

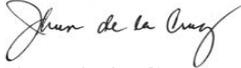


FEMA

W-13038

June 25, 2013

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

FROM: 
Jhun de la Cruz
Branch Chief, Underwriting
Federal Insurance and Mitigation Administration

SUBJECT: Additional Clarifications and Revisions to the October 1, 2013, Program Changes

This memorandum provides additional clarifications to Bulletin W-13016 dated March 29, 2013, Bulletin W-12036 dated May 5, 2013, and additional information regarding the changes that the NFIP will implement effective October 1, 2013. Highlights of the additional clarifications and revisions to the Program Changes are described below:

- Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications: We have added or updated edits to improve the logic for certain transactions related to implementation of the Biggert-Waters Flood Insurance Reform Act of 2012.
- We are also providing a second Questions and Answers document for concerns that were not addressed in previous bulletins.

Please see the following attachments for details of these Program clarifications:

- Additional Revisions to Attachment E – TRRP Plan and Edit Specifications Changes Effective October 1, 2013
- Additions to Attachment G – Questions and Answers Regarding NFIP October 1, 2013, Program Changes

Additional Clarifications and Revisions to the October 1, 2013, Program Changes

June 25, 2013

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Thank you for your attention and cooperation in this matter. If you have any questions, please contact Joseph Cecil at Joseph.Cecil@fema.dhs.gov.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ADDITIONAL REVISIONS TO ATTACHMENT E
TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN AND
EDIT SPECIFICATIONS
CHANGES EFFECTIVE OCTOBER 1, 2013

A summary of the October 2013 TRRP Plan updates (Change 19.2) is as follows:

Part 1 – Instructions	<ul style="list-style-type: none"> • Added ‘Change 19.2’ to Cover page.
Part 4 – Data Dictionary	<ul style="list-style-type: none"> • Number of Elevators: In the Reporting Requirement section - added references regarding SFHA zones and specific Obstruction types; removed reference pertaining to Elevated Building indicator ‘Y’. Revised text in the NOTE: section regarding obstruction types if the number of elevators is greater than zero. • Prior Policy Number: In the NOTE section, removed incorrect text referring to Preferred Risk policies that were not allowed to report blanks in the Prior Policy Number after 10/1/2013; removed reference of Grandfathering Type codes ‘1’, ‘2’ or blank if New/Rollover/Transfer indicator is ‘N’, ‘R’ or ‘Z’. • Risk Rating Method: Added text to Severe Repetitive Loss Properties paragraph stating risk rating method ‘T’ will no longer be valid, effective October 1, 2013. Added same text to Edit Criteria regarding risk rating method ‘T’. Revised criteria in the Pre-FIRM policies with Elevation Certificate rating paragraph (Risk Rating Methods ‘B’ and ‘W’).
Part 5 – Codes	<ul style="list-style-type: none"> • Risk Rating Method: Added notation that risk rating method ‘T’ is no longer valid, effective October 1, 2013.
Appendix C – Error Reporting	<ul style="list-style-type: none"> • Revised the Policy Error record layout by adding data element NFIP Reserve Fund Assessment starting in record position 620. Reduced the Reserved for NFIP Use area from 30 characters to 22 characters. The same changes applied to the COBOL record layout. • Revised the Claim Error record layout by changing the lengths for data elements Condominium Master Policy Units from 3 characters to 5 characters and the Reserved for NFIP Use from 3 characters to 1 character. The same changes applied to the COBOL record layout.

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1	January 1, 1992
Revision 2	March 1, 1995
Revision 3	October 1, 1997
Revision 4	October 1, 2001
Changes 1 & 2	May 1, 2002
Change 3	October 1, 2002
Change 4	May 1, 2003
Change 5	October 1, 2003
Change 6	May 1, 2004
Change 6.1	February 1, 2005
Changes 7 & 7 (Revised)	May 1, 2005
Changes 8 & 8.1	October 1, 2005
Change 9	May 1, 2006
Changes 10, 11 & 12	May 1, 2008
Changes 13, 13.1 & 13.2	October 1, 2009
Change 14	January 1, 2011
Change 15	October 1, 2011
Change 16	May 1, 2012
Change 17	October 1, 2012
Change 18	January 1, 2013
Change 19	October 1, 2013
Change 19.1	October 1, 2013
Change 19.2	October 1, 2013



DATA ELEMENT: Number of Elevators

ALIAS: None

ACRONYM: (PMF) NUM_ELEVATOR

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the number of elevators in the building. If no elevators are present, blanks or zeros will be reported.

EDIT CRITERIA: Numeric

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required for policies rated in SFHA zones with original new business date on or after October 1, 2013. This applies to both Pre-FIRM and Post-FIRM policies with Obstruction Type 90, 91, 92, 94, 95, 96, 97 or 98.

NOTE:

- Policies with original new business dates prior to October 1, 2013 can be reported with blanks or zeros.
- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' are not required to report the Number of Elevators - blank and zero are acceptable values.
- Risk rating method '9' (MPPP) and 'G' (GFIP) policies are not required to report the Number of Elevators - blank and zero are acceptable values.
- If the Obstruction Type is 90, 91, 92, 94, 95, 96, 97 or 98, the Number of Elevators must be greater than zero.

DATA ELEMENT: Prior Policy Number

ALIAS: None

ACRONYM: (PMF) PRIOR_POLNUM

FILE: Policy Master (PMF)

DESCRIPTION:

For a new business transfer, the prior policy number will be reported. The prior policy number indicates if there was a prior policy in force for the insured property.

This data element was originally named '**Current Map Information - Prior Policy Number**'.

EDIT CRITERIA: Alphanumeric

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information and/or rating subsidy eligibility.

REPORTING REQUIREMENT: Required for policies reported with Grandfathering Type Code '3'. Also required for policies with original new business date on or after October 1, 2013 and the New/Rollover/Transfer Indicator is 'T'.

NOTE:

- If a prior policy number was reported before October 1, 2013 in the data element originally named '**Current Map Information - Prior Policy Number**', there will be no need to report it again.
- Policies with original new business dates on or after October 1, 2013 and New/Rollover/Transfer indicator 'T', the Prior Policy Number must **not** be blank.
- Policies can report any valid policy number or blanks if New/Rollover/Transfer indicator is 'N', 'R' or 'Z'.
- If the Grandfathering Type code is '3', the Prior Policy Number must **not** be blank.

DATA ELEMENT: Prior Policy Number (Cont'd.)

NOTE: (Cont'd.)

- MPPP, Alternative, Provisional, and Tentative policies with original new business dates on or after 10/1/13 are not eligible for renewal, rollover or transfer.

DATA ELEMENT: Risk Rating Method

ALIAS: Manual, Specific (Submit for Rating), Alternative, or V-Zone Individual Risk Rating (NEW)

ACRONYM: WYO (PMF) RATE-METHOD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Manual Rating: This refers to any policy that is rated using the rate tables provided in the NFIP Flood Insurance Manual.

Specific Rating: This refers to rating done for an individual risk. This type of rating applies to Post-FIRM construction or substantial improvement for which no risk rate is published in the NFIP Flood Insurance Manual. An applicant for insurance on such a building must submit an application for approval and establishment of the risk premium rate. This submission should include a copy of the variance from the floodplain management ordinances issued by the community and a recent photograph or blueprint of the risk to be insured.

Alternative Rating: Only when the building is Pre-FIRM and the FIRM Zone is unknown can the alternative rating procedure be used. The NFIP assumes that the building is located in a Special Flood Hazard Area; the Pre-FIRM rates for Zone A in the NFIP Flood Insurance Manual are used to compute the premium. The agent or the insured may determine the FIRM Zone at a later date and use the information for rating. Effective October 1, 2013, Alternative policies will not be allowed to renew.

V-Zone Risk Factor Rating Form: During a severe coastal storm, a building's capability to withstand serious flood damage is directly related to several factors in addition to the elevation of the building's lowest floor. The most important of these are: (1) the building site; (2) the building support system; and (3) other construction details related to the building's resistance to wind and wave action. Owners who provide the NFIP with professional certification of information (on the V-Zone Risk Factor Rating Form) about these factors may qualify for substantial flood insurance rate discounts. This rating is used when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure.

Underinsured Condominium Master Policy (CMP): CMPs that are not insured for at least 80 percent of the actual cash value of the building or the maximum available, whichever is less, are rated according to the "CMP Minimum Rating Rule." CMPs that are Submit-for-Rates should be reported as Submit-for-Rates, regardless of insurance-to-value since that rating factor is taken into account when developing the rates.

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

DESCRIPTION: (Cont'd.)

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

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

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

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

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

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

Effective January 1, 2011, buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, were allowed to maintain the lower cost PRP for 2 years after the effective date of the map change. As of January 1, 2013, policies written as PRPs under the PRP Eligibility Extension may continue to be renewed as PRPs beyond the previously designated 2-year period. Refer to the Flood Insurance Manual, Preferred Risk Policy section, for more information regarding PRP eligibility. New risk rating methods 'P' and 'Q' will be used to identify this type of PRP.

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

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

DESCRIPTION: (Cont'd.)

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

Mortgage Portfolio Protection Program (MPPP) Policies: MPPP policies are allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. Policies are written because the mortgagor did not respond to previous notices to purchase coverage and show evidence of such. Policies under the MPPP will be for one term only and can be renewed but not automatically. Effective October 1, 2013, MPPP policies will not be allowed to renew.

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

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007 that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer. Effective October 1, 2013, risk rating method 'T' will no longer be valid.

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

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

DESCRIPTION: (Cont'd.)

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

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

If the policy can be elevation rated based on the rate tables in the Flood Insurance manual, the policy will be reported with new risk rating method 'B'. If the rates are not in the Flood Insurance manual, the policy will be reported with new risk rating method 'W' and Submit-for-Rate procedures will be followed. Rating rules for these two new Risk rating methods ('B', 'W') are located in the Flood Insurance manual.

FEMA Pre-FIRM Special Rates: Effective October 1, 2013, in order to account for those Pre-FIRM policies that do not fall under the new risk rating method 'B' or 'W', a new Risk Rating Method will be reported for these exceptions. WYO companies that use special rates provided by FEMA must report these Pre-FIRM policies with risk rating method 'E'. FEMA Pre-FIRM Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy (PRPs issued for eligible properties located within a non-Special Flood Hazard Area [non-SFHA])
- 8 - Tentative
- 9 - MPPP Policy
- A - Optional Post-1981 V Zone

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

EDIT CRITERIA: (Cont'd.)

- B - Pre-FIRM policies with elevation rating - Flood Insurance Manual rate tables.
- E - FEMA Pre-FIRM Special Rates
- F - Leased Federal Property
- G - Group Flood Insurance Policy (GFIP)
- P - Preferred Risk Policy (A PRP renewal issued in the first year following a map revision for an eligible property that was newly mapped into the SFHA by the map revision, or new business written for an eligible property that was newly mapped into the SFHA by a map revision effective on or after October 1, 2008 - PRP Eligibility Extension)
- Q - Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q')
- S - FEMA Special Rates
- T - Severe Repetitive Loss Properties (formerly Target Group Full Risk). Effective October 1, 2013, code will no longer be valid.
- W - Pre-FIRM policies with elevation rating - Submit-for-Rate procedures

LENGTH: 1

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

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

PRINCIPAL/PRIMARY RESIDENCE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Principal/Primary Residence of Insured	Y
Non-Principal/Non-Primary Residence	N

PROPERTY PURCHASE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

REGULAR/EMERGENCY PROGRAM INDICATOR

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

RENTAL PROPERTY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

REPETITIVE LOSS TARGET GROUP INDICATOR

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

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

REPLACEMENT COST INDICATOR

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

RISK RATING METHOD

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A

RISK RATING METHOD (Cont'd.)

Pre-FIRM Elevation Rated Flood Insurance Manual	B
FEMA Pre-FIRM Special Rates	E
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (A PRP issued in the 1st year of PRP Eligibility under the PRP Eligibility Extension)	P
Preferred Risk Policy (subsequent renewals beginning with 2nd year of PRP Eligibility under the PRP Eligibility Extension)	Q
FEMA Special Rates	S
Severe Repetitive Loss Properties (effective October 1, 2013, code no longer valid)	T
Pre-FIRM Elevation Rated Specific Rates	W

SPECIAL EXPENSE TYPE

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

SRL PROPERTY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

STATE-OWNED PROPERTY

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

SUBSTANTIAL IMPROVEMENT INDICATOR

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

TENANT BUILDING COVERAGE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number (Rating Map Info.)	6	212-217
Map Panel Number (Rating Map Info.)	4	218-221
Map Panel Suffix (Rating Map Info.)	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone (Rating Map Info.)	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/ Building Type	1	228
Basement/Enclosure/Crawlspace Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible - Building	1	233
Deductible - Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date/Substantial Improvement Date	8	239-246
Post-FIRM Construction Indicator	1	247
Elevation Difference	4	248-251
Floodproofed Indicator	1	252
Total Amount of Insurance - Building	8	253-260
Total Amount of Insurance - Contents	8	261-268
Total Calculated Premium	7	269-275
Endorsement Premium Amount	7	276-282
Risk Rating Method	1	283
Policy Term Indicator	1	284
■ New/Rollover/Transfer Indicator	1	285
Insurance to Value Ratio Indicator	1	286
Premium Payment Indicator	1	287

* Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Principal/Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	4	505-508
NFIP Additional Limit Amount of Insurance - Building	8	509-516
NFIP Additional Limit Rate - Building	4	517-520
NFIP Basic Limit Amount of Insurance - Contents	8	521-528
NFIP Basic Limit Rate - Contents	4	529-532
NFIP Additional Limit Amount of Insurance - Contents	8	533-540
NFIP Additional Limit Rate - Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	5	556-560
NFIP Federal Policy Fee - Refunded*	7	561-567
NFIP Community Probation Surcharge Amount	3	568-570
NFIP Deductible Discount Percentage	5	571-575

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

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Assessment - Refunded*		10	610-619
NFIP Reserve Fund Assessment		8	620-627
Reserved for NFIP Use		22	628-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

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

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Use Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Reserved for NFIP Use2		131	1142-1272

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

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

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

01 Output - Record

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

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

Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Principal-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

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

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	Filler	PIC X(22).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Use-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Reserved-NFIP-Use2	PIC X(131).

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

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Catastrophe Number	3	24-26
Cause of Loss	1	27
Water Depth - Relative to Main Building	3	28-30
Total Property Value - Main and Appurtenant (ACV)	10	31-40
Total Building Damages - Main and Appurtenant (ACV)	10	41-50
Total Damage to Contents - Main and Appurtenant (ACV)	7	51-57
Expense of Contents Removal	4	58-61
Total Expense of Temporary Flood Protection	4	62-65
Reserve - Building	12	66-77
Reserve - Contents	9	78-86
Claim/Loss Closed Date	8	87-94
Claim Closed Without Payment Reason - Building	2	95-96
Replacement Cost Indicator	1	97
Expense of Manufactured (Mobile) Home Removal	4	98-101
Claim Closed Without Payment Reason - Contents	2	102-103
Claim/Loss Reopen Date	8	104-111
Foundation Type	2	112-113
Exterior Wall Structure Type	1	114
Exterior Wall Surface Treatment	1	115
Flood Characteristics	1	116
Factors Related to Cause of Loss	1	117
Duration of Flood Waters in Building	3	118-120
Alteration Date	8	121-128
Substantial Improvement Indicator	1	129
Duration Building Will Not Be Habitable	1	130
Property Value - Main (ACV)	10	131-140
Property Value - Appurtenant (ACV)	7	141-147
Damage - Main (ACV)	10	148-157
Damage - Appurtenant (ACV)	7	158-164
Damage to Contents - Main (ACV)	7	165-171
Damage to Contents - Appurtenant (ACV)	7	172-178
Deductible - Applicable to Building Claim Payment	1	179
Deductible - Applicable to Contents Claim Payment	1	180
Value of Building Items Subject to Policy Exclusions (ACV)	1	181
Value of Contents Subject to Policy Exclusions (ACV)	1	182

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Building Damage Subject to Policy Exclusions (ACV)	1	183
Contents Damage Subject to Policy Exclusions (ACV)	1	184
Value of Contents (ACV)	7	185-191
Final Payment Indicator - Building	1	192
Final Payment Indicator - Contents	1	193
Total Building Claim Payments (ACV or RCV)	12	194-205
Total Contents Claim Payments (ACV)	10	206-215
Total Building Claim Payment Recovery	12	216-227
Total Contents Claim Payment Recovery	10	228-237
Total Actual Salvage Recovery	12	238-249
Total Subrogation	12	250-261
Total Special Expenses Type 1	10	262-271
Total Special Expenses Type 2	10	272-281
Total Special Expenses Type 3	10	282-291
Total Special Expenses Type 4	10	292-301
Reserved for WYO Company Use	30	302-331
ICC Actual Expense	10	332-341
ICC Claim Indicator	1	342
ICC Claim Payment	7	343-349
ICC Claim Payment Recovery	7	350-356
ICC Flood Damage Amount - Prior	10	357-366
ICC Mitigation Indicator	1	367
ICC Prior Date of Loss	8	368-375
ICC Property Value - Current	10	376-385
ICC Property Value - Prior	10	386-395
Total Building Damages - Main and Appurtenant (RCV)	10	396-405
Total Damage to Contents - Main and Appurtenant (RCV)	7	406-412
Total Property Value - Main and Appurtenant (RCV)	10	413-422
Total Amount of Insurance - Building	8	423-430
Total Amount of Insurance - Contents	8	431-438
Number of Floors (Including Basement)/Building Type	1	439
Elevated Building Indicator	1	440
Deductible - Building	1	441
Deductible - Contents	1	442
Condominium Indicator	1	443
Occupancy Type	1	444
Reserve - ICC	7	445-451
Final Payment Indicator - ICC	1	452
Claim Closed Without Payment Reason - ICC	2	453-454
Condominium Master Policy Units	5	455-459
Building in Course of Construction Indicator	1	460
Policy Effective Date	8	461-468
Policy Expiration Date	8	469-476
Principal/Primary Residence Indicator	1	477
Policy Activity Date	8	478-485

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Policy Status	1	486
Policy Termination Date	8	487-494
Risk Rating Method	1	495
NFIP ICC Calculated Coverage	5	496-500
Regular/Emergency Program Indicator	1	501
PRP Ineligibility Indicator	1	502
Coinsurance Claim Settlement Indicator	1	503
Reserved for NFIP Use	1	504

The following data elements contain NFIP calculated values and are provided to assist WYO companies in determining what conditions caused the error.

Activity Date		8	505-512
Claim Status		1	513
Payment Limit - Building		12	514-525
Payment Limit - Contents		10	526-535
Pay Limit - ICC		10	536-545
Reserved for NFIP Use		50	546-595
Error Code	1	8	596-603
Error Code Date	1	8	604-611
Error Code	2	8	612-619
Error Code Date	2	8	620-627
Error Code	3	8	628-635
Error Code Date	3	8	636-643
Error Code	4	8	644-651
Error Code Date	4	8	652-659
Error Code	5	8	660-667
Error Code Date	5	8	668-675
Error Code	6	8	676-683
Error Code Date	6	8	684-691
Error Code	7	8	692-699
Error Code Date	7	8	700-707
Error Code	8	8	708-715
Error Code Date	8	8	716-723
Error Code	9	8	724-731
Error Code Date	9	8	732-739
Error Code	10	8	740-747
Error Code Date	10	8	748-755
Error Code	11	8	756-763
Error Code Date	11	8	764-771
Error Code	12	8	772-779
Error Code Date	12	8	780-787
Error Code	13	8	788-795
Error Code Date	13	8	796-803
Error Code	14	8	804-811
Error Code Date	14	8	812-819
Error Code	15	8	820-827
Error Code Date	15	8	828-835
Error Code	16	8	836-843
Error Code Date	16	8	844-851
Error Code	17	8	852-859

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code Date	17	8	860-867
Error Code	18	8	868-875
Error Code Date	18	8	876-883
Error Code	19	8	884-891
Error Code Date	19	8	892-899
Error Code	20	8	900-907
Error Code Date	20	8	908-915
Error Code	21	8	916-923
Error Code Date	21	8	924-931
Error Code	22	8	932-939
Error Code Date	22	8	940-947
Error Code	23	8	948-955
Error Code Date	23	8	956-963
Error Code	24	8	964-971
Error Code Date	24	8	972-979
Error Code	25	8	980-987
Error Code Date	25	8	988-995

RECORD LAYOUT - COBOL

Output - Claims Information and Error Extract

FD Output - File

Label Records are Standard
 Block Contains 36 Records
 Recording Mode is F
 Data Record is Output-Record

01 Output - Record

05	OC-WYO-Prefix-Code	PIC X(5).
05	OC-Policy-Number	PIC X(10).
05	OC-Date-of-Loss	PIC 9(8).
05	OC-Catastrophe-Number	PIC 9(3).
05	OC-Cause-of-Loss	PIC X(1).
05	OC-Water-Depth	PIC S9(3).
05	OC-Total-Property-Value	PIC 9(10).
05	OC-Total-Building-Damage	PIC 9(10).
05	OC-Total-Contents-Damage	PIC 9(7).
05	OC-Expense-Contents-Removal	PIC 9(4).
05	OC-Expense-Flood-Protect	PIC 9(4).
05	OC-Reserve-Building	PIC 9(10)V99.
05	OC-Reserve-Contents	PIC 9(7)V99.
05	OC-Close-Date	PIC 9(8).
05	OC-CWOP-Building	PIC X(2).
05	OC-Replacement-Cost-Ind	PIC X(1).
05	OC-Expense-Mobile-Removal	PIC 9(4).
05	OC-CWOP-Contents	PIC X(2).
05	OC-Reopen-Date	PIC 9(8).
05	OC-Foundation	PIC X(2).
05	OC-Exterior-Wall-Structure	PIC X(1).
05	OC-Exterior-Wall-Surface	PIC X(1).
05	OC-Flood-Characteristics	PIC X(1).
05	OC-Factors-Cause-of-Loss	PIC X(1).
05	OC-Duration-Water-Building	PIC 9(3).
05	OC-Alteration-Date	PIC 9(8).
05	OC-Substantial-Improvement-Ind	PIC X(1).
05	OC-Duration-Not-Habitable	PIC X(1).
05	OC-Property-Value-Main	PIC 9(10).
05	OC-Property-Value-Appurt	PIC 9(7).
05	OC-Damage-Main	PIC 9(10).
05	OC-Damage-Appurt	PIC 9(7).
05	OC-Damage-Contents-Main	PIC 9(7).
05	OC-Damage-Contents-Appurt	PIC 9(7).
05	OC-Deductible-Building	PIC X(1).
05	OC-Deductible-Contents	PIC X(1).
05	OC-Value-Building-Items	PIC X(1).
05	OC-Value-Contents-Items	PIC X(1).
05	OC-Building-Dmg-Subject	PIC X(1).
05	OC-Contents-Dmg-Subject	PIC X(1).
05	OC-Value-Contents	PIC 9(7).
05	OC-Final-Payment-Ind-Building	PIC X(1).
05	OC-Final-Payment-Ind-Contents	PIC X(1).
05	OC-Total-Building-Payments	PIC S9(10)V99.

Record Layout (cont'd.)

05	OC-Total-Contents-Payments	PIC S9(8)V99.
05	OC-Total-Building-Recovery	PIC S9(10)V99.
05	OC-Total-Contents-Recovery	PIC S9(8)V99.
05	OC-Total-Salvage	PIC S9(10)V99.
05	OC-Total-Subrogation	PIC S9(10)V99.
05	OC-Total-Sp-Exp-1	PIC S9(8)V99.
05	OC-Total-Sp-Exp-2	PIC S9(8)V99.
05	OC-Total-Sp-Exp-3	PIC S9(8)V99.
05	OC-Total-Sp-Exp-4	PIC S9(8)V99.
05	OC-WYO-Cmpy-Use	PIC X(30).
05	OC-ICC-Actual-Expense	PIC 9(10).
05	OC-ICC-Claim-Indicator	PIC X(1).
05	OC-ICC-Claim-Payment	PIC S9(5)V99.
05	OC-ICC-Claim-Payment-Recovery	PIC S9(5)V99.
05	OC-ICC-Flood-Damage-Amount-Prior	PIC 9(10).
05	OC-ICC-Mitigation-Indicator	PIC X(1).
05	OC-ICC-Prior-Date-of-Loss	PIC 9(8)YYYYMMDD.
05	OC-ICC-Property-Value-Current	PIC 9(10).
05	OC-ICC-Property-Value-Prior	PIC 9(10).
05	OC-Total-Building-Damage-RCV	PIC 9(10).
05	OC-Total-Damages-to-Contents-RCV	PIC 9(7).
05	OC-Total-Property-Value-RCV	PIC 9(10).
05	OC-Total-Amount-of-Insurance-Building	PIC 9(8).
05	OC-Total-Amount-of-Insurance-Contents	PIC 9(8).
05	OC-Number-of-Floors/Building-Type	PIC X(1).
05	OC-Elevated-Building-Indicator	PIC X(1).
05	OC-Deductible-Building	PIC X(1).
05	OC-Deductible-Contents	PIC X(1).
05	OC-Condominium-Indicator	PIC X(1).
05	OC-Occupancy-Type	PIC X(1).
05	OC-Reserve-ICC	PIC 9(5)V99.
05	OC-Final-Payment-Ind-ICC	PIC X(1).
05	OC-CWOP-ICC	PIC X(2).
05	OC-Condominium-Units	PIC 9(5).
05	OC-Course-Construct	PIC X(1).
05	OC-Policy-Effect-Date	PIC 9(8).
05	OC-Policy-Expire-Date	PIC 9(8).
05	OC-Principal-Residence	PIC X(1).
05	OC-Policy-Run-Date	PIC 9(8).
05	OC-Policy-Status	PIC X(1).
05	OC-Cancellation-Date	PIC 9(8).
05	OC-Risk-Rating-Method	PIC X(1).
05	OC-NFIP-ICC-Coverage	PIC 9(5).
05	OC-Program-Type	PIC X(1).
05	OC-PRP-Inelig	PIC X(1).
05	OC-Co-Insur-Claim-Settlement-Indicator	PIC X(1).
05	OC-Reserved-for-NFIP-Use	PIC X(1).
05	OC-NFIP-Activity-Date	PIC 9(8).
05	OC-NFIP-Claim-Status	PIC X(1).
05	OC-NFIP-Payment-Limit-Building	PIC S9(10)V99.
05	OC-NFIP-Payment-Limit-Contents	PIC S9(8)V99.
05	OC-NFIP-Payment-Limit-ICC	PIC S9(8)V99.
05	OC-NFIP-Use	PIC X(50).
05	OC-Error-Codes-Out.	
10	Error-CDEX Occurs 25 Times	
15	Error-Code	PIC X(8).
15	Error-Date	PIC 9(8).

A summary of the October 2013 Edit Specifications updates (Change 13.2) is as follows:

Cover Sheet	Added 'Change 13.2' for October 1, 2013
Part 1 (1.2) - Instructions	<p>New and Revised Edits effective October 1, 2013</p> <ul style="list-style-type: none"> • Added Elevation Difference (PL036075) • Added Elevation Difference (PL036080) • Added Elevation Difference (PL036090) • Added Elevation Difference (PL036095) • Added Grandfathering Type Code (PL214060) • Added Risk Rating Method (PL041090) • Added Risk Rating Method (PL041120) • Added Risk Rating Method (PL041130) • Added SRL Property Indicator (PR311030)
Part 2 - Edits Dictionary	<p>PL036075: Elevation Difference (new) PL036080: Elevation Difference (new) PL036090: Elevation Difference (new) PL036095: Elevation Difference (new) PL214060: Grandfathering Type Code (new) PL305020: Number of Elevators (revised) PL222010: Prior Policy Number (revised) PL184020: Repetitive Loss Identification Number (revised) PL041090: Risk Rating Method (revised) PL041120: Risk Rating Method (cancelled) PL041130: Risk Rating Method (revised) PR311030: SRL Property Indicator (new)</p>

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

REVISION 8	MAY 1, 2004
CHANGE 1	MAY 1, 2005
CHANGE 2	OCTOBER 1, 2005
CHANGE 3	MAY 1, 2006
CHANGE 4	MAY 1, 2008
CHANGE 5 (REVISED).....	MAY 1, 2008
CHANGE 6	OCTOBER 1, 2009
CHANGE 6.1	OCTOBER 1, 2009
CHANGE 7	MAY 1, 2010
CHANGE 8	JANUARY 1, 2011
CHANGE 9	OCTOBER 1, 2011
CHANGE 10	MAY 1, 2012
CHANGE 11	OCTOBER 1, 2012
CHANGE 12	JANUARY 1, 2013
CHANGE 13	OCTOBER 1, 2013
CHANGE 13.1	OCTOBER 1, 2013
CHANGE 13.2	OCTOBER 1, 2013



NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
ADDITIONS/EXTENSIONS INDICATOR	10	PL300010
APPLICATION DATE	10 20	PI301010 PL301020
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
BUILDING OVER WATER TYPE	10	PL201010
BUILDING PURPOSE TYPE	10	PL302010
BUILDING USE TYPE	10	PL202010
BUSINESS PROPERTY INDICATOR	10	PL303010
CONDOMINIUM FORM OF OWNERSHIP INDICATOR	10	PL218010
CONDOMINIUM MASTER POLICY UNITS	10	PU137010
CURRENT MAP INFO - BASE FLOOD ELEVATION	20 30	PL216020 PL216030
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER	10 20	PL223010 PL223020
CURRENT MAP INFO - FLOOD RISK ZONE	10	PL215010
CURRENT MAP INFO - MAP PANEL NUMBER	10	PL220010
CURRENT MAP INFO - MAP PANEL SUFFIX	10	PL221010
DIAGRAM NUMBER	20	PL160020
ELEVATION CERTIFICATE INDICATOR	20	PI126020
ELEVATION CERTIFICATION DATE	30	PL174030
ELEVATION DIFFERENCE	30 50 60 75 80 90 95	PL036030 PL036050 PL036060 PL036075 PL036080 PL036090 PL036095
ENCLOSURE TYPE	10 20 30 40	PL304010 PL304020 PL304030 PL304040
EXPENSE CONSTANT	30	PL058030
FEDERAL POLICY FEE	30	PL140030
FEDERAL POLICY FEE - REFUNDED	10	PU141010

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013 (CONTINUED)

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
GRANDFATHERING TYPE CODE	20 60	PL214020 PL214060
LOWEST ADJACENT GRADE	20	PL161020
LOWEST FLOOR ELEVATION	40	PL048040
MAP PANEL NUMBER (RATING MAP INFORMATION)	20 30 40	PL018020 PL018030 PL018040
MITIGATION OFFER INDICATOR	10	PL315010
NEW/ROLLOVER/TRANSFER INDICATOR	30	PI043030
NUMBER OF ELEVATORS	10 20	PL305010 PL305020
POLICY ASSIGNMENT TYPE	10 20	PL316010 PL316020
POLICY NUMBER	170 180 190	PL004170 PL004180 PL004190
PREMIUM RECEIPT DATE	10 20	PI306010 PL306020
PRIOR POLICY NUMBER	10 20	PL222010 PL222020
PROPERTY PURCHASE DATE	10 20	PI307010 PL307020
PROPERTY PURCHASE INDICATOR	10 20	PL308010 PL308020
REINSTATEMENT POLICY SERVICE FEE	10	PU142010
REINSTATEMENT RESERVE FUND ASSESSMENT	10 20	PU318010 PL318020
RENTAL PROPERTY INDICATOR	10	PL309010
REPETITIVE LOSS TARGET INDICATOR	10	PI176010
REPETITIVE LOSS IDENTIFICATION NUMBER	20	PL184020
REPLACEMENT COST	20	PU047020
RESERVE FUND ASSESSMENT	10	PL310010
RESERVE FUND ASSESSMENT - REFUNDED	10	PU317010
RISK RATING METHOD	50 90 120 130	PL041050 PL041090 PL041120 PL041130

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013 (CONTINUED)

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
SRL PROPERTY INDICATOR	10	PL311010
	20	PL311020
	30	PR311030
TENANT BUILDING COVERAGE INDICATOR	10	PL313010
TENANT INDICATOR	10	PL312010
WAITING PERIOD TYPE	10	PL314010

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 75
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036075 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR RENEWAL
REINSTATEMENTS WITH SFHA ZONES DUE TO LAPSE IN COVERAGE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
RISK RATING METHOD IS 'B' OR 'W' AND
FLOOD RISK ZONE IS SFHA (A01-A30, AE, VE, V01-V30, AO, AH,
AOB, AHB, OR UNNUMBERED 'A') AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE
POLICY EXPIRATION DATE OF THE PRIOR TERM (LAPSE IN COVERAGE),
THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE
RISK RATING METHOD IS '2' OR '8'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 80
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036080 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR RENEWAL
REINSTATEMENTS WITH UNNUMBERED 'A' ZONE DUE TO LAPSE IN COVERAGE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'Y' AND
RISK RATING METHOD IS '1', AND
FLOOD RISK ZONE IS UNNUMBERED 'A' AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE
POLICY EXPIRATION DATE OF THE PRIOR TERM (LAPSE IN COVERAGE),
THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE
RISK RATING METHOD IS '8'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 90
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036090 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR ENDORSEMENTS WITH
SFHA ZONES DUE TO PROPERTY PURCHASED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '20A' (POLICY ENDORSEMENT) AND
ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POLICY ASSIGNMENT TYPE IS 'P' AND
PROPERTY PURCHASE DATE IS ON OR AFTER 07/06/2012 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
RISK RATING METHOD IS 'B' OR 'W' AND
FLOOD RISK ZONE IS SFHA (A01-A30, AE, VE, V01-V30, AO, AH,
AOB, AHB, OR UNNUMBERED 'A')

THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE RISK
RATING METHOD IS '2' OR '8'.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

ORDER: 95
EFFECTIVE: 10/01/2013 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL036095 ERROR TYPE: CRITICAL
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR ENDORSEMENTS WITH
UNNUMBERED 'A' ZONE DUE TO PROPERTY PURCHASED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '20A' (POLICY ENDORSEMENT) AND
ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POLICY ASSIGNMENT TYPE IS 'P' AND
PROPERTY PURCHASE DATE IS ON OR AFTER 07/06/2012 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'Y' AND
RISK RATING METHOD IS '1' AND
FLOOD RISK ZONE IS UNNUMBERED 'A',

THEN ELEVATION DIFFERENCE MUST BE A NUMERIC OTHER THAN THE DEFAULT (+999).

NOTE:

THE ELEVATION DIFFERENCE CAN BE REPORTED WITH DEFAULT VALUE +999 IF THE RISK
RATING METHOD IS '8'.

EDIT DICTIONARY

DATA ELEMENT: GRANDFATHERING TYPE CODE

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL214060 ERROR TYPE: CRITICAL

ERROR MESSAGE: GRANDFATHERING TYPE CODE IS INVALID FOR RENEWAL REINSTATEMENT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2013 AND
WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE POLICY EXPIRATION DATE OF THE
PRIOR TERM (LAPSE IN COVERAGE),

THEN GRANDFATHERING TYPE CODE MUST BE '1' OR '2'.

EDIT DICTIONARY

DATA ELEMENT: NUMBER OF ELEVATORS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL305020 ERROR TYPE: CRITICAL

ERROR MESSAGE: NUMBER OF ELEVATORS MUST BE GREATER THAN ZERO.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2013 CAN REPORT
BLANKS.

OTHERWISE -

IF THE OBSTRUCTION TYPE IS '90', '91', '92', '94', '95', '96', '97' OR '98',

THEN THE NUMBER OF ELEVATORS MUST BE GREATER THAN ZERO.

EDIT DICTIONARY

DATA ELEMENT: PRIOR POLICY NUMBER

BASIC INFORMATION

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

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2009 REVISED: 10/01/2013 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL222010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRIOR POLICY NUMBER MUST NOT BE BLANK.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO OCTOBER 1, 2013 CAN REPORT BLANKS.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'N', 'R' OR 'Z' CAN BE REPORTED WITH ANY VALID POLICY NUMBER OR BLANKS, REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 10/01/2013 AND NEW/ROLLOVER/TRANSFER INDICATOR 'T', THE PRIOR POLICY NUMBER MUST **NOT** BE BLANK.

NOTE:

DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER' HAS BEEN RENAMED TO 'PRIOR POLICY NUMBER'. IF A PRIOR POLICY NUMBER WAS REPORTED BEFORE OCTOBER 1, 2013 IN DATA ELEMENT 'CURRENT MAP INFO - PRIOR POLICY NUMBER', THERE IS NO NEED TO REPORT IT AGAIN.

EDIT DICTIONARY

DATA ELEMENT: REPETITIVE LOSS IDENTIFICATION NUMBER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 05/01/2000 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL184020 ERROR TYPE: CRITICAL

ERROR MESSAGE: REPETITIVE LOSS IDENTIFICATION NUMBER MUST BE REPORTED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE SRL PROPERTY INDICATOR EQUALS 'Y',
THE REPETITIVE LOSS IDENTIFICATION NUMBER MUST BE GREATER THAN ZERO.

NOTE:

THIS APPLIES ONLY TO THE SPECIAL DIRECT FACILITY AND THE NFIP DIRECT PROGRAM.

FOR NEW BUSINESS TRANSACTIONS (11A):

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000 AND
THE ORIGINAL RUN DATE IS PRIOR TO CYCLE DATE 05/31/2000
(EARLY PAYMENT OF NEW BUSINESS), ZEROS ARE ALLOWED FOR THIS
FIELD.

FOR RENEWAL TRANSACTIONS (17A):

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000 AND
THE LAST RUN DATE IS PRIOR TO CYCLE DATE 05/31/2000
(EARLY PAYMENT OF RENEWAL), ZEROS ARE ALLOWED FOR THIS
FIELD.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 90

EFFECTIVE: 01/01/1989 REVISED: 10/01/2013 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 POLICY EFFECTIVE DATE IS PRIOR TO OCTOBER 1, 2013 AND
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: 120

EFFECTIVE: 05/01/2000 REVISED: 10/01/2013 CANCELLED: 10/01/2013

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041120 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS 'T', THE SRL PROPERTY INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 130

EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041130 ERROR TYPE: CRITICAL

ERROR MESSAGE: RISK RATING METHOD IS INVALID FOR THIS POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF WYO TRANSACTION CODE IS '17A' (RENEWAL) AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
FLOOD RISK ZONE IS 'D' OR 'UNNUMBERED V' AND
POLICY EFFECTIVE DATE IS MORE THAN 1 DAY AFTER THE
POLICY EXPIRATION DATE OF THE PRIOR TERM (LAPSE IN COVERAGE),
THEN RISK RATING METHOD MUST BE 'B', 'W' OR '2'.

IF WYO TRANSACTION CODE IS '20A' (POLICY ENDORSEMENT) AND
ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
POLICY ASSIGNMENT TYPE IS 'P' AND
PROPERTY PURCHASE DATE IS ON OR AFTER 07/06/2012 AND
POST-FIRM CONSTRUCTION INDICATOR IS 'N' AND
FLOOD RISK ZONE IS 'D' OR 'UNNUMBERED V',
THEN RISK RATING METHOD MUST BE 'B', 'W' OR '2'.

IF THE RISK RATING METHOD IS 'B' OR 'W', ALL OF THE FOLLOWING MUST BE TRUE:

1. POLICY EFFECTIVE DATE IS ON OR AFTER 07/06/2012
2. POST FIRM CONSTRUCTION INDICATOR IS 'N'
3. FLOOD RISK ZONE IS UNNUMBERED 'A', AE, A01-A30, AH, AO, AHB, AOB, VE, OR V01-V30
4. ELEVATION DIFFERENCE IS NOT THE DEFAULT VALUE (+999)
5. IF FLOOD RISK ZONE IS 'D' OR 'UNNUMBERED V', ELEVATION DIFFERENCE DEFAULT VALUE (+999) IS ALLOWED

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

1. POLICY EFFECTIVE DATE IS ON OR AFTER 07/06/2012
2. POST FIRM CONSTRUCTION INDICATOR = 'N'

EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2013 REVISED: CANCELLED:

EDIT LEVEL: OTHER POLICY TXNS LOAD PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PR311030 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL PROPERTY INDICATOR SUBMITTED BY WYO COMPANY IS INVALID FOR POLICY.

FAIL EDIT

UPDATE ACTION: REJECT

DESCRIPTION:

SRL PROPERTY INDICATOR CANNOT BE 'Y' - MUST BE 'N'.

ADDITIONS TO ATTACHMENT G
QUESTIONS AND ANSWERS
REGARDING NFIP OCTOBER 1, 2013, PROGRAM CHANGES

**Additional Questions and Answers
Regarding NFIP October 1, 2013, Program Changes**

1. What are the flood openings requirements for elevated buildings with garages for NFIP policy rating purposes?

For elevated buildings (such as buildings elevated on crawlspaces) where the garage is not located beneath the elevated floor but is an attachment to the building, and where the garage and main building are separated by foundation walls, the garage must have its own flood openings equal in area to a minimum of 1 square inch for each square foot of garage area. The openings must also meet the other National Flood Insurance Program (NFIP) openings requirements (e.g., positioning on at least two exterior walls, and the bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings). The enclosed area below the elevated building must have its own compliant flood openings, equal in area to a minimum of 1 square inch for each square foot of the enclosure area and meeting the other NFIP proper openings requirements.

For elevated buildings with enclosures, where the garage is located in the enclosure beneath the elevated floor, the garage area is considered to be a part of the enclosure area. It is not necessary for the garage area to have its own flood openings, as long as the openings in the enclosure as a whole otherwise meet the other NFIP proper openings requirements. Flood openings in the garage area (if any) are considered as openings in the enclosure. As long as the placement and area of the flood openings in the enclosure (including the garage area) meet the NFIP proper openings requirements, the enclosure is considered to have proper openings for NFIP rating purposes.

For information concerning the NFIP proper openings requirements, and for information about Engineered Vents as an alternative to proper openings, see the Lowest Floor Guide of the NFIP Flood Insurance Manual.

2. When completing the question on Part 2 of the Application regarding Additions and Extensions, is the agent to indicate "Includes additions and extensions" when (a) the addition and extension exists relative to the primary building, or (b) only when the agent intends the coverage amount on the primary building to apply also to the addition and extension, or (c) when the policy itself is only for the addition and extension?

The question on Part 1 of the Application is intended to find out if "additions or extensions" exist. If the question on Part 1 is answered "Yes," the agent must answer the question on Part 2 of the Application and indicate whether or not the "additions or extensions" are covered under the same policy. This information will be used by the underwriter to determine the correct building description, lowest floor elevation, flood zone, or BFE for rating. The October 2013 Flood Insurance Manual will provide guidance on how to complete the Application. For TRRP reporting, indicate "I" when the policy is for the main building including additions and extensions. Indicate "X" when the policy is for the main building, and the addition or extension is covered by a separate policy. Indicate "A" when the policy is for an addition and extension, and the main building is covered separately. Indicate "N" when the main building has no additions or extensions.

**Additional Questions and Answers
Regarding NFIP October 1, 2013, Program Changes**

- 3. Will buildings with subgrade crawlspaces that have a lowest floor more than 2 feet below the lowest adjacent grade, or that have a lowest floor that is more than 5 feet below the top of the next-higher floor, be considered for Special Rate Consideration?**

Yes. The October 2013 Flood Insurance Manual (FIM) and Specific Rating Guidelines will provide more information.

- 4. For the requirement to display grandfathering status on the declarations page as either Yes or No, what grandfathering status do we display on the declarations page for existing business where the grandfathering information is unknown (e.g., for policies issued prior to October 1, 2009, before the grandfathering indicator was required)?**

When the grandfathering indicator is blank, the policy is presumed to not be grandfathered. Insurers may update the record using the procedure outlined in W-11123 dated November 30, 2011, as necessary. When the grandfathering information is blank (unknown) because the policy was issued prior to October 1, 2009, the insurer may display Grandfathering as "Unknown" on the declarations page.

- 5. Are insurers required to indicate that a policy is being grandfathered for rating if only the BFE is being grandfathered?**

Yes, insurers are required to use the grandfathering indicator if either the flood zone and/or BFE is being grandfathered. The policy declarations page must indicate Grandfathering as "Yes" if either the flood zone or BFE is being grandfathered.

- 6. Regarding FEMA's Non-Primary Residence insert: Do we keep sending it as is?**

FEMA requires that the insert be sent out every year until the policy is rated using full-risk rates.

- 7. Can Tentative Rates be used for RCBAPs?**

Yes. For policies effective October 1, 2013, Tentative Rates can be used for RCBAPs.

- 8. Are Pre-FIRM properties rated in AR zones required to be elevation rated subject to the provisions of Section 100205 of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW 12)?**

No. Section 100205 of BW 12 did not remove the subsidy used for AR zones; therefore, Pre-FIRM AR zone properties can continue to use the Non Elevation-rated rates found on rate Table 4 in the Rating section of the Flood Insurance Manual.

- 9. When a policy is assigned due to a purchase and must now be full-risk rated, and the Elevation Certificate provides more beneficial rating, can the beneficial rating be applied back to policy inception?**

The effective date of an endorsement assigning a policy as a result of a property purchase can be no earlier than the property purchase date.