCIPAL RESIDENCE INDICATOR | 70 |
| | PROPERTY CITY | 10 |
| | PROPERTY STATE | 10 |
| | PROPERTY STATE | 30 |
| | PROPERTY ZIP | 10 |
| | PROPERTY ZIP | 30 |
| | PROPERTY ZIP | 40 |
| | PROPERTY ZIP | 50 |
| | REGULAR/EMERGENCY INDICATOR | 10 |
| | REGULAR/EMERGENCY INDICATOR | 20 |
| | REGULAR/EMERGENCY INDICATOR | 30 |
| | REGULAR/EMERGENCY INDICATOR | 40 |
| | REGULAR/EMERGENCY INDICATOR | 50 |
| | RENEWAL BILLING INSTRUCTIONS | 10 |
| | RENEWAL BILLING INSTRUCTIONS | 20 |

POLICY LEVELS

EDIT PROCESSOR PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---|-------|
| ----- | ----- | ----- |
| POLICY | REPETITIVE LOSS IDENTIFICATION NUMBER | 20 |
| | REPETITIVE LOSS IDENTIFICATION NUMBER | 30 |
| | REPETITIVE LOSS TARGET GROUP INDICATOR | 10 |
| | RISK RATING METHOD | 20 |
| | RISK RATING METHOD | 30 |
| | RISK RATING METHOD | 40 |
| | RISK RATING METHOD | 50 |
| | RISK RATING METHOD | 60 |
| | RISK RATING METHOD | 70 |
| | RISK RATING METHOD | 80 |
| | RISK RATING METHOD | 90 |
| | RISK RATING METHOD | 120 |
| | STATE OWNED PROPERTY | 10 |
| | STATE OWNED PROPERTY | 20 |
| | STATE OWNED PROPERTY | 30 |
| | STATE OWNED PROPERTY | 40 |
| | STREET ADDRESS | 30 |
| | STREET ADDRESS | 45 |
| | STREET ADDRESS | 50 |
| | STREET ADDRESS | 60 |
| | STREET ADDRESS | 70 |
| | STREET ADDRESS | 80 |
| | STREET ADDRESS | 90 |
| | STREET ADDRESS | 100 |
| | STREET ADDRESS | 120 |
| | STREET ADDRESS | 130 |
| | STREET ADDRESS | 140 |
| | STREET ADDRESS | 150 |
| | STREET ADDRESS | 160 |
| | STREET ADDRESS | 180 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 30 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 40 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 45 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 50 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 55 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 70 |
| | TOTAL AMOUNT OF INSURANCE - BUILDING | 75 |
| | TOTAL AMOUNT OF INSURANCE - CONTENTS | 40 |
| | TOTAL AMOUNT OF INSURANCE - CONTENTS | 50 |
| | TOTAL PREMIUM REFUND | 30 |
| | TOTAL PREMIUM REFUND | 40 |
| | 1981 POST-FIRM V ZONE CERTIFICATION INDICATOR | 10 |
| | 1981 POST-FIRM V ZONE CERTIFICATION INDICATOR | 20 |

POLICY LEVELS

POST RATING PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--------------------------------|-------|
| ----- | ----- | ----- |
| POLICY | ADDITIONAL BUILDING RATE WYO | 20 |
| | ADDITIONAL CONTENTS RATE WYO | 20 |
| | BASIC BUILDING RATE WYO | 20 |
| | BASIC CONTENTS RATE WYO | 20 |
| | DEDUCTIBLE - BUILDING | 60 |
| | DEDUCTIBLE - CONTENTS | 60 |
| | DEDUCTIBLE PERCENTAGE WYO | 20 |
| | ENDORSEMENT PREMIUM AMOUNT | 20 |
| | ENDORSEMENT PREMIUM AMOUNT | 25 |
| | ENDORSEMENT PREMIUM AMOUNT | 30 |
| | ENDORSEMENT PREMIUM AMOUNT | 40 |
| | FEDERAL POLICY FEE - REFUNDED | 30 |
| | ICC PREMIUM WYO | 20 |
| | PRINCIPAL RESIDENCE INDICATOR | 30 |
| | PRINCIPAL RESIDENCE INDICATOR | 40 |
| | PRINCIPAL RESIDENCE INDICATOR | 50 |
| | PRINCIPAL RESIDENCE INDICATOR | 80 |
| | PRINCIPAL RESIDENCE INDICATOR | 90 |
| | PRINCIPAL RESIDENCE INDICATOR | 100 |
| | PROBATION SURCHARGE AMOUNT WYO | 20 |
| | TOTAL CALCULATED PREMIUM | 30 |
| | TOTAL CALCULATED PREMIUM | 35 |
| | TOTAL CALCULATED PREMIUM | 40 |
| | TOTAL CALCULATED PREMIUM | 50 |
| | TOTAL PREMIUM REFUND | 50 |

POLICY LEVELS

LENDER PROCESSING PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|------------------------------|-------|
| ----- | ----- | ----- |
| POLICY | FIRST LENDER CITY | 10 |
| | FIRST LENDER CITY | 20 |
| | FIRST LENDER LOAN NUMBER | 10 |
| | FIRST LENDER NAME | 10 |
| | FIRST LENDER STATE | 10 |
| | FIRST LENDER STATE | 20 |
| | FIRST LENDER STREET ADDRESS | 10 |
| | FIRST LENDER ZIP CODE | 10 |
| | FIRST LENDER ZIP CODE | 20 |
| | SECOND LENDER CITY | 10 |
| | SECOND LENDER CITY | 20 |
| | SECOND LENDER LOAN NUMBER | 10 |
| | SECOND LENDER NAME | 10 |
| | SECOND LENDER STATE | 10 |
| | SECOND LENDER STATE | 20 |
| | SECOND LENDER STREET ADDRESS | 10 |
| | SECOND LENDER ZIP CODE | 10 |
| | SECOND LENDER ZIP CODE | 20 |

POLICY LEVELS

PREFERRED RISK EDIT PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--------------------|-------|
| ----- | ----- | ----- |
| POLICY | RISK RATING METHOD | 100 |
| | RISK RATING METHOD | 110 |

POLICY LEVELS

CONDO INSPECTION / GIS SYSTEMS

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--|-------|
| ----- | ----- | ----- |
| POLICY | FLOOD RISK ZONE (RATING MAP INFORMATION) | 65 |
| | FLOOD RISK ZONE (RATING MAP INFORMATION) | 80 |
| | POLICY NUMBER | 140 |
| | STREET ADDRESS | 110 |
| | STREET ADDRESS | 170 |

POLICY LEVELS

POLICY LOAD PROGRAMS

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|-----------------|-------|
| ----- | ----- | ----- |
| POLICY | WYO PREFIX CODE | 20 |

CLAIMS LEVELS

SPECIAL PROCESS

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|------------------|-------|
| ----- | ----- | ----- |
| CLAIMS | NEW DATE OF LOSS | 30 |
| | NEW DATE OF LOSS | 40 |
| | NEW PAYMENT DATE | 30 |
| | OLD DATE OF LOSS | 30 |
| | OLD PAYMENT DATE | 30 |

CLAIMS LEVELS

REFORMAT/PRE-PROCESSER PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---|-------|
| ----- | ----- | ----- |
| CLAIMS | ACTUAL SALVAGE RECOVERY | 15 |
| | ALTERATION DATE | 10 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 15 |
| | BUILDING CLAIM PAYMENT RECOVERY | 15 |
| | CLAIM REOPEN DATE | 10 |
| | CONTENTS CLAIM PAYMENT (ACV) | 15 |
| | CONTENTS CLAIM PAYMENT RECOVERY | 15 |
| | DAMAGE - APPURTENANT (ACV) | 10 |
| | DAMAGE - MAIN (ACV) | 10 |
| | DAMAGE TO CONTENTS - APPURTENANT (ACV) | 10 |
| | DAMAGE TO CONTENTS - MAIN (ACV) | 10 |
| | DATE CLAIM CLOSED | 10 |
| | DATE OF LOSS | 10 |
| | DATE OF LOSS | 20 |
| | DURATION OF FLOOD WATERS IN THE BUILDING | 10 |
| | EXPENSE OF CONTENTS REMOVAL | 10 |
| | EXPENSE OF MOBILE HOME REMOVAL | 10 |
| | ICC ACTUAL EXPENSE | 10 |
| | ICC CLAIM PAYMENT | 10 |
| | ICC CLAIM PAYMENT RECOVERY | 10 |
| | ICC FLOOD DAMAGE AMOUNT - PRIOR | 10 |
| | ICC PRIOR DATE OF LOSS | 10 |
| | ICC PROPERTY VALUE - CURRENT | 10 |
| | ICC PROPERTY VALUE - PRIOR | 10 |
| | NEW DATE OF LOSS | 10 |
| | NEW DATE OF LOSS | 20 |
| | NEW PAYMENT DATE | 10 |
| | NEW PAYMENT DATE | 20 |
| | NEW PAYMENT DATE | 40 |
| | OLD DATE OF LOSS | 10 |
| | OLD DATE OF LOSS | 20 |
| | OLD PAYMENT DATE | 10 |
| | OLD PAYMENT DATE | 20 |
| | PAYMENT DATE | 10 |
| | PAYMENT DATE | 20 |
| | PAYMENT RECOVERY DATE | 15 |

REFORMAT/PRE-PROCESSER PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---|-------|
| ----- | ----- | ----- |
| CLAIMS | PAYMENT RECOVERY DATE | 25 |
| | PAYMENT RECOVERY DATE | 35 |
| | PROPERTY VALUE - APPURTENANT (ACV) | 10 |
| | PROPERTY VALUE - MAIN (ACV) | 10 |
| | RESERVE - BUILDING | 10 |
| | RESERVE - CONTENTS | 10 |
| | RESERVE - ICC | 10 |
| | SPECIAL EXPENSE AMOUNT | 15 |
| | SPECIAL EXPENSE DATE | 10 |
| | SPECIAL EXPENSE DATE | 20 |
| | SUBROGATION | 15 |
| | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) | 10 |
| | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV) | 10 |
| | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) | 10 |
| | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV) | 10 |
| | TOTAL EXPENSE OF TEMPORARY FLOOD PROTECTION | 10 |
| | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) | 10 |
| | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) | 10 |
| | VALUE OF CONTENTS (ACV) | 10 |
| | WATER DEPTH - RELATIVE TO MAIN BUILDING | 10 |

CLAIMS LEVELS

OPEN CLAIMS/LOSS LOAD PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--------------|-------|
| ----- | ----- | ----- |
| CLAIMS | DATE OF LOSS | 30 |

CLAIMS LEVELS

OTHER CLAIMS TXNS LOAD PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---|-------|
| ----- | ----- | ----- |
| CLAIMS | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 40 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 50 |
| | CONTENTS CLAIM PAYMENT (ACV) | 30 |
| | CONTENTS CLAIM PAYMENT (ACV) | 35 |
| | CONTENTS CLAIM PAYMENT (ACV) | 40 |
| | DATE OF LOSS | 50 |
| | DATE OF LOSS | 60 |
| | DATE OF LOSS | 70 |
| | ICC CLAIM PAYMENT | 40 |
| | ICC CLAIM PAYMENT | 50 |

CLAIMS LEVELS

EDIT PART I PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--|-------|
| ----- | ----- | ----- |
| CLAIMS | ACTUAL SALVAGE RECOVERY | 20 |
| | ALTERATION DATE | 20 |
| | ALTERATION DATE | 30 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 30 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 35 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 60 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 70 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 75 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 80 |
| | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) | 90 |
| | BUILDING CLAIM PAYMENT RECOVERY | 40 |
| | BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) | 10 |
| | BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) | 20 |
| | CATASTROPHE NUMBER | 10 |
| | CAUSE OF LOSS | 20 |
| | CAUSE OF LOSS | 30 |
| | CLAIM REOPEN DATE | 20 |
| | CLAIM REOPEN DATE | 30 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING | 10 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING | 20 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING | 30 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING | 40 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS | 10 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS | 20 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS | 30 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS | 40 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC | 10 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC | 20 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC | 30 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC | 40 |
| | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC | 50 |
| | CO-INSURANCE CLAIM SETTLEMENT INDICATOR | 10 |
| | CO-INSURANCE CLAIM SETTLEMENT INDICATOR | 20 |
| | CO-INSURANCE CLAIM SETTLEMENT INDICATOR | 30 |
| | CONTENTS CLAIM PAYMENT (ACV) | 45 |
| | CONTENTS CLAIM PAYMENT (ACV) | 50 |
| | CONTENTS CLAIM PAYMENT (ACV) | 55 |
| | CONTENTS CLAIM PAYMENT (ACV) | 60 |
| | CONTENTS CLAIM PAYMENT (ACV) | 65 |
| | CONTENTS CLAIM PAYMENT (ACV) | 70 |
| | CONTENTS CLAIM PAYMENT (ACV) | 80 |
| | CONTENTS CLAIM PAYMENT (ACV) | 90 |
| | CONTENTS CLAIM PAYMENT (ACV) | 100 |
| | CONTENTS CLAIM PAYMENT (ACV) | 110 |
| | CONTENTS CLAIM PAYMENT (ACV) | 120 |
| | CONTENTS CLAIM PAYMENT RECOVERY | 40 |
| | CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) | 10 |
| | CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) | 20 |
| | DATE CLAIM CLOSED | 20 |

CLAIMS LEVELS

EDIT PART I PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|---|-------|
| ----- | ----- | ----- |
| CLAIMS | DATE CLAIM CLOSED | 30 |
| | DATE OF LOSS | 45 |
| | DATE OF LOSS | 100 |
| | DATE OF LOSS | 110 |
| | DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT | 10 |
| | DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT | 20 |
| | DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT | 30 |
| | DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT | 10 |
| | DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT | 20 |
| | DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT | 30 |
| | DURATION BUILDING WILL NOT BE HABITABLE | 10 |
| | DURATION BUILDING WILL NOT BE HABITABLE | 20 |
| | EXPENSE OF CONTENTS REMOVAL | 30 |
| | EXPENSE OF MOBILE HOME REMOVAL | 30 |
| | EXTERIOR WALL STRUCTURE TYPE | 10 |
| | EXTERIOR WALL STRUCTURE TYPE | 20 |
| | EXTERIOR WALL SURFACE TREATMENT | 10 |
| | EXTERIOR WALL SURFACE TREATMENT | 20 |
| | FACTORS RELATED TO CAUSE OF LOSS | 10 |
| | FACTORS RELATED TO CAUSE OF LOSS | 20 |
| | FINAL PAYMENT INDICATOR - BUILDING | 10 |
| | FINAL PAYMENT INDICATOR - BUILDING | 20 |
| | FINAL PAYMENT INDICATOR - BUILDING | 30 |
| | FINAL PAYMENT INDICATOR - BUILDING | 40 |
| | FINAL PAYMENT INDICATOR - BUILDING | 50 |
| | FINAL PAYMENT INDICATOR - CONTENTS | 10 |
| | FINAL PAYMENT INDICATOR - CONTENTS | 20 |
| | FINAL PAYMENT INDICATOR - CONTENTS | 30 |
| | FINAL PAYMENT INDICATOR - CONTENTS | 40 |
| | FINAL PAYMENT INDICATOR - ICC | 10 |
| | FINAL PAYMENT INDICATOR - ICC | 20 |
| | FINAL PAYMENT INDICATOR - ICC | 30 |
| | FINAL PAYMENT INDICATOR - ICC | 40 |
| | FINAL PAYMENT INDICATOR - ICC | 50 |
| | FLOOD CHARACTERISTICS | 10 |
| | FLOOD CHARACTERISTICS | 20 |
| | FOUNDATION TYPE | 10 |
| | FOUNDATION TYPE | 20 |
| | FOUNDATION TYPE | 30 |
| | ICC ACTUAL EXPENSE | 30 |
| | ICC ACTUAL EXPENSE | 40 |
| | ICC CLAIM INDICATOR | 10 |
| | ICC CLAIM INDICATOR | 20 |
| | ICC CLAIM INDICATOR | 30 |
| | ICC CLAIM PAYMENT | 30 |
| | ICC CLAIM PAYMENT | 35 |
| | ICC CLAIM PAYMENT | 55 |

CLAIMS LEVELS

EDIT PART I PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|---|---------------------------------|-------|
| ----- | ----- | ----- |
| CLAIMS | ICC CLAIM PAYMENT | 60 |
| | ICC CLAIM PAYMENT | 65 |
| | ICC CLAIM PAYMENT | 70 |
| | ICC CLAIM PAYMENT | 80 |
| | ICC CLAIM PAYMENT | 90 |
| | ICC CLAIM PAYMENT RECOVERY | 30 |
| | ICC CLAIM PAYMENT RECOVERY | 40 |
| | ICC FLOOD DAMAGE AMOUNT - PRIOR | 30 |
| | ICC FLOOD DAMAGE AMOUNT - PRIOR | 40 |
| ICC MITIGATION INDICATOR | 10 | |
| ICC MITIGATION INDICATOR | 20 | |
| ICC MITIGATION INDICATOR | 30 | |
| ICC MITIGATION INDICATOR | 40 | |
| ICC MITIGATION INDICATOR | 50 | |
| ICC PRIOR DATE OF LOSS | 20 | |
| ICC PRIOR DATE OF LOSS | 30 | |
| ICC PRIOR DATE OF LOSS | 40 | |
| ICC PRIOR DATE OF LOSS | 50 | |
| ICC PROPERTY VALUE - CURRENT | 30 | |
| ICC PROPERTY VALUE - CURRENT | 40 | |
| ICC PROPERTY VALUE - PRIOR | 30 | |
| ICC PROPERTY VALUE - PRIOR | 40 | |
| REPLACEMENT COST INDICATOR | 10 | |
| REPLACEMENT COST INDICATOR | 20 | |
| REPLACEMENT COST INDICATOR | 30 | |
| SPECIAL EXPENSE AMOUNT | 20 | |
| SPECIAL EXPENSE TYPE | 10 | |
| SPECIAL EXPENSE TYPE | 20 | |
| SUBROGATION | 20 | |
| SUBSTANTIAL IMPROVEMENT INDICATOR | 10 | |
| SUBSTANTIAL IMPROVEMENT INDICATOR | 20 | |
| TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) | 30 | |
| TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) | 40 | |
| TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) | 50 | |
| TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) | 60 | |
| TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV) | 30 | |
| TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV) | 40 | |
| TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) | 30 | |
| TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) | 40 | |
| TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) | 50 | |
| TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV) | 30 | |
| TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV) | 40 | |
| TOTAL EXPENSE OF TEMPORARY FLOOD PROTECTION | 30 | |
| TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) | 30 | |
| TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) | 40 | |
| TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) | 20 | |

CLAIMS LEVELS

EDIT PART I PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|--|-------|
| ----- | ----- | ----- |
| CLAIMS | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) | 30 |
| | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) | 40 |
| | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) | 50 |
| | VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV) | 10 |
| | VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV) | 20 |
| | VALUE OF CONTENTS SUBJECT TO POLICY EXCLUSIONS (ACV) | 10 |
| | VALUE OF CONTENTS SUBJECT TO POLICY EXCLUSIONS (ACV) | 20 |

CLAIMS LEVELS

EDIT PART II PROGRAM

| FILE_NAME | DATA ELEMENT | ORDER |
|-----------|------------------------------|-------|
| ----- | ----- | ----- |
| CLAIMS | ACTUAL SALVAGE RECOVERY DATE | 15 |
| | ACTUAL SALVAGE RECOVERY DATE | 25 |
| | ACTUAL SALVAGE RECOVERY DATE | 35 |
| | PAYMENT DATE | 30 |
| | RESERVE - BUILDING | 30 |
| | RESERVE - BUILDING | 40 |
| | RESERVE - CONTENTS | 30 |
| | RESERVE - CONTENTS | 40 |
| | RESERVE - ICC | 30 |
| | RESERVE - ICC | 40 |
| | RESERVE - ICC | 50 |
| | SPECIAL EXPENSE DATE | 35 |
| | SUBROGATION RECOVERY DATE | 15 |
| | SUBROGATION RECOVERY DATE | 25 |
| | SUBROGATION RECOVERY DATE | 35 |

ERROR MESSAGES BY ERROR CODES SECTION

BLANK PAGE

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CI070020 CRITICAL
 CAUSE OF LOSS IS NOT A VALID CODE.

CI077080 CRITICAL
 TOTAL BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS
 THAN ZERO.

CI077090 CRITICAL
 NET BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS
 THAN ZERO.

CI078100 CRITICAL
 TOTAL CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS
 THAN ZERO.

CI078110 CRITICAL
 NET CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN
 ZERO.

CI080020 CRITICAL
 FINAL PAYMENT INDICATOR - BUILDING IS NOT A VALID CODE.

CI081020 CRITICAL
 FINAL PAYMENT INDICATOR - CONTENTS IS NOT A VALID CODE.

CI082020 CRITICAL
 REPLACEMENT COST INDICATOR IS NOT A VALID CODE.

CI083020 NON-CRITICAL
 FOUNDATION TYPE IS NOT A VALID CODE.

CI084020 NON-CRITICAL
 EXTERIOR WALL STRUCTURE TYPE IS NOT A VALID CODE.

CI085020 NON-CRITICAL
 EXTERIOR WALL SURFACE TREATMENT IS NOT A VALID CODE.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CI086020 NON-CRITICAL
FLOOD CHARACTERISTICS IS NOT A VALID CODE.

CI087020 NON-CRITICAL
FACTORS RELATED TO CAUSE OF LOSS IS NOT A VALID CODE.

CI088020 NON-CRITICAL
DURATION BUILDING WILL NOT BE HABITABLE IS NOT A VALID CODE.

CI095020 NON-CRITICAL
DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT IS NOT A
VALID CODE.

CI096020 NON-CRITICAL
DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT IS NOT A
VALID CODE.

CI098020 NON-CRITICAL
VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS IS NOT
A VALID CODE.

CI099020 NON-CRITICAL
VALUE OF CONTENTS SUBJECT TO POLICY EXCLUSIONS IS NOT A
VALID CODE.

CI100020 NON-CRITICAL
BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS IS NOT A VALID
CODE.

CI101020 NON-CRITICAL
CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS IS NOT A VALID
CODE.

CI103020 CRITICAL
CLAIM REOPEN DATE IS NOT A VALID DATE.

CI104020 CRITICAL
DATE CLAIM CLOSED IS NOT A VALID DATE.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CI105020 NON-CRITICAL
ALTERATION DATE IS NOT A VALID DATE.

CI106020 NON-CRITICAL
SUBSTANTIAL IMPROVEMENT INDICATOR IS NOT A VALID CODE.

CI109020 CRITICAL
TOTAL ACTUAL SALVAGE RECOVERY PAYMENTS FOR A LOSS MAY NOT
BE LESS THAN ZERO.

CI110020 CRITICAL
TOTAL SUBROGATION AMOUNT FOR A LOSS MAY NOT BE LESS THAN
ZERO.

CI114020 CRITICAL
SPECIAL EXPENSE TYPE IS NOT A VALID CODE.

CI115020 CRITICAL
TOTAL SPECIAL EXPENSE AMOUNT FOR A LOSS AND SPECIAL EXPENSE
TYPE MAY NOT BE LESS THAN ZERO.

CI121040 CRITICAL
TOTAL BUILDING CLAIM PAYMENTS RECOVERY FOR A LOSS MAY NOT BE
LESS THAN ZERO.

CI122040 CRITICAL
TOTAL CONTENTS CLAIM PAYMENTS RECOVERY FOR A LOSS MAY NOT BE
LESS THAN ZERO.

CI130020 CRITICAL
CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING IS NOT A
VALID CODE.

CI131020 CRITICAL
CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS IS NOT A
VALID CODE.

CI144020 CRITICAL
CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC IS NOT A
VALID CODE.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CI145020 CRITICAL
FINAL PAYMENT INDICATOR - ICC IS NOT A VALID CODE.

CI147020 CRITICAL
ICC CLAIM INDICATOR IS NOT A VALID CODE.

CI148080 CRITICAL
TOTAL ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS
THAN ZERO.

CI148090 CRITICAL
NET ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS
THAN ZERO.

CI149040 CRITICAL
TOTAL ICC CLAIM PAYMENT RECOVERY FOR A LOSS MAY NOT BE
LESS THAN ZERO.

CI151020 CRITICAL
ICC MITIGATION INDICATOR IS NOT A VALID CODE.

CI152020 CRITICAL
ICC PRIOR DATE OF LOSS IS NOT A VALID DATE.

CI175010 CRITICAL
CO-INSURANCE CLAIM SETTLEMENT INDICATOR IS NOT A VALID VALUE

CL066045 CRITICAL
DATE OF LOSS IS NOT WITHIN A POLICY TERM. THIS LOSS MUST BE
CLOSED WITHOUT PAYMENT.

CL066060 CRITICAL
THE LOSS WAS NOT CLOSED PRIOR TO A REOPEN TRANSACTION.
PLEASE VALIDATE RESERVES AND PAYMENTS FOR THIS CLAIM/LOSS.

CL066070 CRITICAL
THE LOSS WAS CLOSED. INCORRECT TRANSACTION TYPE.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL066100 CRITICAL
THIS LOSS MUST BE CLOSED WITHOUT PAYMENT - POLICY IS NOT
ELIGIBLE FOR PREFERRED RISK COVERAGE DUE TO REPETITIVE LOSS
CRITERIA.

CL066110 NON-CRITICAL
THIS LOSS MUST BE CLOSED WITHOUT PAYMENT - POLICY IS NOT
ELIGIBLE FOR PREFERRED RISK COVERAGE DUE TO GIS CRITERIA.

CL068030 CRITICAL
CASE RESERVE ESTABLISHED FOR BUILDING CLAIM ON A POLICY
WITHOUT BUILDING COVERAGE.

CL068040 CRITICAL
CASE RESERVE - BUILDING MUST BE ZERO ON CLOSED CLAIMS.

CL069030 CRITICAL
CASE RESERVE ESTABLISHED FOR CONTENTS CLAIM ON A POLICY
WITHOUT CONTENTS COVERAGE.

CL069040 CRITICAL
CASE RESERVE - CONTENTS MUST BE ZERO ON CLOSED CLAIMS.

CL070030 CRITICAL
THE LOSS IS NOT ELIGIBLE TO USE THE SPECIAL CAUSE OF LOSS
CODES.

CL072030 CRITICAL
CLOSED A CLAIM WITH PAYMENT WITHOUT REPORTING THE
TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV).

CL072040 CRITICAL
TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) DOES NOT
MATCH THE SUM OF PROPERTY VALUE - MAIN AND PROPERTY VALUE -
APPURTENANT.

CL073030 CRITICAL
CLOSED A CLAIM WITH PAYMENT WITHOUT REPORTING THE
TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV).

CL073040 CRITICAL
TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) DOES NOT
EQUAL THE TOTAL OF DAMAGE TO BUILDING - MAIN AND DAMAGE
TO BUILDING - APPURTENANT.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL073050 CRITICAL
TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) MUST BE
LESS THAN TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV).

CL073060 CRITICAL
TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) MAY NOT
BE GREATER THAN DEDUCTIBLE - BUILDING.

CL074030 CRITICAL
CLOSED A CLAIM WITH PAYMENT WITHOUT REPORTING THE TOTAL
DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV).

CL074040 CRITICAL
TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) MUST
EQUAL THE SUM OF DAMAGE TO CONTENTS - MAIN AND DAMAGE TO
CONTENTS - APPURTENANT.

CL074050 CRITICAL
TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) MAY
NOT BE GREATER THAN DEDUCTIBLE - CONTENTS.

CL076030 CRITICAL
EXPENSE OF TEMPORARY FLOOD PROTECTION PROVIDED ON A POLICY
THAT DOES NOT HAVE BUILDING COVERAGE.

CL077030 CRITICAL
BUILDING CLAIM PAYMENT ON A POLICY WITHOUT BUILDING
COVERAGE.

CL077035 CRITICAL
BUILDING CLAIM PAYMENT REPORTED WHERE FINAL PAYMENT
INDICATOR STATUS INDICATES NO BUILDING CASE.

CL077040 CRITICAL
BUILDING CLAIM PAYMENT ON A CLAIM ALREADY MARKED WITH FINAL
PAYMENT ON THE BUILDING, USING INCORRECT TRANSACTION.

CL077050 CRITICAL
SUBMISSION OF ADDITION TO FINAL BUILDING PAYMENT WHEN
BUILDING PORTION OF CLAIM HAS NOT BEEN CLOSED.

CL077060 CRITICAL
BUILDING CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE
- BUILDING .

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL077070 CRITICAL
 BUILDING CLAIM PAYMENT EXCEEDS BUILDING PAYMENT LIMIT.

CL077075 CRITICAL
 BUILDING CLAIM PAYMENT EXCEEDS BUILDING PAYMENT LIMIT.

CL078030 CRITICAL
 CONTENTS CLAIM PAYMENT ON A CLAIM ALREADY MARKED WITH FINAL
 PAYMENT ON THE CONTENTS, USING INCORRECT TRANSACTION.

CL078035 CRITICAL
 CONTENTS CLAIM PAYMENT ON CLAIM ALREADY MARKED WITH FINAL
 PAYMENT ON THE CONTENTS, USING INCORRECT TRANSACTION.

CL078040 CRITICAL
 SUBMISSION OF ADDITION TO FINAL CONTENTS PAYMENT WHEN
 CONTENTS PORTION OF CLAIM HAS NOT BEEN CLOSED.

CL078045 CRITICAL
 CONTENTS CLAIM PAYMENT REPORTED WHERE FINAL PAYMENT
 INDICATOR STATUS INDICATES NO CONTENTS CASE.

CL078050 CRITICAL
 CONTENTS CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE
 - CONTENTS.

CL078055 CRITICAL
 CONTENTS CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE
 - CONTENTS.

CL078060 CRITICAL
 CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT.

CL078065 CRITICAL
 CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT.

CL078070 CRITICAL
 CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL078080 CRITICAL
CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT.

CL078090 CRITICAL
CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT.

CL078120 CRITICAL
CONTENTS CLAIM PAYMENT ON A POLICY WITHOUT CONTENTS
COVERAGE.

CL079030 CRITICAL
PAYMENT DATE IS PRIOR TO THE DATE OF LOSS.

CL080030 CRITICAL
THIS LOSS MUST BE CLOSED WITH THE APPROPRIATE
TRANSACTION.

CL080040 CRITICAL
BUILDING CLAIM REPORTED CLOSED WITHOUT PAYMENT BUT FINAL
PAYMENT INDICATOR STATUS WAS REPORTED OPEN.

CL080050 CRITICAL
CONFLICTING CWOP REASON - BUILDING VALUE AND FINAL PAYMENT
INDICATOR STATUS REPORTED.

CL081030 CRITICAL
CONTENTS CLAIM REPORTED CLOSED WITHOUT PAYMENT BUT FINAL
PAYMENT INDICATOR STATUS WAS REPORTED OPEN.

CL081040 CRITICAL
CONFLICTING CWOP REASON - CONTENTS VALUE AND FINAL PAYMENT
INDICATOR STATUS REPORTED.

CL082030 CRITICAL
REPLACEMENT COST INDICATOR INCORRECT. NOT ELIGIBLE FOR
REPLACEMENT COST COVERAGE.

CL083030 NON-CRITICAL
FOUNDATION TYPE DOES NOT CORRESPOND WITH THE ELEVATED
BUILDING INDICATOR.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL095030 NON-CRITICAL
DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT DOES NOT
MATCH THE POLICY DEDUCTIBLE - BUILDING.

CL096030 NON-CRITICAL
DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT DOES NOT
MATCH THE POLICY DEDUCTIBLE - CONTENTS.

CL103030 CRITICAL
CLAIM REOPEN DATE IS NOT ON OR LATER THAN DATE CLAIM CLOSED.

CL104030 CRITICAL
DATE CLAIM CLOSED MUST BE ON OR LATER THAN DATE OF LOSS.

CL105030 NON-CRITICAL
ALTERATION DATE MUST BE BEFORE THE DATE OF LOSS.

CL128030 CRITICAL
EXPENSE OF CONTENTS REMOVAL REPORTED ON POLICY THAT DOES NOT
HAVE CONTENTS COVERAGE.

CL129030 CRITICAL
EXPENSE OF MOBILE HOME REMOVAL REPORTED ON A POLICY THAT
DOES NOT COVER A MOBILE HOME.

CL130030 CRITICAL
BOTH BUILDING CLAIM PAYMENTS AND CLAIMS CLOSED WITHOUT
PAYMENT REASON - BUILDING HAVE BEEN REPORTED.

CL130040 CRITICAL
NEITHER BUILDING CLAIM PAYMENTS NOR CLAIMS CLOSED WITHOUT
PAYMENT REASON - BUILDING HAVE BEEN REPORTED.

CL131030 CRITICAL
NEITHER CONTENTS CLAIM PAYMENTS NOR CLAIMS CLOSED WITHOUT
PAYMENT REASON - CONTENTS HAVE BEEN REPORTED.

CL131040 CRITICAL
BOTH CONTENTS CLAIM PAYMENTS AND CLAIMS CLOSED WITHOUT
PAYMENT REASON - CONTENTS HAVE BEEN REPORTED.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL144030 CRITICAL
BOTH ICC CLAIM PAYMENTS AND CLAIMS CLOSED WITHOUT PAYMENT
REASON - ICC HAVE BEEN REPORTED.

CL144040 CRITICAL
NEITHER ICC CLAIM PAYMENTS NOR CLAIMS CLOSED WITHOUT PAYMENT
REASON - ICC HAVE BEEN REPORTED.

CL144050 CRITICAL
CONFLICTING ICC CLAIM INDICATOR VALUE AND CLAIMS CLOSED
WITHOUT PAYMENT REASON - ICC VALUE REPORTED.

CL145030 CRITICAL
ICC CLAIM REPORTED CLOSED WITHOUT PAYMENT BUT FINAL
PAYMENT INDICATOR STATUS WAS REPORTED OPEN.

CL145040 CRITICAL
CONFLICTING CWOP REASON - ICC VALUE AND FINAL PAYMENT
INDICATOR - ICC STATUS REPORTED.

CL145050 CRITICAL
CONFLICTING ICC CLAIM INDICATOR VALUE AND FINAL PAYMENT
INDICATOR - ICC STATUS REPORTED.

CL146030 CRITICAL
CLOSED AN ICC CLAIM WITH PAYMENT WITHOUT REPORTING
THE ICC ACTUAL EXPENSE.

CL146040 CRITICAL
CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC ACTUAL
EXPENSE AMOUNT REPORTED.

CL147030 CRITICAL
ICC CLAIM INDICATOR INDICATES ICC CLAIM REPORTED PRIOR
TO AVAILABILITY.

CL148030 CRITICAL
ICC CLAIM PAYMENT ON A POLICY WITHOUT ICC COVERAGE.

CL148035 CRITICAL
ICC CLAIM PAYMENT REPORTED WHERE FINAL PAYMENT INDICATOR -
ICC STATUS INDICATES NO ICC CASE.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL148040 CRITICAL
 ICC CLAIM PAYMENT ON A CLAIM ALREADY MARKED WITH FINAL
 PAYMENT ON ICC. USING INCORRECT TRANSACTION.

CL148050 CRITICAL
 SUBMISSION OF ADDITION TO FINAL ICC PAYMENT WHEN ICC
 PORTION OF CLAIM HAS NOT BEEN CLOSED.

CL148055 CRITICAL
 CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC CLAIM
 PAYMENT AMOUNT REPORTED.

CL148060 CRITICAL
 ICC CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF
 INSURANCE - ICC.

CL148065 CRITICAL
 ICC CLAIM PAYMENTS PLUS BUILDING CLAIM PAYMENTS EXCEED
 THE PROGRAM LIMITS.

CL148070 CRITICAL
 ICC CLAIM PAYMENT EXCEEDS ICC ACTUAL EXPENSE.

CL149030 CRITICAL
 CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC CLAIM
 PAYMENT RECOVERY AMOUNT REPORTED.

CL150030 CRITICAL
 CLOSED AN ICC CLAIM UNDER THE REPETITIVE LOSS PROVISION,
 WITHOUT REPORTING THE ICC FLOOD DAMAGE AMOUNT - PRIOR.

CL150040 CRITICAL
 CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC FLOOD
 DAMAGE - PRIOR AMOUNT REPORTED.

CL151030 CRITICAL
 ICC MITIGATION INDICATOR MUST BE REPORTED ON ICC CLAIMS.

CL151040 CRITICAL
 CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC MITIGATION
 INDICATOR STATUS REPORTED.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL151050 CRITICAL
A RESIDENTIAL STRUCTURE CANNOT BE FLOODPROOFED.

CL152030 CRITICAL
ICC PRIOR DATE OF LOSS MUST BE PRIOR TO CURRENT DATE
OF LOSS.

CL152040 CRITICAL
ICC PRIOR DATE OF LOSS MUST BE REPORTED.

CL152050 CRITICAL
CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC PRIOR DATE
OF LOSS VALUE REPORTED.

CL153030 CRITICAL
CLOSED AN ICC CLAIM WITH PAYMENT WITHOUT REPORTING THE
ICC PROPERTY VALUE - CURRENT.

CL153040 CRITICAL
CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC PROPERTY
VALUE - CURRENT AMOUNT REPORTED.

CL154030 CRITICAL
CLOSED AN ICC CLAIM UNDER THE REPETITIVE LOSS PROVISION,
WITHOUT REPORTING THE ICC PROPERTY VALUE - PRIOR.

CL154040 CRITICAL
CONFLICTING ICC CLAIM INDICATOR VALUE AND ICC PROPERTY
VALUE - PRIOR AMOUNT REPORTED.

CL155030 CRITICAL
CASE RESERVE ESTABLISHED FOR ICC CLAIM ON A POLICY
WITHOUT ICC COVERAGE.

CL155040 CRITICAL
CASE RESERVE - ICC MUST BE ZERO ON CLOSED CLAIMS.

CL155050 CRITICAL
CONFLICTING ICC CLAIM INDICATOR VALUE AND CASE RESERVE -
ICC AMOUNT REPORTED.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CL156030 CRITICAL
TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV)
MUST BE REPORTED.

CL156040 CRITICAL
TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV) MUST BE
GREATER THAN OR EQUAL TO TOTAL BUILDING DAMAGES - MAIN AND
APPURTENANT (ACV).

CL157030 CRITICAL
TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV)
MUST BE REPORTED.

CL157040 CRITICAL
TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV) MUST
BE GREATER THAN OR EQUAL TO TOTAL DAMAGE TO CONTENTS - MAIN
AND APPURTENANT (ACV).

CL158020 CRITICAL
TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) MUST BE
REPORTED ON CONDOMINIUM MASTER POLICY LOSSES.

CL158030 CRITICAL
TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV)
MUST BE REPORTED.

CL158040 CRITICAL
TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) MUST BE
GREATER THAN OR EQUAL TO TOTAL PROPERTY VALUE - MAIN AND
APPURTENANT (ACV).

CL158050 CRITICAL
INSURANCE TO VALUE DOES NOT SUPPORT THE REPLACEMENT COST
INDICATOR.

CL175020 CRITICAL
CO-INSURANCE CLAIM SETTLEMENT INDICATOR MUST BE REPORTED.

CL175030 CRITICAL
CO-INSURANCE CLAIM SETTLEMENT INDICATOR IS INVALID.
POLICY IS UNDERINSURED.

CR066010 CRITICAL
DATE OF LOSS MUST BE NUMERIC.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CR066020 CRITICAL
 DATE OF LOSS IS NOT A VALID DATE.

CR066030 CRITICAL
 A CLAIM IS ALREADY ON FILE FOR THIS POLICY AND DATE OF LOSS.

CR066050 CRITICAL
 DATE OF LOSS IS NOT ON FILE FOR THE POLICY.

CR077015 CRITICAL
 BUILDING CLAIM PAYMENT MUST BE NUMERIC.

CR078015 CRITICAL
 CONTENTS CLAIM PAYMENT MUST BE NUMERIC.

CR079010 CRITICAL
 PAYMENT DATE MUST BE NUMERIC.

CR079020 CRITICAL
 PAYMENT DATE IS NOT A VALID DATE.

CR108015 CRITICAL
 PAYMENT RECOVERY DATE MUST BE NUMERIC.

CR108025 CRITICAL
 PAYMENT RECOVERY DATE IS NOT A VALID DATE.

CR108035 CRITICAL
 PAYMENT RECOVERY DATE IS PRIOR TO THE DATE OF LOSS.

CR109015 CRITICAL
 ACTUAL SALVAGE RECOVERY MUST BE NUMERIC.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CR110015 CRITICAL
SUBROGATION MUST BE NUMERIC.

CR111015 CRITICAL
ACTUAL SALVAGE RECOVERY DATE MUST BE NUMERIC.

CR111025 CRITICAL
ACTUAL SALVAGE RECOVERY DATE IS NOT A VALID DATE.

CR111035 CRITICAL
ACTUAL SALVAGE RECOVERY DATE IS PRIOR TO THE DATE OF LOSS.

CR112015 CRITICAL
SUBROGATION RECOVERY DATE MUST BE NUMERIC.

CR112025 CRITICAL
SUBROGATION RECOVERY DATE IS NOT A VALID DATE.

CR112035 CRITICAL
SUBROGATION RECOVERY DATE IS PRIOR TO THE DATE OF LOSS.

CR113010 CRITICAL
SPECIAL EXPENSE DATE MUST BE NUMERIC.

CR113020 CRITICAL
SPECIAL EXPENSE DATE IS NOT A VALID DATE.

CR113035 CRITICAL
SPECIAL EXPENSE DATE IS PRIOR TO THE DATE OF LOSS.

CR115015 CRITICAL
SPECIAL EXPENSE AMOUNT MUST BE NUMERIC.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CR116010 CRITICAL
OLD DATE OF LOSS MUST BE NUMERIC.

CR116020 CRITICAL
OLD DATE OF LOSS IS NOT A VALID DATE.

CR116030 CRITICAL
OLD DATE OF LOSS MUST BE ON FILE FOR THE POLICY.

CR117010 CRITICAL
NEW DATE OF LOSS MUST BE NUMERIC.

CR117020 CRITICAL
NEW DATE OF LOSS IS NOT A VALID DATE.

CR117030 CRITICAL
NEW DATE OF LOSS MUST NOT BE ON FILE FOR THE POLICY.

CR117040 CRITICAL
NEW DATE OF LOSS IS NOT WITHIN A TERM ON FILE FOR THE
POLICY.

CR118010 CRITICAL
OLD PAYMENT DATE MUST BE NUMERIC.

CR118020 CRITICAL
OLD PAYMENT DATE IS NOT A VALID DATE.

CR118030 CRITICAL
OLD PAYMENT DATE MUST BE ON FILE FOR THE CLAIM.

CR119010 CRITICAL
NEW PAYMENT DATE MUST BE NUMERIC.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CR119020 CRITICAL
NEW PAYMENT DATE IS NOT A VALID DATE.

CR119030 CRITICAL
NEW PAYMENT DATE MUST NOT BE ON FILE FOR THE CLAIM.

CR119040 CRITICAL
NEW PAYMENT DATE IS PRIOR TO THE DATE OF LOSS.

CR121015 CRITICAL
BUILDING CLAIM PAYMENT RECOVERY MUST BE NUMERIC.

CR122015 CRITICAL
CONTENTS CLAIM PAYMENT RECOVERY MUST BE NUMERIC.

CR148010 CRITICAL
ICC CLAIM PAYMENT MUST BE NUMERIC.

CR149010 CRITICAL
ICC CLAIM PAYMENT RECOVERY MUST BE NUMERIC.

CU067010 CRITICAL
CATASTROPHE NUMBER MUST BE NUMERIC.

CU068010 CRITICAL
RESERVE - BUILDING MUST BE NUMERIC.

CU069010 CRITICAL
RESERVE - CONTENTS MUST BE NUMERIC.

CU071010 CRITICAL
WATER DEPTH - MAIN MUST BE NUMERIC.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CU072010 CRITICAL
TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) MUST BE
NUMERIC.

CU073010 CRITICAL
TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV)
MUST BE NUMERIC

CU074010 CRITICAL
TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV)
MUST BE NUMERIC

CU076010 CRITICAL
TOTAL EXPENSE OF TEMPORARY FLOOD PROTECTION MUST BE NUMERIC.

CU080010 CRITICAL
FINAL PAYMENT INDICATOR - BUILDING MUST BE ALPHABETIC AND A
VALID CODE.

CU081010 CRITICAL
FINAL PAYMENT INDICATOR - CONTENTS MUST BE ALPHABETIC AND A
VALID CODE.

CU082010 CRITICAL
REPLACEMENT COST INDICATOR MUST BE ALPHABETIC AND A VALID
CODE.

CU083010 NON-CRITICAL
FOUNDATION TYPE MUST BE A NUMBER AND A VALID CODE.

CU084010 NON-CRITICAL
EXTERIOR WALL STRUCTURE TYPE MUST BE A NUMBER AND A VALID
CODE.

CU085010 NON-CRITICAL
EXTERIOR WALL SURFACE TREATMENT MUST BE A NUMBER AND A VALID
CODE.

CU086010 NON-CRITICAL
FLOOD CHARACTERISTICS MUST BE A NUMBER AND A VALID CODE.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CU087010 NON-CRITICAL
FACTORS RELATED TO CAUSE OF LOSS MUST BE ALPHABETIC AND A
VALID CODE.

CU088010 NON-CRITICAL
DURATION BUILDING WILL NOT BE HABITABLE MUST BE A NUMBER AND
A VALID CODE.

CU089010 NON-CRITICAL
PROPERTY VALUE - MAIN MUST BE NUMERIC.

CU090010 NON-CRITICAL
PROPERTY VALUE - APPURTENANT MUST BE NUMERIC.

CU091010 NON-CRITICAL
DAMAGES - MAIN MUST BE NUMERIC.

CU092010 NON-CRITICAL
DAMAGES - APPURTENANT MUST BE NUMERIC.

CU093010 NON-CRITICAL
DAMAGES TO CONTENTS - MAIN MUST BE NUMERIC.

CU094010 NON-CRITICAL
DAMAGES TO CONTENTS - APPURTENANT MUST BE NUMERIC.

CU095010 NON-CRITICAL
DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT MUST BE
A VALID CODE.

CU096010 NON-CRITICAL
DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT MUST BE
A VALID CODE.

CU098010 NON-CRITICAL
VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS MUST BE
A NUMBER AND A VALID CODE.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CU099010 NON-CRITICAL
VALUE OF CONTENTS SUBJECT TO POLICY EXCLUSIONS MUST BE
A NUMBER AND A VALID CODE.

CU100010 NON-CRITICAL
BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS MUST BE NUMERIC
AND A VALID CODE.

CU101010 NON-CRITICAL
CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS MUST BE NUMERIC
AND A VALID CODE.

CU102010 NON-CRITICAL
VALUE OF CONTENTS MUST BE NUMERIC.

CU103010 CRITICAL
CLAIM REOPEN DATE MUST BE NUMERIC.

CU104010 CRITICAL
DATE CLAIM CLOSED MUST BE NUMERIC.

CU105010 NON-CRITICAL
ALTERATION DATE MUST BE NUMERIC.

CU106010 NON-CRITICAL
SUBSTANTIAL IMPROVEMENT INDICATOR MUST BE ALPHABETIC AND A
VALID CODE.

CU114010 CRITICAL
SPECIAL EXPENSE TYPE MUST BE A NUMBER AND A VALID CODE.

CU123010 NON-CRITICAL
DURATION OF FLOOD WATER IN BUILDING MUST BE NUMERIC.

CU128010 CRITICAL
EXPENSE OF CONTENTS REMOVAL MUST BE NUMERIC.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CU129010 CRITICAL
EXPENSE OF MOBILE HOME REMOVAL MUST BE NUMERIC.

CU130010 CRITICAL
CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING MUST BE A
NUMBER AND A VALID CODE.

CU131010 CRITICAL
CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS MUST BE A
NUMBER AND A VALID CODE.

CU144010 CRITICAL
CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC MUST BE A
NUMBER AND A VALID CODE.

CU145010 CRITICAL
FINAL PAYMENT INDICATOR - ICC MUST BE ALPHABETIC AND
A VALID CODE.

CU146010 CRITICAL
ICC ACTUAL EXPENSE MUST BE NUMERIC

CU147010 CRITICAL
ICC CLAIM INDICATOR MUST BE ALPHABETIC AND A VALID CODE.

CU150010 CRITICAL
ICC FLOOD DAMAGE AMOUNT - PRIOR MUST BE NUMERIC.

CU151010 CRITICAL
ICC MITIGATION INDICATOR MUST BE ALPHABETIC AND A
VALID CODE.

CU152010 CRITICAL
ICC PRIOR DATE OF LOSS MUST BE NUMERIC.

CU153010 CRITICAL
ICC PROPERTY VALUE - CURRENT MUST BE NUMERIC.

CLAIMS ERROR MESSAGES BY ERROR CODES

ERROR CODE

CU154010 CRITICAL
 ICC PROPERTY VALUE - PRIOR MUST BE NUMERIC.

CU155010 CRITICAL
 RESERVE - ICC MUST BE NUMERIC.

CU156010 CRITICAL
 TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV)
 MUST BE NUMERIC.

CU157010 CRITICAL
 TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV)
 MUST BE NUMERIC.

CU158010 CRITICAL
 TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV)
 MUST BE NUMERIC.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PI002030 CRITICAL
WYO TRANSACTION DATE IS AFTER THE CURRENT DATE.

PI008030 CRITICAL
POLICY EXPIRATION DATE IS NOT A VALID DATE.

PI010010 CRITICAL
NAME (DESCRIPTIVE INFORMATION FOR STREET ADDRESS) MUST BE
ALPHABETIC AND A VALID CODE.

PI010020 CRITICAL
NAME (DESCRIPTIVE INFORMATION) IS NOT A VALID CODE.

PI011030 CRITICAL
PROPERTY ADDRESS 1 AND 2 ARE BOTH BLANK.

PI011045 CRITICAL
PROPERTY ADDRESS 2 MUST CONTAIN A VALUE.

UPDATE
PI012010 CRITICAL
PROPERTY CITY MUST BE ALPHABETIC.

PI013010 CRITICAL
PROPERTY STATE MUST BE ALPHABETIC.

PI014030 CRITICAL
PROPERTY ZIP MUST NOT BE ZEROES.

PI016020 CRITICAL
COVERAGE REQUIRED FOR DISASTER ASSISTANCE IS NOT A VALID
CODE.

PI020010 CRITICAL
REGULAR/EMERGENCY INDICATOR MUST BE ALPHABETIC AND A VALID
CODE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PI020020 CRITICAL
REGULAR/EMERGENCY INDICATOR IS NOT A VALID CODE.

PI022020 CRITICAL
OCCUPANCY TYPE IS NOT A VALID CODE.

PI023020 CRITICAL
NUMBER OF FLOORS/ BUILDING TYPE IS NOT A VALID CODE.

PI024020 CRITICAL
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS NOT A VALID CODE.

PI026010 CRITICAL
CONDOMINIUM INDICATOR MUST BE ALPHABETIC AND A VALID CODE.

PI026020 CRITICAL
CONDOMINIUM INDICATOR IS NOT A VALID CODE.

PI027010 CRITICAL
STATE OWNED PROPERTY MUST BE ALPHABETIC AND A VALID CODE.

PI027020 CRITICAL
STATE OWNED PROPERTY IS NOT A VALID CODE.

PI028010 CRITICAL
BUILDING IN COURSE OF CONSTRUCTION MUST BE ALPHABETIC AND A
VALID CODE.

PI028020 CRITICAL
BUILDING IN COURSE OF CONSTRUCTION IS NOT A VALID CODE.

PI029020 CRITICAL
DEDUCTIBLE - BUILDING IS NOT A VALID CODE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PI030020 CRITICAL
DEDUCTIBLE - CONTENTS IS NOT A VALID CODE.

PI031010 CRITICAL
ELEVATED BUILDING INDICATOR MUST BE ALPHABETIC AND A VALID
CODE.

PI031020 CRITICAL
ELEVATED BUILDING INDICATOR IS NOT A VALID CODE.

PI032020 CRITICAL
OBSTRUCTION TYPE IS NOT A VALID CODE.

PI033020 CRITICAL
LOCATION OF CONTENTS IS NOT A VALID CODE.

PI034020 CRITICAL
ORIGINAL CONSTRUCTION DATE IS NOT A VALID DATE.

PI034030 CRITICAL
ORIGINAL CONSTRUCTION DATE IS LATER THAN SYSTEM RUN DATE.

PI035010 CRITICAL
POST FIRM CONSTRUCTION INDICATOR MUST BE ALPHABETIC AND A
VALID CODE.

PI035020 CRITICAL
POST FIRM CONSTRUCTION INDICATOR IS NOT A VALID CODE.

PI036020 CRITICAL
ELEVATION DIFFERENCE DEFAULT MUST BE +999.

PI037010 CRITICAL
FLOOD PROOFED INDICATOR MUST BE ALPHABETIC AND A VALID CODE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PI037020 CRITICAL
FLOOD PROOFED INDICATOR IS NOT A VALID CODE.

PI040030 CRITICAL
TOTAL CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER
NEW BUSINESS OR RENEWAL.

PI041020 CRITICAL
RISK RATING METHOD IS NOT A VALID CODE.

PI042020 CRITICAL
POLICY TERM INDICATOR NOT A VALID CODE.

PI043030 CRITICAL
NEW/ROLLOVER INDICATOR MUST BE ALPHABETIC AND A VALID CODE.

PI044010 CRITICAL
INSURED NAME MUST BE PROVIDED.

PI046010 NON-CRITICAL
PRINCIPAL RESIDENCE INDICATOR MUST BE ALPHABETIC AND A VALID
CODE.

PI046020 NON-CRITICAL
PRINCIPAL RESIDENCE INDICATOR NOT A VALID CODE.

PI046060 CRITICAL
PRINCIPAL RESIDENCE INDICATOR MUST BE ALPHABETIC AND A VALID
CODE.

PI046070 CRITICAL
PRINCIPAL RESIDENCE INDICATOR NOT A VALID CODE.

PI049020 CRITICAL
BASE FLOOD ELEVATION MUST BE THE DEFAULT ON PREFERRED RISK
POLICIES.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PI059020 CRITICAL
POLICY TERMINATION DATE IS NOT A VALID DATE.

PI060020 CRITICAL
CANCELLATION/VOIDANCE REASON IS NOT A VALID CODE.

PI061040 CRITICAL
TOTAL PREMIUM REFUND MUST NOT FALL BELOW ZERO.

PI120020 CRITICAL
TOTAL CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM
AFTER POLICY ENDORSEMENT.

PI124020 CRITICAL
INSURANCE TO VALUE RATIO INDICATOR IS NOT A VALID CODE.

PI126020 CRITICAL
ELEVATION CERTIFICATE INDICATOR IS NOT A VALID CODE.

PI127020 CRITICAL
1981 POST-FIRM V ZONE CERTIFICATION INDICATOR IS NOT A
VALID CODE.

PI132020 CRITICAL
ORIGINAL SUBMISSION MONTH MUST BE A VALID DATE.

PI135020 NON-CRITICAL
NAME FORMAT INDICATOR MUST BE A VALID CODE.

PI137020 CRITICAL
CONDOMINIUM MASTER POLICY UNITS NOT VALID FOR CONDOMINIUM
MASTER POLICY

PI143020 NON-CRITICAL
PREMIUM PAYMENT INDICATOR IS NOT A VALID CODE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PI174020 CRITICAL
ELEVATION CERTIFICATION DATE IS NOT A VALID DATE.

PI176010 CRITICAL
TARGET GROUP POLICY INDICATOR IS NOT A VALID CODE.

PI185020 CRITICAL
REPETITIVE LOSS TARGET GROUP RENEWAL BILLING INSTRUCTIONS
MUST BE A VALID CODE.

PI214010 CRITICAL
GRANDFATHERING TYPE CODE MUST BE A VALID CODE.

PI216010 CRITICAL
CURRENT MAP INFO - BASE FLOOD ELEVATION MUST BE NUMERIC.

PL004080 CRITICAL
RESIDENTIAL CONDOMINIUM ASSOCIATION POLICY NOT ELIGIBLE FOR
NEW BUSINESS OR RENEWAL.

PL004085 CRITICAL
PROVISIONALLY / TENTATIVELY RATED POLICIES NOT ELIGIBLE FOR
RENEWAL.

PL004086 CRITICAL
POLICY WRITTEN/RENEWED IN ERROR FOR A REPETITIVE LOSS TARGET
GROUP PROPERTY.

PL004087 CRITICAL
TARGET GROUP ADDITIONAL DATA RECORD NOT RECEIVED NOR WAS A
CANCELLATION RECORD.

PL004120 CRITICAL
INSPECTION PROCEDURE POLICY WRITTEN IN ERROR.

PL004130 CRITICAL
ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316
PROPERTY.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL004140 CRITICAL
CONDOMINIUM INSPECTION PROGRAM POLICY INELIGIBLE FOR
NEW BUSINESS OR RENEWAL.

PL004150 CRITICAL
POLICY DOES NOT HAVE A CURRENT MAILING ADDRESS ON FILE.

PL004160 CRITICAL
PREFERRED RISK POLICY DOES NOT MEET THE REQUIREMENTS FOR THE
TWO-YEAR PRP ELIGIBILITY EXTENSION.

PL007030 CRITICAL
POLICY EFFECTIVE DATE IS NOT ACCEPTABLE FOR PREFERRED RISK AND
CONDOMINIUM MASTER POLICIES.

PL007035 CRITICAL
GROUP FLOOD POLICIES MAY NOT BE EFFECTIVE EARLIER THAN 1995.

PL007045 CRITICAL
PROVISIONALLY RATED POLICIES MAY NOT BE EFFECTIVE EARLIER
THAN JULY 1995.

PL007055 CRITICAL
REINSTATEMENT WITH DIFFERENT POLICY EFFECTIVE DATE IS ONLY
ALLOWED IF THE CANCELLATION/VOIDANCE REASON HAD BEEN '05'
OR '11'.

PL007065 CRITICAL
THE POLICY EFFECTIVE DATE MUST BE GREATER THAN OR EQUAL TO
THE POLICY EXPIRATION DATE OF THE PREVIOUS TERM, BUT NOT
MORE THAN 120 DAYS FOR POLICY REISSUANCE.

PL008040 CRITICAL
THE POLICY EXPIRATION DATE MUST BE BETWEEN 1 AND 3 YEARS
LATER THAN POLICY EFFECTIVE DATE FOR NEW BUSINESS
TRANSACTIONS.

PL008050 CRITICAL
THE POLICY EXPIRATION DATE MUST BE 1 OR 3 YEARS LATER
THAN THE POLICY EFFECTIVE DATE FOR RENEWALS.

PL008060 CRITICAL
MAY NOT CHANGE A POLICY EXPIRATION DATE IF AN ENDORSEMENT
HAS BEEN APPLIED TO THE POLICY.

PL008070 CRITICAL
POLICY EXPIRATION DATE MUST MATCH THE DATE ON FILE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL011050 NON-CRITICAL
PROPERTY ADDRESS IS INSUFFICIENT.

PL011060 NON-CRITICAL
PROPERTY ADDRESS 1 AND 2 ARE NOT VALID FOR PROPERTY ZIPCODE.

PL011070 NON-CRITICAL
HOUSE/BOX NUMBER NOT VALID FOR PROPERTY STREET ADDRESS.

PL011080 NON-CRITICAL
APARTMENT NUMBER NOT VALID FOR PROPERTY STREET ADDRESS.

PL011090 NON-CRITICAL
PROPERTY STREET ADDRESS NOT UNIQUE FOR PROPERTY CITY, STATE
AND ZIP COMBINATION.

PL011100 CRITICAL
PROPERTY STREET ADDRESS CANNOT CONTAIN P.O BOX NUMBER.

PL011110 NON-CRITICAL
PROPERTY STREET ADDRESS DOES NOT MATCH WITH CONDOMINIUM
INSPECTION PROGRAM ADDRESS DATA.

PL011120 CRITICAL
PROPERTY ADDRESS IS INSUFFICIENT.

PL011130 CRITICAL
PROPERTY ADDRESS 1 AND 2 ARE NOT VALID FOR PROPERTY ZIPCODE.

PL011140 CRITICAL
HOUSE/BOX NUMBER NOT VALID FOR PROPERTY STREET ADDRESS.

PL011150 CRITICAL
APARTMENT NUMBER NOT VALID FOR PROPERTY STREET ADDRESS.

PL011160 CRITICAL
PROPERTY STREET ADDRESS NOT UNIQUE FOR PROPERTY CITY, STATE
AND ZIP COMBINATION.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL011170 CRITICAL
POSSIBLE CBRA VIOLATION - PROPERTY ADDRESS INDICATES
BUILDING MAY BE LOCATED IN A CBRA AREA.

PL013030 CRITICAL
PROPERTY STATE DOES NOT MATCH THE STATE FOR THE COMMUNITY.

PL014040 NON-CRITICAL
PROPERTY ZIP INVALID.

PL014050 CRITICAL
PROPERTY ZIP INVALID.

PL017020 CRITICAL
COMMUNITY IDENTIFICATION NUMBER MUST BE ON FILE.

PL017030 CRITICAL
THE POLICY EFFECTIVE DATE CANNOT BE PRIOR TO THE COMMUNITY
ELIGIBILITY DATE.

PL017040 CRITICAL
THE POLICY IS NOT VALID BECAUSE THE COMMUNITY HAS BEEN
SUSPENDED.

PL017050 CRITICAL
THE COMMUNITY IS SUSPENDED. THE POLICY CANNOT BE EFFECTIVE
PRIOR TO REINSTATEMENT.

PL017060 CRITICAL
THE COMMUNITY IS NOT PARTICIPATING IN THE NFIP. THE POLICY
IS INVALID.

PL017070 CRITICAL
THE COMMUNITY HAS WITHDRAWN FROM THE NFIP. THE POLICY IS
INVALID.

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

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

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

PL017110 CRITICAL
THE COMMUNITY IS NOT AN NFIP COMMUNITY. THE POLICY
IS INVALID.

PL018020 CRITICAL
MAP PANEL NUMBER CANNOT BE ZEROS OR BLANKS.

PL018030 CRITICAL
THE COMMUNITY NUMBER, MAP PANEL NUMBER AND MAP PANEL SUFFIX
MUST BE ON FILE.

PL018040 CRITICAL
THE MAP PANEL NUMBER HAS BEEN RESCINDED.

PL019030 CRITICAL
THE COMMUNITY IDENTIFICATION NUMBER AND THE MAP PANEL SUFFIX
MUST BE ON FILE.

PL020030 CRITICAL
REGULAR/EMERGENCY INDICATOR DOES NOT MATCH THE COMMUNITY
STATUS.

PL020040 CRITICAL
PREFERRED RISK AND CONDOMINIUM MASTER POLICIES MUST BE IN
THE REGULAR PROGRAM.

PL020050 CRITICAL
PROVISIONALLY / TENTATIVELY RATED POLICIES MUST BE IN THE
REGULAR PROGRAM.

PL021020 CRITICAL
THE FLOOD RISK ZONE IS INVALID FOR A MPPP POLICY.

PL021030 CRITICAL
FLOOD RISK ZONE IS INVALID FOR EMERGENCY PROGRAM.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL021040 CRITICAL
FLOOD RISK ZONE PROVIDED IS NOT VALID FOR THE COMMUNITY IN
WHICH THE PROPERTY IS LOCATED.

PL021050 CRITICAL
FLOOD RISK ZONE MAY NOT BE BLANK.

PL021060 CRITICAL
FLOOD RISK ZONE MUST BE B, C, OR X FOR PREFERRED RISK
POLICIES.

PL021065 CRITICAL
PRP POLICY IS INVALID - PROPERTY ADDRESS INDICATES BUILDING
IS LOCATED IN A SFHA FLOOD RISK ZONE. (CRITICAL)

PL021070 CRITICAL
FLOOD RISK ZONE IS NOT VALID FOR THIS TYPE OF POLICY.

PL021080 NON-CRITICAL
PRP POLICY IS INVALID - PROPERTY ADDRESS INDICATES BUILDING
IS LOCATED IN A SFHA FLOOD RISK ZONE. (NON-CRITICAL)

PL022030 CRITICAL
OCCUPANCY TYPE IS NOT VALID FOR A SMALL BUSINESS.

PL022040 CRITICAL
OCCUPANCY TYPE IS NOT VALID FOR A CONDOMINIUM MASTER POLICY.

PL022050 CRITICAL
OCCUPANCY TYPE IS INVALID FOR PREFERRED RISK POLICIES.

PL022060 CRITICAL
OCCUPANCY TYPE IS INVALID FOR PROVISIONALLY RATED POLICIES.

PL023030 CRITICAL
NUMBER OF FLOORS/ BUILDING TYPE DOES NOT CORRESPOND WITH THE
ELEVATED BUILDING AND BASEMENT/ENCLOSURE/CRAWLSPACE TYPE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL023040 CRITICAL
NUMBER OF FLOORS/BUILDING TYPE IS INVALID FOR CONDOMINIUM
MASTER POLICY AND PROVISIONALLY RATED POLICY.

PL024030 CRITICAL
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE DOES NOT CORRESPOND WITH
THE ELEVATED BUILDING AND THE OBSTRUCTION TYPE.

PL026030 CRITICAL
CONDOMINIUM INDICATOR MUST BE 'N', 'U' OR 'A' FOR A
PREFERRED RISK POLICY.

PL026040 CRITICAL
MPPP CANNOT BE WRITTEN FOR CONDOMINIUM MASTER POLICIES.

PL027030 CRITICAL
STATE OWNED PROPERTY MUST BE 'N' FOR A CONDOMINIUM MASTER
POLICY.

PL027040 CRITICAL
STATE OWNED PROPERTY MUST BE 'N' (DEFAULT VALUE) FOR A
PREFERRED RISK POLICY.

PL029040 CRITICAL
DEDUCTIBLE - BUILDING IS NOT VALID.

PL029050 CRITICAL
DEDUCTIBLE - BUILDING IS INVALID FOR PREFERRED RISK POLICY.

PL029060 CRITICAL
DEDUCTIBLE - BUILDING DOES NOT HAVE THE CORRECT STANDARD
DEDUCTIBLE.

PL030030 CRITICAL
DEDUCTIBLE - CONTENTS IS NOT VALID.

PL030040 CRITICAL
DEDUCTIBLE - CONTENTS IS INVALID FOR PREFERRED RISK POLICY.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL030060 CRITICAL
DEDUCTIBLE - CONTENTS DOES NOT HAVE THE CORRECT STANDARD
DEDUCTIBLE.

PL032030 CRITICAL
OBSTRUCTION TYPE DOES NOT CORRESPOND WITH THE
ELEVATED BUILDING INDICATOR.

PL032040 CRITICAL
OBSTRUCTION TYPE DOES NOT CORRESPOND WITH THE
FLOOD RISK ZONE.

PL033030 CRITICAL
LOCATION OF CONTENTS DOES NOT CORRESPOND WITH THE
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE.

PL033040 CRITICAL
LOCATION OF CONTENTS DOES NOT CORRESPOND WITH THE
BUILDING TYPE.

PL035030 CRITICAL
POST FIRM CONSTRUCTION INDICATOR IS INVALID FOR EMERGENCY
PROGRAM.

PL035040 CRITICAL
POST FIRM CONSTRUCTION INDICATOR IS INVALID FOR REGULAR
PROGRAM.

PL035050 CRITICAL
POST FIRM CONSTRUCTION INDICATOR IS INVALID FOR
PROVISIONALLY RATED POLICY

PL035060 CRITICAL
POST FIRM CONSTRUCTION INDICATOR INVALID PER COMMUNITY
FLOODPLAIN OFFICIAL.

PL036030 CRITICAL
ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT.

PL036040 CRITICAL
ELEVATION DIFFERENCE DOES NOT COMPUTE WITH THE BFE AND THE
LFE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

- PL036050 CRITICAL
ELEVATION DIFFERENCE DOES NOT CORRESPOND WITH THE
ELEVATION CERTIFICATE INDICATOR.
- PL036055 CRITICAL
ELEVATION DIFFERENCE MUST BE THE DEFAULT FOR PREFERRED RISK
POLICIES.
- PL036060 CRITICAL
SHOWING ELEVATION DIFFERENCE OTHER THAN THE DEFAULT (+999)
WITHOUT A ELEVATION CERTIFICATE.
- PL036070 CRITICAL
ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT ACCORDING TO
THE ELEVATION CERTIFICATE INDICATOR.
- PL037030 CRITICAL
RESIDENTIAL FLOOD PROOFING IS NOT ELIGIBLE FOR RATE CREDIT
IN COMMUNITY IN WHICH THIS PROPERTY IS LOCATED.
- PL037040 CRITICAL
FLOOD PROOFED INDICATOR MUST BE 'N' (DEFAULT VALUE) FOR A
PREFERRED RISK POLICY.
- PL038030 CRITICAL
BOTH BUILDING AND CONTENTS COVERAGE ARE ZERO.
- PL038040 CRITICAL
TOTAL AMOUNT OF INSURANCE - BUILDING DOES NOT CORRESPOND
WITH THE OCCUPANCY TYPE AND THE CONDOMINIUM INDICATOR.
- PL038045 CRITICAL
CONDOMINIUM MASTER POLICIES MUST HAVE BUILDING COVERAGE.
- PL038050 CRITICAL
TOTAL AMOUNT OF INSURANCE - BUILDING EXCEEDS PROGRAM LIMITS.
- PL038055 CRITICAL
TOTAL AMOUNT OF INSURANCE - BUILDING FOR THIS CONDOMINIUM
MASTER POLICY EXCEEDS PROGRAM LIMITS.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL038070 CRITICAL
TOTAL AMOUNT OF INSURANCE - BUILDING FOR THIS PREFERRED RISK
POLICY IS NOT VALID.

PL038075 CRITICAL
TOTAL AMOUNT OF INSURANCE - BUILDING FOR THIS GROUP FLOOD
POLICY IS NOT VALID.

PL039040 CRITICAL
TOTAL AMOUNT OF INSURANCE - CONTENTS EXCEEDS PROGRAM LIMITS.

PL039050 CRITICAL
TOTAL AMOUNT OF INSURANCE - CONTENTS FOR THIS PREFERRED RISK
POLICY IS NOT VALID.

PL039055 CRITICAL
TOTAL AMOUNT OF INSURANCE - CONTENTS FOR THIS GROUP FLOOD
POLICY IS NOT VALID.

PL040035 CRITICAL
UNABLE TO RATE DUE TO INVALID COMBINATION OF RATING DATA
ELEMENTS.

PL040040 CRITICAL
TOTAL CALCULATED PREMIUM IS LESS THAN WYO SYSTEM
CALCULATED PREMIUM. SUBSEQUENT ENDORSEMENTS ARE NOT RATED
BY THE WYO SYSTEM.

PL040050 CRITICAL
TOTAL CALCULATED PREMIUM IS GREATER THAN WYO SYSTEM
CALCULATED PREMIUM. SUBSEQUENT ENDORSEMENTS ARE NOT RATED
BY THE WYO SYSTEM.

PL041030 CRITICAL
THIS POLICY CANNOT BE RATED WITH ALTERNATIVE RATING.

PL041040 CRITICAL
THE RISK RATING METHOD IS NOT VALID FOR THE DEDUCTIBLE
COMBINATION SELECTED.

PL041050 CRITICAL
RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL041060 CRITICAL
RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

PL041070 CRITICAL
RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

PL041080 CRITICAL
RISK RATING METHOD IS NOT VALID FOR THIS POLICY.

PL041090 CRITICAL
CONDOMINIUM MASTER POLICY MAY NOT BE TENTATIVELY OR
PROVISIONALLY RATED.

PL041100 CRITICAL
INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY
BASED ON LOSS HISTORY.

PL041110 CRITICAL
INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY
BASED ON LOSS HISTORY.

PL041120 CRITICAL
RISK RATING METHOD IS INVALID FOR THE TARGET GROUP POLICY.

PL042025 CRITICAL
PREFERRED RISK POLICIES MUST HAVE 1 YEAR TERMS.

PL042026 CRITICAL
GROUP FLOOD POLICIES MUST HAVE 3 YEAR TERMS.

PL042027 CRITICAL
PROVISIONALLY RATED POLICIES MUST HAVE 1 YEAR TERM.

PL042030 CRITICAL
POLICY TERM INDICATOR DOES NOT MATCH POLICY DATES.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL042040 CRITICAL
POLICY TERM INDICATOR IS NO LONGER VALID.

PL046030 NON-CRITICAL
THE BUILDING MAY NOT BE THE PRINCIPAL RESIDENCE WHEN POLICY
IS FOR BUILDING IN COURSE OF CONSTRUCTION.

PL046040 NON-CRITICAL
PRINCIPAL RESIDENCE INDICATOR DOES NOT CORRESPOND WITH THE
OCCUPANCY TYPE.

PL046050 NON-CRITICAL
CONDOMINIUM ASSOCIATION MAY NOT BE THE PRINCIPAL RESIDENCE.

PL046080 CRITICAL
THE BUILDING MAY NOT BE THE PRINCIPAL RESIDENCE WHEN POLICY
IS FOR BUILDING IN COURSE OF CONSTRUCTION.

PL046090 CRITICAL
PRINCIPAL RESIDENCE INDICATOR DOES NOT CORRESPOND WITH THE
OCCUPANCY TYPE.

PL046100 CRITICAL
CONDOMINIUM ASSOCIATION MAY NOT BE THE PRINCIPAL RESIDENCE.

PL048020 CRITICAL
LOWEST FLOOR ELEVATION MUST BE THE DEFAULT FOR PREFERRED
RISK POLICIES.

PL048030 CRITICAL
LOWEST FLOOR ELEVATION MUST BE DEFAULT IF ELEVATION
DIFFERENCE REPORTED IS THE DEFAULT.

PL048040 CRITICAL
LOWEST FLOOR ELEVATION MUST HAVE A VALID VALUE.

PL049030 CRITICAL
BASE FLOOD ELEVATION MUST BE DEFAULT IF ELEVATION DIFFERENCE
REPORTED IS THE DEFAULT.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL049040 CRITICAL
BASE FLOOD ELEVATION MUST HAVE A VALID VALUE.

PL058030 NON-CRITICAL
EXPENSE CONSTANT IS NOT THE VALID AMOUNT.

PL058040 CRITICAL
EXPENSE CONSTANT IS NOT THE VALID AMOUNT.

PL060030 CRITICAL
CANCELLATION/VOIDANCE REASON MAY NOT BE '2' FOR POLICIES
WITH BUILDING COVERAGE.

PL060040 CRITICAL
CANCELLATION/VOIDANCE REASON SHOULD BE '4' OR '10' FOR GROUP
FLOOD POLICY.

PL060050 CRITICAL
CANCELLATION/VOIDANCE REASON IS INVALID FOR POLICY TERM.

PL060060 CRITICAL
CANCELLATION/VOIDANCE REASON '19' IS ALLOWED FOR MPPP POLICY
ONLY.

PL060070 CRITICAL
CANCELLATION/VOIDANCE REASON '19' IS INVALID FOR MPPP POLICY

PL061030 CRITICAL
TOTAL PREMIUM REFUND IS GREATER THAN TOTAL PREMIUM.

PL061050 CRITICAL
TOTAL PREMIUM REFUND DOES NOT MATCH THE WYO SYSTEM
CALCULATED TOTAL PREMIUM REFUND.

PL120025 CRITICAL
UNABLE TO RATE DUE TO INVALID COMBINATION OF RATING DATA
ELEMENTS.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL120030 CRITICAL
INSUFFICIENT TOTAL PREMIUM AMOUNT AFTER POLICY ENDORSEMENT.
SUBSEQUENT ENDORSEMENTS ARE NOT RATED BY THE WYO SYSTEM.

PL120040 CRITICAL
TOTAL PREMIUM AMOUNT TOO HIGH AFTER POLICY ENDORSEMENT.
SUBSEQUENT ENDORSEMENTS ARE NOT RATED BY THE WYO SYSTEM.

PL124030 CRITICAL
INSURANCE TO VALUE RATIO INDICATOR DOES NOT COMPUTE WITH
TOTAL AMOUNT OF INSURANCE - BUILDING AND REPLACEMENT COST.

PL132030 CRITICAL
ORIGINAL SUBMISSION MONTH MUST BE PRIOR TO REPORTING MONTH.

PL137030 CRITICAL
INVALID NUMBER IN CONDOMINIUM MASTER POLICY UNITS. POLICY
IS NOT A CONDOMINIUM MASTER.

PL139020 CRITICAL
CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE ZERO FOR
POLICIES EFFECTIVE PRIOR TO OCTOBER 1, 1991.

PL139030 CRITICAL
CRS CLASSIFICATION CREDIT PERCENTAGE IS NOT APPLICABLE FOR
THIS TYPE OF POLICY - MUST BE REPORTED AS ZERO.

PL139040 CRITICAL
CRS CLASSIFICATION CREDIT PERCENTAGE IS NOT VALID FOR THE
COMMUNITY AND FLOOD ZONE IN WHICH THE PROPERTY IS LOCATED.

PL140030 CRITICAL
FEDERAL POLICY FEE IS NOT VALID.

PL141030 CRITICAL
FEDERAL POLICY FEE - REFUNDED DOES NOT MATCH THE WYO SYSTEM
CALCULATED FEDERAL POLICY FEE - REFUNDED.

PL160020 CRITICAL
DIAGRAM NUMBER MUST BE REPORTED.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL161020 CRITICAL
LOWEST ADJACENT GRADE MUST BE REPORTED.

PL161030 CRITICAL
LOWEST ADJACENT GRADE MUST BE THE DEFAULT.

PL162020 NON-CRITICAL
FIRST LENDER CITY IS REQUIRED.

PL163010 NON-CRITICAL
FIRST LENDER LOAN NUMBER IS REQUIRED.

PL164010 NON-CRITICAL
FIRST LENDER NAME IS REQUIRED.

PL165020 NON-CRITICAL
FIRST LENDER STATE IS REQUIRED.

PL166010 NON-CRITICAL
FIRST LENDER STREET ADDRESS IS REQUIRED.

PL167020 NON-CRITICAL
FIRST LENDER ZIP CODE IS REQUIRED.

PL168020 NON-CRITICAL
SECOND LENDER CITY IS REQUIRED.

PL169010 NON-CRITICAL
SECOND LENDER LOAN NUMBER IS REQUIRED.

PL170010 NON-CRITICAL
SECOND LENDER NAME IS REQUIRED.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL171020 NON-CRITICAL
SECOND LENDER STATE IS REQUIRED.

PL172010 NON-CRITICAL
SECOND LENDER STREET ADDRESS IS REQUIRED.

PL173020 NON-CRITICAL
SECOND LENDER ZIP CODE IS REQUIRED.

PL174030 CRITICAL
ELEVATION CERTIFICATION DATE IS REQUIRED.

PL177020 CRITICAL
ADDITIONAL BUILDING RATE SUBMITTED BY WYO COMPANY DOES NOT
EQUAL THE NFIP CALCULATED ADDITIONAL BUILDING RATE.

PL178020 CRITICAL
ADDITIONAL CONTENTS RATE SUBMITTED BY WYO COMPANY DOES NOT
EQUAL THE NFIP CALCULATED ADDITIONAL CONTENTS RATE.

PL179020 CRITICAL
BASIC BUILDING RATE SUBMITTED BY WYO COMPANY DOES NOT
EQUAL THE NFIP CALCULATED BASIC BUILDING RATE.

PL180020 CRITICAL
BASIC CONTENTS RATE SUBMITTED BY WYO COMPANY DOES NOT
EQUAL THE NFIP CALCULATED BASIC CONTENTS RATE.

PL181020 CRITICAL
DEDUCTIBLE PERCENTAGE SUBMITTED BY WYO COMPANY DOES NOT
EQUAL THE NFIP CALCULATED DEDUCTIBLE PERCENTAGE.

PL182020 CRITICAL
ICC PREMIUM SUBMITTED BY WYO COMPANY DOES NOT EQUAL THE
NFIP CALCULATED ICC PREMIUM.

PL183020 CRITICAL
PROBATION SURCHARGE AMOUNT SUBMITTED BY WYO COMPANY DOES NOT
EQUAL THE NFIP CALCULATED PROBATION SURCHARGE AMOUNT.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL184020 CRITICAL
REPETITIVE LOSS IDENTIFICATION NUMBER MUST BE REPORTED.

PL184030 CRITICAL
REPETITIVE LOSS IDENTIFICATION NUMBER DOES NOT MATCH AGAINST
THE REPETITIVE LOSS TARGET GROUP DIRECTORY.

PL187010 CRITICAL
CASE FILE NUMBER CANNOT BE ZEROS OR SPACES IF
'COVERAGE REQUIRED FOR DISASTER ASSISTANCE' IS REPORTED.

PL201010 CRITICAL
BUILDING OVER WATER TYPE IS NOT A VALID CODE.

PL201020 CRITICAL
BUILDING IS ENTIRELY OVER WATER - POLICY IS INELIGIBLE FOR FLOOD INSURANCE.

PL202010 CRITICAL
BUILDING USE TYPE IS NOT A VALID CODE.

PL214020 CRITICAL
GRANDFATHERING TYPE CODE IS NOT VALID.

PL214030 CRITICAL
GRANDFATHERING BUILT TO CODE IS NOT VALID.

PL214040 CRITICAL
GRANDFATHERING CONTINUOUS COVERAGE IS NOT VALID.

PL215010 CRITICAL
CURRENT MAP INFO - FLOOD RISK ZONE MUST BE BLANK.

PL215020 CRITICAL
CURRENT MAP INFO - FLOOD RISK ZONE MAY NOT BE BLANK.

PL215030 CRITICAL
CURRENT MAP INFO - FLOOD RISK ZONE MUST NOT EQUAL THE FLOOD RISK ZONE (RATING
MAP INFORMATION).

PL216020 CRITICAL
CURRENT MAP INFO - BASE FLOOD ELEVATION MUST BE THE DEFAULT.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL216030 CRITICAL
CURRENT MAP INFO - BASE FLOOD ELEVATION MUST NOT BE THE DEFAULT.

PL216040 CRITICAL
CURRENT MAP INFO - BASE FLOOD ELEVATION MUST NOT EQUAL THE BFE (RATING MAP INFORMATION).

PL218010 CRITICAL
CONDOMINIUM FORM OF OWNERSHIP INDICATOR IS NOT A VALID CODE.

PL220010 CRITICAL
CURRENT MAP INFO - MAP PANEL NUMBER MUST BE BLANK.

PL220020 CRITICAL
CURRENT MAP INFO - MAP PANEL NUMBER MUST BE REPORTED.

PL221010 CRITICAL
CURRENT MAP INFO - MAP PANEL SUFFIX MUST BE BLANK.

PL221020 CRITICAL
CURRENT MAP INFO - MAP PANEL SUFFIX MSUT BE REPORTED.

PL221030 CRITICAL
CURRENT MAP INFO - MAP PANEL SUFFIX MUST NOT EQUAL THE MAP SUFFIX (RATING MAP INFORMATION).

PL222010 CRITICAL
CURRENT MAP INFO - PRIOR POLICY NUMBER MUST BE BLANK.

PL222020 CRITICAL
CURRENT MAP INFO - PRIOR POLICY NUMBER MUST BE REPORTED.

PL223010 CRITICAL
CURRENT MAP INFO - COMMUNITY IDENTIFICAITON NUMBER MUST BE BLANK.

PL223020 CRITICAL
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER IS INVALID.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PL298010 CRITICAL
BUILDING CONSTRUCTION DATE TYPE IS NOT A VALID CODE.
POLICY ERROR MESSAGES BY ERROR CODES

PR001020 CRITICAL
WYO TRANSACTION CODE IS NOT A VALID CODE.

PR001030 CRITICAL
'B' TRANSACTIONS DID NOT FOLLOW THE CORRESPONDING 'A'
TRANSACTION.

PR002010 CRITICAL
WYO TRANSACTION DATE MUST BE NUMERIC.

PR002020 CRITICAL
WYO TRANSACTION DATE IS NOT A VALID DATE.

PR003010 CRITICAL
WYO PREFIX CODE MUST BE A NUMBER AND A VALID CODE.

PR003020 CRITICAL
WYO PREFIX CODE IS NOT A VALID CODE.

PR004010 CRITICAL
POLICY NUMBER MUST NOT BE BLANK OR CONTAIN SPACES.

PR004030 CRITICAL
THE SUBMITTED POLICY NUMBER FOR THIS NEW BUSINESS IS ALREADY
ON FILE.

PR004040 CRITICAL
THE POLICY NUMBER SUBMITTED WITH THIS TRANSACTION COULD NOT
BE FOUND ON FILE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PR004050 CRITICAL
 ATTEMPT TO REINSTATE A POLICY OR APPLY A CANCELLATION
 CORRECTION ON A POLICY THAT HAS NOT BEEN CANCELLED.

PR004060 CRITICAL
 MAY NOT REINSTATE A POLICY WITH A POLICY REINSTATEMENT
 WITHOUT POLICY CHANGES (14), IF THERE HAS BEEN A REFUND.

PR004070 CRITICAL
 ATTEMPT TO CANCEL OR RENEW A POLICY THAT HAS ALREADY BEEN
 CANCELLED.

PR004075 CRITICAL
 ATTEMPT TO RENEW A GROUP FLOOD POLICY.

PR004088 CRITICAL
 TARGET GROUP ADDITIONAL DATA RECORD IS INCOMPLETE.

PR004090 CRITICAL
 CANNOT APPLY A POLICY CORRECTION AGAINST A ARCHIVED POLICY

PR004100 CRITICAL
 ATTEMPT TO APPLY A CANCELLATION TRANSACTION AGAINST A
 ARCHIVED POLICY.

PR004110 CRITICAL
 CANNOT SUBMIT A NEW BUSINESS TRANSACTION FOR THIS POLICY
 AS DIRECTED BY FIA.

PR005010 CRITICAL
 NEW POLICY NUMBER MUST NOT BE BLANK OR CONTAIN SPACES.

PR005030 CRITICAL
 NEW POLICY NUMBER IS ALREADY ON FILE.

PR006010 CRITICAL
 OLD POLICY NUMBER MUST NOT BE BLANK.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PR006030 CRITICAL
OLD POLICY NUMBER MUST BE ON FILE.

PR006040 CRITICAL
THE POLICY MUST BE ACTIVE TO CHANGE THE POLICY NUMBER.

PR007010 CRITICAL
POLICY EFFECTIVE DATE MUST BE NUMERIC.

PR007020 CRITICAL
POLICY EFFECTIVE DATE IS NOT A VALID GREGORIAN DATE.

PR007040 CRITICAL
THE POLICY EFFECTIVE DATE IS ALREADY ON FILE.

PR007050 CRITICAL
POLICY EFFECTIVE DATE MUST BE ON FILE FOR THE POLICY.

PR007060 CRITICAL
THE POLICY EFFECTIVE DATE MUST BE GREATER THAN OR EQUAL TO
THE POLICY EXPIRATION DATE OF THE PREVIOUS TERM.

PR007070 CRITICAL
MAY NOT CHANGE A POLICY EFFECTIVE DATE IF AN ENDORSEMENT
OR A CLAIM HAS BEEN APPLIED TO THE POLICY.

PR009010 CRITICAL
ENDORSEMENT EFFECTIVE DATE MUST BE NUMERIC.

PR009020 CRITICAL
ENDORSEMENT EFFECTIVE DATE IS NOT A VALID DATE.

PR009030 CRITICAL
THE ENDORSEMENT EFFECTIVE DATE DOES NOT FALL WITHIN THE
POLICY EFFECTIVE DATE AND EXPIRATION DATE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PR009040 CRITICAL
ATTEMPT TO EFFECT REVISION OF ALTERNATIVE RATING PRIOR TO
CURRENT POLICY YEAR.

PR009050 CRITICAL
ON POLICY CORRECTIONS, THE ENDORSEMENT EFFECTIVE DATE MUST
BE ON FILE.

PR009065 CRITICAL
ENDORSEMENT CANNOT CHANGE PREMIUM FOR GROUP FLOOD
POLICIES.

PR009070 CRITICAL
A CONDOMINIUM ASSOCIATION POLICY CANNOT CONVERT TO A
CONDOMINIUM MASTER POLICY BY ENDORSEMENT.

PR009080 CRITICAL
A MPPP CANNOT CONVERT TO A CONVENTIONALLY UNDERWRITTEN SFIP
BY ENDORSEMENT.

PR009085 CRITICAL
A GROUP FLOOD POLICY CANNOT CONVERT TO A CONVENTIONALLY
UNDERWRITTEN SFIP BY ENDORSEMENT.

PR009090 CRITICAL
SUBMITTING TRANSACTIONS AGAINST A ARCHIVED POLICY.

PR011180 CRITICAL
MAILING ADDRESS IS INSUFFICIENT.

PR040015 CRITICAL
TOTAL CALCULATED PREMIUM MUST BE NUMERIC.

PR059035
POLICY TERMINATION DATE SUBMITTED IS NOT WITHIN THE POLICY
TERM.

PR059040 CRITICAL
ATTEMPT TO CANCEL A POLICY ON A DATE PRIOR TO CLAIMS (OPEN
OR CLOSED WITH PAYMENTS) DATE OF LOSS.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PR061015 CRITICAL
TOTAL PREMIUM REFUND MUST BE NUMERIC.

PR120015 CRITICAL
ENDORSEMENT PREMIUM AMOUNT MUST BE NUMERIC.

PR136010 CRITICAL
REINSTATEMENT PREMIUM MUST BE NUMERIC.

PR136020 CRITICAL
ADDITIONAL CALCULATED PREMIUM (THE REMAINDER OF
REINSTATEMENT PREMIUM MINUS TOTAL PREMIUM REFUND) MUST BE
IN WHOLE DOLLARS.

PR138010 CRITICAL
REJECTED TRANSACTION CONTROL NUMBER MUST BE NUMERIC.

PR138020 CRITICAL
REJECTED TRANSACTION CONTROL NUMBER IS NOT VALID.

PR142030 CRITICAL
REINSTATEMENT POLICY SERVICE FEE DOES NOT MATCH THE POLICY
SERVICE FEE - REFUNDED.

PU008010 CRITICAL
POLICY EXPIRATION DATE MUST BE NUMERIC.

PU014010 CRITICAL
PROPERTY ZIP MUST BE NUMERIC.

PU016010 CRITICAL
COVERAGE REQUIRED FOR DISASTER ASSISTANCE MUST BE NUMERIC.

PU017010 CRITICAL
COMMUNITY IDENTIFICATION NUMBER MUST BE NUMERIC.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PU018010 CRITICAL
MAP PANEL NUMBER IS INVALID.

PU022010 CRITICAL
OCCUPANCY TYPE MUST BE A NUMBER AND A VALID CODE.

PU023010 CRITICAL
NUMBER OF FLOORS/ BUILDING TYPE MUST BE A NUMBER AND A VALID
CODE.

PU024010 CRITICAL
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE MUST BE A NUMBER AND A
VALID CODE.

PU029010 CRITICAL
DEDUCTIBLE - BUILDING MUST BE A VALID CODE.

PU030010 CRITICAL
DEDUCTIBLE - CONTENTS MUST BE A VALID CODE.

PU032010 CRITICAL
OBSTRUCTION TYPE MUST BE A NUMBER AND A VALID CODE.

PU033010 CRITICAL
LOCATION OF CONTENTS MUST BE A NUMBER AND A VALID CODE.

PU034010 CRITICAL
ORIGINAL CONSTRUCTION DATE MUST BE NUMERIC.

PU036010 CRITICAL
ELEVATION DIFFERENCE MUST BE NUMERIC.

PU038010 CRITICAL
TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE NUMERIC.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PU039010 CRITICAL
TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE NUMERIC.

PU042010 CRITICAL
POLICY TERM INDICATOR MUST BE A NUMBER AND A VALID CODE.

PU047010 NON-CRITICAL
REPLACEMENT COST MUST BE NUMERIC.

PU047020 CRITICAL
REPLACEMENT COST MUST BE GREATER THAN ZERO.

PU048010 CRITICAL
LOWEST FLOOR ELEVATION MUST BE NUMERIC.

PU049010 CRITICAL
BASE FLOOD ELEVATION MUST BE NUMERIC.

PU058010 NON-CRITICAL
EXPENSE CONSTANT MUST BE NUMERIC.

PU058020 CRITICAL
EXPENSE CONSTANT MUST BE NUMERIC.

PU059010 CRITICAL
POLICY TERMINATION DATE MUST BE NUMERIC.

PU060010 CRITICAL
CANCELLATION/VOIDANCE REASON MUST BE A NUMBER AND A VALID
CODE.

PU124010 CRITICAL
INSURANCE TO VALUE RATIO INDICATOR MUST BE NUMERIC AND A
VALID CODE.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PU127010 CRITICAL
1981 POST-FIRM V ZONE CERTIFICATION INDICATOR MUST BE
ALPHABETIC AND A VALID CODE.

PU132010 CRITICAL
ORIGINAL SUBMISSION MONTH MUST BE NUMERIC.

PU135010 NON-CRITICAL
NAME FORMAT INDICATOR MUST BE ALPHABETIC.

PU137010 CRITICAL
CONDOMINIUM MASTER POLICY UNITS MUST BE NUMERIC.

PU139010 CRITICAL
CRS CLASSIFICATION CREDIT PERCENTAGE MUST BE NUMERIC.

PU141010 CRITICAL
FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.

PU142010 CRITICAL
REINSTATEMENT POLICY SERVICE FEE MUST BE NUMERIC.

PU143010 NON-CRITICAL
PREMIUM PAYMENT INDICATOR MUST BE ALPHABETIC AND A VALID
CODE

PU160010 CRITICAL
DIAGRAM NUMBER MUST BE A VALID CODE.

PU161010 CRITICAL
LOWEST ADJACENT GRADE MUST BE NUMERIC.

PU162010 NON-CRITICAL
FIRST LENDER CITY MUST BE ALPHABETIC.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PU165010 NON-CRITICAL
FIRST LENDER STATE MUST BE ALPHABETIC.

PU167010 NON-CRITICAL
FIRST LENDER ZIP CODE MUST BE NUMERIC.

PU168010 NON-CRITICAL
SECOND LENDER CITY MUST BE ALPHABETIC.

PU171010 NON-CRITICAL
SECOND LENDER STATE MUST BE ALPHABETIC.

PU173010 NON-CRITICAL
SECOND LENDER ZIP CODE MUST BE NUMERIC.

PU174010 CRITICAL
ELEVATION CERTIFICATION DATE MUST BE NUMERIC

PU177010 CRITICAL
WYO ADDITIONAL BUILDING RATE MUST BE NUMERIC.

PU178010 CRITICAL
WYO ADDITIONAL CONTENTS RATE MUST BE NUMERIC.

PU179010 CRITICAL
WYO BASIC BUILDING RATE MUST BE NUMERIC.

PU180010 CRITICAL
WYO BASIC CONTENTS RATE MUST BE NUMERIC.

PU181010 CRITICAL
WYO DEDUCTIBLE PERCENTAGE MUST BE NUMERIC.

POLICY ERROR MESSAGES BY ERROR CODES

ERROR CODE

PU182010 CRITICAL
WYO ICC PREMIUM MUST BE NUMERIC.

PU183010 CRITICAL
WYO PROBATION SURCHARGE AMOUNT MUST BE NUMERIC.

PU184010 CRITICAL
REPETITIVE LOSS IDENTIFICATION NUMBER MUST BE NUMERIC.

PU185010 CRITICAL
REPETITIVE LOSS TARGET GROUP RENEWAL BILLING INSTRUCTIONS
MUST BE NUMERIC.

DATA ELEMENTS BY ERROR CODES SECTION

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DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|--|
| ----- | ----- |
| CI070020 | CAUSE OF LOSS |
| CI077080 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CI077090 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CI078100 | CONTENTS CLAIM PAYMENT (ACV) |
| CI078110 | CONTENTS CLAIM PAYMENT (ACV) |
| CI080020 | FINAL PAYMENT INDICATOR - BUILDING |
| CI081020 | FINAL PAYMENT INDICATOR - CONTENTS |
| CI082020 | REPLACEMENT COST INDICATOR |
| CI083020 | FOUNDATION TYPE |
| CI084020 | EXTERIOR WALL STRUCTURE TYPE |
| CI085020 | EXTERIOR WALL SURFACE TREATMENT |
| CI086020 | FLOOD CHARACTERISTICS |
| CI087020 | FACTORS RELATED TO CAUSE OF LOSS |
| CI088020 | DURATION BUILDING WILL NOT BE HABITABLE |
| CI095020 | DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT |
| CI096020 | DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT |
| CI098020 | VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CI099020 | VALUE OF CONTENTS SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CI100020 | BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CI101020 | CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CI103020 | CLAIM REOPEN DATE |
| CI104020 | DATE CLAIM CLOSED |
| CI105020 | ALTERATION DATE |
| CI106020 | SUBSTANTIAL IMPROVEMENT INDICATOR |
| CI109020 | ACTUAL SALVAGE RECOVERY |
| CI110020 | SUBROGATION |
| CI114020 | SPECIAL EXPENSE TYPE |
| CI115020 | SPECIAL EXPENSE AMOUNT |
| CI121040 | BUILDING CLAIM PAYMENT RECOVERY |
| CI122040 | CONTENTS CLAIM PAYMENT RECOVERY |
| CI130020 | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING |
| CI131020 | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| CI144020 | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC |
| CI145020 | FINAL PAYMENT INDICATOR - ICC |
| CI147020 | ICC CLAIM INDICATOR |
| CI148080 | ICC CLAIM PAYMENT |
| CI148090 | ICC CLAIM PAYMENT |
| CI149040 | ICC CLAIM PAYMENT RECOVERY |
| CI151020 | ICC MITIGATION INDICATOR |
| CI152020 | ICC PRIOR DATE OF LOSS |
| CI175010 | CO-INSURANCE CLAIM SETTLEMENT INDICATOR |
| CL066045 | DATE OF LOSS |
| CL066060 | DATE OF LOSS |
| CL066070 | DATE OF LOSS |
| CL066100 | DATE OF LOSS |
| CL066110 | DATE OF LOSS |
| CL068030 | RESERVE - BUILDING |
| CL068040 | RESERVE - BUILDING |
| CL069030 | RESERVE - CONTENTS |
| CL069040 | RESERVE - CONTENTS |
| CL070030 | CAUSE OF LOSS |
| CL072030 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) |
| CL072040 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) |
| CL073030 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) |
| CL073040 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) |
| CL073050 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) |
| CL073060 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) |
| CL074030 | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) |
| CL074040 | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) |
| CL074050 | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) |
| CL076030 | TOTAL EXPENSE OF TEMPORARY FLOOD PROTECTION |
| CL077030 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CL077035 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CL077040 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| CL077050 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CL077060 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CL077070 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CL077075 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CL078030 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078035 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078040 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078045 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078050 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078055 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078060 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078065 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078070 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078080 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078090 | CONTENTS CLAIM PAYMENT (ACV) |
| CL078120 | CONTENTS CLAIM PAYMENT (ACV) |
| CL079030 | PAYMENT DATE |
| CL080030 | FINAL PAYMENT INDICATOR - BUILDING |
| CL080040 | FINAL PAYMENT INDICATOR - BUILDING |
| CL080050 | FINAL PAYMENT INDICATOR - BUILDING |
| CL081030 | FINAL PAYMENT INDICATOR - CONTENTS |
| CL081040 | FINAL PAYMENT INDICATOR - CONTENTS |
| CL082030 | REPLACEMENT COST INDICATOR |
| CL083030 | FOUNDATION TYPE |
| CL095030 | DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT |
| CL096030 | DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT |
| CL103030 | CLAIM REOPEN DATE |
| CL104030 | DATE CLAIM CLOSED |
| CL105030 | ALTERATION DATE |
| CL128030 | EXPENSE OF CONTENTS REMOVAL |
| CL129030 | EXPENSE OF MOBILE HOME REMOVAL |
| CL130030 | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| CL130040 | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING |
| CL131030 | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS |
| CL131040 | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS |
| CL144030 | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC |
| CL144040 | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC |
| CL144050 | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC |
| CL145030 | FINAL PAYMENT INDICATOR - ICC |
| CL145040 | FINAL PAYMENT INDICATOR - ICC |
| CL145050 | FINAL PAYMENT INDICATOR - ICC |
| CL146030 | ICC ACTUAL EXPENSE |
| CL146040 | ICC ACTUAL EXPENSE |
| CL147030 | ICC CLAIM INDICATOR |
| CL148030 | ICC CLAIM PAYMENT |
| CL148035 | ICC CLAIM PAYMENT |
| CL148040 | ICC CLAIM PAYMENT |
| CL148050 | ICC CLAIM PAYMENT |
| CL148055 | ICC CLAIM PAYMENT |
| CL148060 | ICC CLAIM PAYMENT |
| CL148065 | ICC CLAIM PAYMENT |
| CL148070 | ICC CLAIM PAYMENT |
| CL149030 | ICC CLAIM PAYMENT RECOVERY |
| CL150030 | ICC FLOOD DAMAGE AMOUNT - PRIOR |
| CL150040 | ICC FLOOD DAMAGE AMOUNT - PRIOR |
| CL151030 | ICC MITIGATION INDICATOR |
| CL151040 | ICC MITIGATION INDICATOR |
| CL151050 | ICC MITIGATION INDICATOR |
| CL152030 | ICC PRIOR DATE OF LOSS |
| CL152040 | ICC PRIOR DATE OF LOSS |
| CL152050 | ICC PRIOR DATE OF LOSS |
| CL153030 | ICC PROPERTY VALUE - CURRENT |
| CL153040 | ICC PROPERTY VALUE - CURRENT |
| CL154030 | ICC PROPERTY VALUE - PRIOR |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| CL154040 | ICC PROPERTY VALUE - PRIOR |
| CL155030 | RESERVE - ICC |
| CL155040 | RESERVE - ICC |
| CL155050 | RESERVE - ICC |
| CL156030 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV) |
| CL156040 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV) |
| CL157030 | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV) |
| CL157040 | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV) |
| CL158020 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) |
| CL158030 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) |
| CL158040 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) |
| CL158050 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) |
| CL175020 | CO-INSURANCE CLAIM SETTLEMENT INDICATOR |
| CL175030 | CO-INSURANCE CLAIM SETTLEMENT INDICATOR |
| CR066010 | DATE OF LOSS |
| CR066020 | DATE OF LOSS |
| CR066030 | DATE OF LOSS |
| CR066050 | DATE OF LOSS |
| CR077015 | BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE) |
| CR078015 | CONTENTS CLAIM PAYMENT (ACV) |
| CR079010 | PAYMENT DATE |
| CR079020 | PAYMENT DATE |
| CR108015 | PAYMENT RECOVERY DATE |
| CR108025 | PAYMENT RECOVERY DATE |
| CR108035 | PAYMENT RECOVERY DATE |
| CR109015 | ACTUAL SALVAGE RECOVERY |
| CR110015 | SUBROGATION |
| CR111015 | ACTUAL SALVAGE RECOVERY DATE |
| CR111025 | ACTUAL SALVAGE RECOVERY DATE |
| CR111035 | ACTUAL SALVAGE RECOVERY DATE |
| CR112015 | SUBROGATION RECOVERY DATE |
| CR112025 | SUBROGATION RECOVERY DATE |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| CR112035 | SUBROGATION RECOVERY DATE |
| CR113010 | SPECIAL EXPENSE DATE |
| CR113020 | SPECIAL EXPENSE DATE |
| CR113035 | SPECIAL EXPENSE DATE |
| CR115015 | SPECIAL EXPENSE AMOUNT |
| CR116010 | OLD DATE OF LOSS |
| CR116020 | OLD DATE OF LOSS |
| CR116030 | OLD DATE OF LOSS |
| CR117010 | NEW DATE OF LOSS |
| CR117020 | NEW DATE OF LOSS |
| CR117030 | NEW DATE OF LOSS |
| CR117040 | NEW DATE OF LOSS |
| CR118010 | OLD PAYMENT DATE |
| CR118020 | OLD PAYMENT DATE |
| CR118030 | OLD PAYMENT DATE |
| CR119010 | NEW PAYMENT DATE |
| CR119020 | NEW PAYMENT DATE |
| CR119030 | NEW PAYMENT DATE |
| CR119040 | NEW PAYMENT DATE |
| CR121015 | BUILDING CLAIM PAYMENT RECOVERY |
| CR122015 | CONTENTS CLAIM PAYMENT RECOVERY |
| CR148010 | ICC CLAIM PAYMENT |
| CR149010 | ICC CLAIM PAYMENT RECOVERY |
| CU067010 | CATASTROPHE NUMBER |
| CU068010 | RESERVE - BUILDING |
| CU069010 | RESERVE - CONTENTS |
| CU071010 | WATER DEPTH - RELATIVE TO MAIN BUILDING |
| CU072010 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (ACV) |
| CU073010 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) |
| CU074010 | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) |
| CU076010 | TOTAL EXPENSE OF TEMPORARY FLOOD PROTECTION |
| CU080010 | FINAL PAYMENT INDICATOR - BUILDING |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|--|
| ----- | ----- |
| CU081010 | FINAL PAYMENT INDICATOR - CONTENTS |
| CU082010 | REPLACEMENT COST INDICATOR |
| CU083010 | FOUNDATION TYPE |
| CU084010 | EXTERIOR WALL STRUCTURE TYPE |
| CU085010 | EXTERIOR WALL SURFACE TREATMENT |
| CU086010 | FLOOD CHARACTERISTICS |
| CU087010 | FACTORS RELATED TO CAUSE OF LOSS |
| CU088010 | DURATION BUILDING WILL NOT BE HABITABLE |
| CU089010 | PROPERTY VALUE - MAIN (ACV) |
| CU090010 | PROPERTY VALUE - APPURTENANT (ACV) |
| CU091010 | DAMAGE - MAIN (ACV) |
| CU092010 | DAMAGE - APPURTENANT (ACV) |
| CU093010 | DAMAGE TO CONTENTS - MAIN (ACV) |
| CU094010 | DAMAGE TO CONTENTS - APPURTENANT (ACV) |
| CU095010 | DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT |
| CU096010 | DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT |
| CU098010 | VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CU099010 | VALUE OF CONTENTS SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CU100010 | BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CU101010 | CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV) |
| CU102010 | VALUE OF CONTENTS (ACV) |
| CU103010 | CLAIM REOPEN DATE |
| CU104010 | DATE CLAIM CLOSED |
| CU105010 | ALTERATION DATE |
| CU106010 | SUBSTANTIAL IMPROVEMENT INDICATOR |
| CU114010 | SPECIAL EXPENSE TYPE |
| CU123010 | DURATION OF FLOOD WATERS IN THE BUILDING |
| CU128010 | EXPENSE OF CONTENTS REMOVAL |
| CU129010 | EXPENSE OF MOBILE HOME REMOVAL |
| CU130010 | CLAIMS CLOSED WITHOUT PAYMENT REASON - BUILDING |
| CU131010 | CLAIMS CLOSED WITHOUT PAYMENT REASON - CONTENTS |
| CU144010 | CLAIMS CLOSED WITHOUT PAYMENT REASON - ICC |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| CU145010 | FINAL PAYMENT INDICATOR - ICC |
| CU146010 | ICC ACTUAL EXPENSE |
| CU147010 | ICC CLAIM INDICATOR |
| CU150010 | ICC FLOOD DAMAGE AMOUNT - PRIOR |
| CU151010 | ICC MITIGATION INDICATOR |
| CU152010 | ICC PRIOR DATE OF LOSS |
| CU153010 | ICC PROPERTY VALUE - CURRENT |
| CU154010 | ICC PROPERTY VALUE - PRIOR |
| CU155010 | RESERVE - ICC |
| CU156010 | TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (RCV) |
| CU157010 | TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (RCV) |
| CU158010 | TOTAL PROPERTY VALUE - MAIN AND APPURTENANT (RCV) |
| PI002030 | WYO TRANSACTION DATE |
| PI008030 | POLICY EXPIRATION DATE |
| PI010010 | NAME OR DESCRIPTIVE INFORMATION INDICATOR |
| PI010020 | NAME OR DESCRIPTIVE INFORMATION INDICATOR |
| PI011030 | STREET ADDRESS |
| PI011045 | STREET ADDRESS |
| PI012010 | PROPERTY CITY |
| PI013010 | PROPERTY STATE |
| PI014030 | PROPERTY ZIP |
| PI016020 | COVERAGE REQUIRED FOR DISASTER ASSISTANCE |
| PI020010 | REGULAR/EMERGENCY INDICATOR |
| PI020020 | REGULAR/EMERGENCY INDICATOR |
| PI022020 | OCCUPANCY TYPE |
| PI023020 | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) |
| PI024020 | BASEMENT/ENCLOSURE/CRAWLSPACE TYPE |
| PI026010 | CONDOMINIUM INDICATOR |
| PI026020 | CONDOMINIUM INDICATOR |
| PI027010 | STATE OWNED PROPERTY |
| PI027020 | STATE OWNED PROPERTY |
| PI028010 | BUILDING IN COURSE OF CONSTRUCTION INDICATOR |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| PI028020 | BUILDING IN COURSE OF CONSTRUCTION INDICATOR |
| PI029020 | DEDUCTIBLE - BUILDING |
| PI030020 | DEDUCTIBLE - CONTENTS |
| PI031010 | ELEVATED BUILDING INDICATOR |
| PI031020 | ELEVATED BUILDING INDICATOR |
| PI032020 | OBSTRUCTION TYPE |
| PI033020 | LOCATION OF CONTENTS CODE |
| PI034020 | ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE |
| PI034030 | ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE |
| PI035010 | POST FIRM CONSTRUCTION INDICATOR |
| PI035020 | POST FIRM CONSTRUCTION INDICATOR |
| PI036020 | ELEVATION DIFFERENCE |
| PI037010 | FLOOD PROOFED INDICATOR |
| PI037020 | FLOOD PROOFED INDICATOR |
| PI040030 | TOTAL CALCULATED PREMIUM |
| PI041020 | RISK RATING METHOD |
| PI042020 | POLICY TERM INDICATOR |
| PI043030 | NEW OR ROLLOVER INDICATOR |
| PI044010 | INSURED LAST NAME - INSURED FIRST NAME |
| PI046010 | PRINCIPAL RESIDENCE INDICATOR |
| PI046020 | PRINCIPAL RESIDENCE INDICATOR |
| PI046060 | PRINCIPAL RESIDENCE INDICATOR |
| PI046070 | PRINCIPAL RESIDENCE INDICATOR |
| PI049020 | BASE FLOOD ELEVATION |
| PI059020 | POLICY TERMINATION DATE |
| PI060020 | CANCELLATION/VOIDANCE REASON |
| PI061040 | TOTAL PREMIUM REFUND |
| PI120020 | ENDORSEMENT PREMIUM AMOUNT |
| PI124020 | INSURANCE TO VALUE RATIO INDICATOR |
| PI126020 | ELEVATION CERTIFICATE INDICATOR |
| PI127020 | 1981 POST-FIRM V ZONE CERTIFICATION INDICATOR |
| PI132020 | ORIGINAL SUBMISSION MONTH |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| PI135020 | NAME FORMAT INDICATOR |
| PI137020 | CONDOMINIUM MASTER POLICY UNITS |
| PI143020 | PREMIUM PAYMENT INDICATOR |
| PI174020 | ELEVATION CERTIFICATION DATE |
| PI176010 | REPETITIVE LOSS TARGET GROUP INDICATOR |
| PI185020 | RENEWAL BILLING INSTRUCTIONS |
| PI214010 | GRANDFATHERING TYPE CODE |
| PI216010 | CURRENT MAP INFO - BASE FLOOD ELEVATION |
| PL004080 | POLICY NUMBER |
| PL004085 | POLICY NUMBER |
| PL004086 | POLICY NUMBER |
| PL004087 | POLICY NUMBER |
| PL004120 | POLICY NUMBER |
| PL004130 | POLICY NUMBER |
| PL004140 | POLICY NUMBER |
| PL004150 | POLICY NUMBER |
| PL004160 | POLICY NUMBER |
| PL007030 | POLICY EFFECTIVE DATE |
| PL007035 | POLICY EFFECTIVE DATE |
| PL007045 | POLICY EFFECTIVE DATE |
| PL007055 | POLICY EFFECTIVE DATE |
| PL007065 | POLICY EFFECTIVE DATE |
| PL008040 | POLICY EXPIRATION DATE |
| PL008050 | POLICY EXPIRATION DATE |
| PL008060 | POLICY EXPIRATION DATE |
| PL008070 | POLICY EXPIRATION DATE |
| PL011050 | STREET ADDRESS |
| PL011060 | STREET ADDRESS |
| PL011070 | STREET ADDRESS |
| PL011080 | STREET ADDRESS |
| PL011090 | STREET ADDRESS |
| PL011100 | STREET ADDRESS |
| PL011110 | STREET ADDRESS |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE ----- | DATA ELEMENT ----- |
|---------------------|---------------------------------|
| PL011120 | STREET ADDRESS |
| PL011130 | STREET ADDRESS |
| PL011140 | STREET ADDRESS |
| PL011150 | STREET ADDRESS |
| PL011160 | STREET ADDRESS |
| PL011170 | STREET ADDRESS |
| PL013030 | PROPERTY STATE |
| PL014040 | PROPERTY ZIP |
| PL014050 | PROPERTY ZIP |
| PL017020 | COMMUNITY IDENTIFICATION NUMBER |
| PL017030 | COMMUNITY IDENTIFICATION NUMBER |
| PL017040 | COMMUNITY IDENTIFICATION NUMBER |
| PL017050 | COMMUNITY IDENTIFICATION NUMBER |
| PL017060 | COMMUNITY IDENTIFICATION NUMBER |
| PL017070 | COMMUNITY IDENTIFICATION NUMBER |
| PL017080 | COMMUNITY IDENTIFICATION NUMBER |
| PL017100 | COMMUNITY IDENTIFICATION NUMBER |
| PL017110 | COMMUNITY IDENTIFICATION NUMBER |
| PL018020 | MAP PANEL NUMBER |
| PL018030 | MAP PANEL NUMBER |
| PL018040 | MAP PANEL NUMBER |
| PL019030 | MAP PANEL SUFFIX |
| PL020030 | REGULAR/EMERGENCY INDICATOR |
| PL020040 | REGULAR/EMERGENCY INDICATOR |
| PL020050 | REGULAR/EMERGENCY INDICATOR |
| PL021020 | FLOOD RISK ZONE |
| PL021030 | FLOOD RISK ZONE |
| PL021040 | FLOOD RISK ZONE |
| PL021050 | FLOOD RISK ZONE |
| PL021060 | FLOOD RISK ZONE |
| PL021065 | FLOOD RISK ZONE |
| PL021070 | FLOOD RISK ZONE |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|--|
| ----- | ----- |
| PL021080 | FLOOD RISK ZONE |
| PL022030 | OCCUPANCY TYPE |
| PL022040 | OCCUPANCY TYPE |
| PL022050 | OCCUPANCY TYPE |
| PL022060 | OCCUPANCY TYPE |
| PL023030 | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) |
| PL023040 | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) |
| PL024030 | BASEMENT/ENCLOSURE/CRAWLSPACE TYPE |
| PL026030 | CONDOMINIUM INDICATOR |
| PL026040 | CONDOMINIUM INDICATOR |
| PL027030 | STATE OWNED PROPERTY |
| PL027040 | STATE OWNED PROPERTY |
| PL029040 | DEDUCTIBLE - BUILDING |
| PL029050 | DEDUCTIBLE - BUILDING |
| PL029060 | DEDUCTIBLE - BUILDING |
| PL030030 | DEDUCTIBLE - CONTENTS |
| PL030040 | DEDUCTIBLE - CONTENTS |
| PL030060 | DEDUCTIBLE - CONTENTS |
| PL032030 | OBSTRUCTION TYPE |
| PL032040 | OBSTRUCTION TYPE |
| PL033030 | LOCATION OF CONTENTS CODE |
| PL033040 | LOCATION OF CONTENTS CODE |
| PL035030 | POST FIRM CONSTRUCTION INDICATOR |
| PL035040 | POST FIRM CONSTRUCTION INDICATOR |
| PL035050 | POST FIRM CONSTRUCTION INDICATOR |
| PL035060 | POST FIRM CONSTRUCTION INDICATOR |
| PL036030 | ELEVATION DIFFERENCE |
| PL036040 | ELEVATION DIFFERENCE |
| PL036050 | ELEVATION DIFFERENCE |
| PL036055 | ELEVATION DIFFERENCE |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|--------------------------------------|
| ----- | ----- |
| PL036060 | ELEVATION DIFFERENCE |
| PL036070 | ELEVATION DIFFERENCE |
| PL037030 | FLOOD PROOFED INDICATOR |
| PL037040 | FLOOD PROOFED INDICATOR |
| PL038030 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PL038040 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PL038045 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PL038050 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PL038055 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PL038070 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PL038075 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PL039040 | TOTAL AMOUNT OF INSURANCE - CONTENTS |
| PL039050 | TOTAL AMOUNT OF INSURANCE - CONTENTS |
| PL039055 | TOTAL AMOUNT OF INSURANCE - CONTENTS |
| PL040035 | TOTAL CALCULATED PREMIUM |
| PL040040 | TOTAL CALCULATED PREMIUM |
| PL040050 | TOTAL CALCULATED PREMIUM |
| PL041030 | RISK RATING METHOD |
| PL041040 | RISK RATING METHOD |
| PL041050 | RISK RATING METHOD |
| PL041060 | RISK RATING METHOD |
| PL041070 | RISK RATING METHOD |
| PL041080 | RISK RATING METHOD |
| PL041090 | RISK RATING METHOD |
| PL041100 | RISK RATING METHOD |
| PL041110 | RISK RATING METHOD |
| PL041120 | RISK RATING METHOD |
| PL042025 | POLICY TERM INDICATOR |
| PL042026 | POLICY TERM INDICATOR |
| PL042027 | POLICY TERM INDICATOR |
| PL042030 | POLICY TERM INDICATOR |
| PL042040 | POLICY TERM INDICATOR |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|--------------------------------------|
| ----- | ----- |
| PL046030 | PRINCIPAL RESIDENCE INDICATOR |
| PL046040 | PRINCIPAL RESIDENCE INDICATOR |
| PL046050 | PRINCIPAL RESIDENCE INDICATOR |
| PL046080 | PRINCIPAL RESIDENCE INDICATOR |
| PL046090 | PRINCIPAL RESIDENCE INDICATOR |
| PL046100 | PRINCIPAL RESIDENCE INDICATOR |
| PL048020 | LOWEST FLOOR ELEVATION |
| PL048030 | LOWEST FLOOR ELEVATION |
| PL048040 | LOWEST FLOOR ELEVATION |
| PL049030 | BASE FLOOD ELEVATION |
| PL049040 | BASE FLOOD ELEVATION |
| PL058030 | EXPENSE CONSTANT |
| PL058040 | EXPENSE CONSTANT |
| PL060030 | CANCELLATION/VOIDANCE REASON |
| PL060040 | CANCELLATION/VOIDANCE REASON |
| PL060050 | CANCELLATION/VOIDANCE REASON |
| PL060060 | CANCELLATION/VOIDANCE REASON |
| PL060070 | CANCELLATION/VOIDANCE REASON |
| PL061030 | TOTAL PREMIUM REFUND |
| PL061050 | TOTAL PREMIUM REFUND |
| PL120025 | ENDORSEMENT PREMIUM AMOUNT |
| PL120030 | ENDORSEMENT PREMIUM AMOUNT |
| PL120040 | ENDORSEMENT PREMIUM AMOUNT |
| PL124030 | INSURANCE TO VALUE RATIO INDICATOR |
| PL132030 | ORIGINAL SUBMISSION MONTH |
| PL137030 | CONDOMINIUM MASTER POLICY UNITS |
| PL139020 | CRS CLASSIFICATION CREDIT PERCENTAGE |
| PL139030 | CRS CLASSIFICATION CREDIT PERCENTAGE |
| PL139040 | CRS CLASSIFICATION CREDIT PERCENTAGE |
| PL140030 | FEDERAL POLICY FEE |
| PL141030 | FEDERAL POLICY FEE - REFUNDED |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|--|
| ----- | ----- |
| PL160020 | DIAGRAM NUMBER |
| PL161020 | LOWEST ADJACENT GRADE |
| PL161030 | LOWEST ADJACENT GRADE |
| PL162020 | FIRST LENDER CITY |
| PL163010 | FIRST LENDER LOAN NUMBER |
| PL164010 | FIRST LENDER NAME |
| PL165020 | FIRST LENDER STATE |
| PL166010 | FIRST LENDER STREET ADDRESS |
| PL167020 | FIRST LENDER ZIP CODE |
| PL168020 | SECOND LENDER CITY |
| PL169010 | SECOND LENDER LOAN NUMBER |
| PL170010 | SECOND LENDER NAME |
| PL171020 | SECOND LENDER STATE |
| PL172010 | SECOND LENDER STREET ADDRESS |
| PL173020 | SECOND LENDER ZIP CODE |
| PL174030 | ELEVATION CERTIFICATION DATE |
| PL177020 | ADDITIONAL BUILDING RATE WYO |
| PL178020 | ADDITIONAL CONTENTS RATE WYO |
| PL179020 | BASIC BUILDING RATE WYO |
| PL180020 | BASIC CONTENTS RATE WYO |
| PL181020 | DEDUCTIBLE PERCENTAGE WYO |
| PL182020 | ICC PREMIUM WYO |
| PL183020 | PROBATION SURCHARGE AMOUNT WYO |
| PL184020 | REPETITIVE LOSS IDENTIFICATION NUMBER |
| PL184030 | REPETITIVE LOSS IDENTIFICATION NUMBER |
| PL187010 | CASE FILE NUMBER FOR DISASTER ASSISTANCE |
| PL201010 | BUILDING OVER WATER TYPE |
| PL201020 | BUILDING OVER WATER TYPE |
| PL202010 | BUILDING USE TYPE |
| PL214020 | GRANDFATHERING TYPE CODE |
| PL214030 | GRANDFATHERING TYPE CODE |
| PL214040 | GRANDFATHERING TYPE CODE |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|--|
| ----- | ----- |
| PL215010 | CURRENT MAP INFO - FLOOD RISK ZONE |
| PL215020 | CURRENT MAP INFO - FLOOD RISK ZONE |
| PL215030 | CURRENT MAP INFO - FLOOD RISK ZONE |
| PL216020 | CURRENT MAP INFO - BASE FLOOD ELEVATION |
| PL216030 | CURRENT MAP INFO - BASE FLOOD ELEVATION |
| PL216040 | CURRENT MAP INFO - BASE FLOOD ELEVATION |
| PL218010 | CONDOMINIUM FORM OF OWNERSHIP INDICATOR |
| PL220010 | CURRENT MAP INFO - MAP PANEL NUMBER |
| PL220020 | CURRENT MAP INFO - MAP PANEL NUMBER |
| PL221010 | CURRENT MAP INFO - MAP PANEL SUFFIX |
| PL221020 | CURRENT MAP INFO - MAP PANEL SUFFIX |
| PL221030 | CURRENT MAP INFO - MAP PANEL SUFFIX |
| PL222010 | CURRENT MAP INFO - PRIOR POLICY NUMBER |
| PL222020 | CURRENT MAP INFO - PRIOR POLICY NUMBER |
| PL223010 | CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER |
| PL223020 | CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER |
| PL298010 | BUILDING CONSTRUCTION DATE TYPE |
| PR001020 | WYO TRANSACTION CODE |
| PR001030 | WYO TRANSACTION CODE |
| PR002010 | WYO TRANSACTION DATE |
| PR002020 | WYO TRANSACTION DATE |
| PR003010 | WYO PREFIX CODE |
| PR003020 | WYO PREFIX CODE |
| PR004010 | POLICY NUMBER |
| PR004030 | POLICY NUMBER |
| PR004040 | POLICY NUMBER |
| PR004050 | POLICY NUMBER |
| PR004060 | POLICY NUMBER |
| PR004070 | POLICY NUMBER |
| PR004075 | POLICY NUMBER |
| PR004088 | POLICY NUMBER |
| PR004090 | POLICY NUMBER |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|-------------------------------------|
| ----- | ----- |
| PR004100 | POLICY NUMBER |
| PR004110 | POLICY NUMBER |
| PR005010 | NEW POLICY NUMBER |
| PR005030 | NEW POLICY NUMBER |
| PR006010 | OLD POLICY NUMBER |
| PR006030 | OLD POLICY NUMBER |
| PR006040 | OLD POLICY NUMBER |
| PR007010 | POLICY EFFECTIVE DATE |
| PR007020 | POLICY EFFECTIVE DATE |
| PR007040 | POLICY EFFECTIVE DATE |
| PR007050 | POLICY EFFECTIVE DATE |
| PR007060 | POLICY EFFECTIVE DATE |
| PR007070 | POLICY EFFECTIVE DATE |
| PR009010 | ENDORSEMENT EFFECTIVE DATE |
| PR009020 | ENDORSEMENT EFFECTIVE DATE |
| PR009030 | ENDORSEMENT EFFECTIVE DATE |
| PR009040 | ENDORSEMENT EFFECTIVE DATE |
| PR009050 | ENDORSEMENT EFFECTIVE DATE |
| PR009065 | ENDORSEMENT EFFECTIVE DATE |
| PR009070 | ENDORSEMENT EFFECTIVE DATE |
| PR009080 | ENDORSEMENT EFFECTIVE DATE |
| PR009085 | ENDORSEMENT EFFECTIVE DATE |
| PR009090 | ENDORSEMENT EFFECTIVE DATE |
| PR011180 | STREET ADDRESS |
| PR040015 | TOTAL CALCULATED PREMIUM |
| PR059035 | POLICY TERMINATION DATE |
| PR059040 | POLICY TERMINATION DATE |
| PR061015 | TOTAL PREMIUM REFUND |
| PR120015 | ENDORSEMENT PREMIUM AMOUNT |
| PR136010 | REINSTATEMENT PREMIUM |
| PR136020 | REINSTATEMENT PREMIUM |
| PR138010 | REJECTED TRANSACTION CONTROL NUMBER |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---|
| ----- | ----- |
| PR138020 | REJECTED TRANSACTION CONTROL NUMBER |
| PR142030 | REINSTATEMENT POLICY SERVICE FEE |
| PU008010 | POLICY EXPIRATION DATE |
| PU014010 | PROPERTY ZIP |
| PU016010 | COVERAGE REQUIRED FOR DISASTER ASSISTANCE |
| PU017010 | COMMUNITY IDENTIFICATION NUMBER |
| PU018010 | MAP PANEL NUMBER |
| PU022010 | OCCUPANCY TYPE |
| PU023010 | NUMBER OF FLOORS/ BUILDING TYPE (INCLUDING BASEMENT) |
| PU024010 | BASEMENT/ENCLOSURE/CRAWLSPACE TYPE |
| PU029010 | DEDUCTIBLE - BUILDING |
| PU030010 | DEDUCTIBLE - CONTENTS |
| PU032010 | OBSTRUCTION TYPE |
| PU033010 | LOCATION OF CONTENTS CODE |
| PU034010 | ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE |
| PU036010 | ELEVATION DIFFERENCE |
| PU038010 | TOTAL AMOUNT OF INSURANCE - BUILDING |
| PU039010 | TOTAL AMOUNT OF INSURANCE - CONTENTS |
| PU042010 | POLICY TERM INDICATOR |
| PU047010 | REPLACEMENT COST |
| PU047020 | REPLACEMENT COST |
| PU048010 | LOWEST FLOOR ELEVATION |
| PU049010 | BASE FLOOD ELEVATION |
| PU058010 | EXPENSE CONSTANT |
| PU058020 | EXPENSE CONSTANT |
| PU059010 | POLICY TERMINATION DATE |
| PU060010 | CANCELLATION/VOIDANCE REASON |
| PU124010 | INSURANCE TO VALUE RATIO INDICATOR |
| PU127010 | 1981 POST-FIRM V ZONE CERTIFICATION INDICATOR |
| PU132010 | ORIGINAL SUBMISSION MONTH |
| PU135010 | NAME FORMAT INDICATOR |
| PU137010 | CONDOMINIUM MASTER POLICY UNITS |

DATA ELEMENTS BY ERROR CODES

| ERROR CODE | DATA ELEMENT |
|------------|---------------------------------------|
| ----- | ----- |
| PU139010 | CRS CLASSIFICATION CREDIT PERCENTAGE |
| PU141010 | FEDERAL POLICY FEE - REFUNDED |
| PU142010 | REINSTATEMENT POLICY SERVICE FEE |
| PU143010 | PREMIUM PAYMENT INDICATOR |
| PU160010 | DIAGRAM NUMBER |
| PU161010 | LOWEST ADJACENT GRADE |
| PU162010 | FIRST LENDER CITY |
| PU165010 | FIRST LENDER STATE |
| PU167010 | FIRST LENDER ZIP CODE |
| PU168010 | SECOND LENDER CITY |
| PU171010 | SECOND LENDER STATE |
| PU173010 | SECOND LENDER ZIP CODE |
| PU174010 | ELEVATION CERTIFICATION DATE |
| PU177010 | ADDITIONAL BUILDING RATE WYO |
| PU178010 | ADDITIONAL CONTENTS RATE WYO |
| PU179010 | BASIC BUILDING RATE WYO |
| PU180010 | BASIC CONTENTS RATE WYO |
| PU181010 | DEDUCTIBLE PERCENTAGE WYO |
| PU182010 | ICC PREMIUM WYO |
| PU183010 | PROBATION SURCHARGE AMOUNT WYO |
| PU184010 | REPETITIVE LOSS IDENTIFICATION NUMBER |
| PU185010 | RENEWAL BILLING INSTRUCTIONS |

