

A summary of the October 2012 Edit Specifications updates (Change 11) is as follows:

Part 1 (1.2) - Instructions	New and Revised Edits effective October 1, 2012
Part 2 - Edits Dictionary	PL024030: Basement/Enclosure/Crawlspace Type PL139030: CRS Classification Credit Percentage PL032030: Obstruction Type PL032040: Obstruction Type PL034040: Original Construction Date / Substantial Improvement Date (new) PL059050: Policy Termination Date (new) PL041060: Risk Rating Method PL041070: Risk Rating Method

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

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NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2012

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE	30	PL024030
CRS CLASSIFICATION CREDIT PERCENTAGE	30	PL139030
OBSTRUCTION TYPE	30 40	PL032030 PL032040
ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE	40	PL034040
POLICY TERMINATION DATE	50	PL059050
RISK RATING METHOD	60 70	PL041060 PL041070

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EDIT DICTIONARY

DATA ELEMENT: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

EDIT CRITERIA

ORDER: 30

| EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL024030 ERROR TYPE: CRITICAL

ERROR MESSAGE: BASEMENT/ENCLOSURE/CRAWLSPACE TYPE DOES NOT CORRESPOND WITH
THE ELEVATED BUILDING AND THE OBSTRUCTION TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

| IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '10', '15', '40', OR '91',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '0'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '50', '54', OR '60' AND
POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '50', '54', OR '60' AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1', '2', OR '3'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '20', '24', '30', OR '34',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS '70' OR '80' AND
POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '2'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS '70' OR '80' AND
POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '4'.

IF ELEVATED BUILDING INDICATOR IS 'N' AND
OBSTRUCTION TYPE IS 'BLANK',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '0', '1', '2', OR '4'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '90', '94', '95', '97' OR '98',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '2'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '92',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1' OR '2'.

IF ELEVATED BUILDING INDICATOR IS 'Y' AND
OBSTRUCTION TYPE IS '96',
THEN BASEMENT/ENCLOSURE/CRAWLSPACE MUST BE '1'.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

EDIT CRITERIA

ORDER: 30

| EFFECTIVE: 10/01/1991 REVISED: 10/01/2012 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' (MPPF), 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. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 10, 15, OR 40.
2. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54, 60, OR 92.
3. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 20, 24, 30, 34, 50, 54, 60, OR 92.
4. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3',
MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND
REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.
5. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
REPORTED WITH OBSTRUCTION TYPES 10 OR 40.
6. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1',
MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
REPORTED WITH OBSTRUCTION TYPES 24, 34, 50, 54, 60, OR 96.
7. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2',
MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND
REPORTED WITH OBSTRUCTION TYPES 50, 54, 60, 97, OR 98.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

8. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y', BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 50, 54, OR 60.
9. POST-FIRM NON-ELEVATED BUILDING POLICIES, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.
10. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPE 92.
11. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, OR AH, AND REPORTED WITH OBSTRUCTION TYPE 92.
12. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 96.
13. ELEVATED BUILDING POLICIES WITH POST-FIRM INDICATOR 'Y' ISSUED OR RENEWED EFFECTIVE ON OR AFTER OCTOBER 1, 2011, WITH ELEVATORS LOCATED BELOW THE BFE, BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '2', MAPPED IN ZONES UNNUMBERED V, VE OR V01-V30, AND REPORTED WITH OBSTRUCTION TYPES 97 OR 98.

EDIT DICTIONARY

DATA ELEMENT: CRS CLASSIFICATION CREDIT PERCENTAGE

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, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH A BLANK OBSTRUCTION TYPE.
2. POLICIES WITH POST-FIRM INDICATOR 'Y', 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 UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH OBSTRUCTION TYPE 30.
4. POST-FIRM ELEVATION-RATED POLICIES WITH ELEVATION DIFFERENCE EQUAL TO OR GREATER THAN ZERO, MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AOB, AHB, UNNUMBERED V, VE OR V01-V30 AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
5. POST-FIRM NON-ELEVATED BUILDING POLICIES, NOT ELEVATION RATED IN AO OR UNNUMBERED A ZONES.
6. PRE-FIRM POLICIES (WITH OR WITHOUT ELEVATION) MAPPED IN ZONES AE, A01-A30, UNNUMBERED A, AO, AH, VE, V01-V30 OR UNNUMBERED V AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
7. PRE-FIRM AND POST-FIRM POLICIES (WITH OR WITHOUT ELEVATION) MAPPED IN B, C, D, X, A99, AR/AR DUAL ZONES, AND REPORTED WITH ANY VALID OBSTRUCTION TYPE.
8. PRE-FIRM POLICIES REPORTED WITH ELEVATED BUILDING INDICATOR 'N', OBSTRUCTION TYPE 70 OR 80 AND BASEMENT/ENCLOSURE/CRAWLSPACE TYPE '4' (SUBGRADE CRAWLSPACE).
9. EFFECTIVE OCTOBER 1, 2011, POST-FIRM ELEVATED BUILDING POLICIES WITH ELEVATORS LOCATED BELOW THE BFE, MAPPED IN A OR V ZONES, AND REPORTED WITH OBSTRUCTION TYPE 90, 94 OR 95.
- | 10. EFFECTIVE OCTOBER 1, 2012, POST-FIRM ELEVATED BUILDING POLICIES WITH
| LATTICE, SLATS, OR SHUTTERS (INCLUDING LOUVERS) ENCLOSING THE ELEVATORS
| LOCATED BELOW THE BFE, MAPPED IN V ZONES, AND REPORTED WITH OBSTRUCTION
| TYPE 91.

REFER TO TRRP DATA ELEMENT 'OBSTRUCTION TYPE' FOR ADDITIONAL INFORMATION ON ELEVATED BUILDINGS WITH ELEVATORS.

NOTE:

SINCE OBSTRUCTION TYPE 60 IS A DEFAULT VALUE FOR 'UNKNOWN', WYO COMPANIES ARE ENCOURAGED TO VERIFY THE REPORTED OBSTRUCTION TYPE OF INSURED PROPERTIES. OBSTRUCTION TYPE 60 SHOULD BE USED CAREFULLY AS THIS WILL IMPACT THE CRS CREDIT PERCENTAGE.

EFFECTIVE MAY 1, 2008, PLEASE REFER TO THE TRRP MANUAL, DATA ELEMENT 'CRS CLASSIFICATION CREDIT PERCENTAGE' AND REVIEW THE CRS MATRIX CHARTS TO DETERMINE CRS ELIGIBILITY/INELIGIBILITY.

EDIT DICTIONARY

DATA ELEMENT: OBSTRUCTION TYPE

EDIT CRITERIA

ORDER: 30

| EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL032030 ERROR TYPE: CRITICAL

ERROR MESSAGE: OBSTRUCTION TYPE DOES NOT CORRESPOND WITH THE
ELEVATED BUILDING INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS PRIOR TO MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE '10' OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE '10', '70', '80' OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS PRIOR TO MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
2001 AND THE POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008 AND
THE ELEVATED BUILDING INDICATOR IS 'N',
THE OBSTRUCTION TYPE MUST BE '70', '80' OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
2011 AND THE OBSTRUCTION TYPE IS 90, 92, 94, 95, 96, 97 OR 98,
THE ELEVATED BUILDING INDICATOR MUST BE 'Y'.

| IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER OCTOBER 1,
| 2012 AND THE OBSTRUCTION TYPE IS '91',
| THE ELEVATED BUILDING INDICATOR MUST BE 'Y'.

EDIT DICTIONARY

DATA ELEMENT: OBSTRUCTION TYPE

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/2001 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL032040 ERROR TYPE: CRITICAL

ERROR MESSAGE: OBSTRUCTION TYPE DOES NOT CORRESPOND WITH THE
FLOOD RISK ZONE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE OBSTRUCTION TYPE IS '15' OR '70', THE FLOOD RISK ZONE
CANNOT BE 'V' ZONES (VE, V01 THRU V30, UNNUMBERED V).

IF BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '3' AND
FLOOD RISK ZONE IS UNNUMBERED V, 'VE' OR 'V01' THRU 'V30',
OBSTRUCTION TYPE MUST BE '50' OR '54'.

IF THE OBSTRUCTION TYPE IS '90' OR '92', THE FLOOD RISK ZONE
MUST BE 'A' ZONES (AE, A01 THRU A30, UNNUMBERED A, AO, AH, AOB, AHB).

IF THE OBSTRUCTION TYPE IS '91', '94', '95', '96', '97' OR '98',
THE FLOOD RISK ZONE MUST BE 'V' ZONES (VE, V01 THRU V30, UNNUMBERED V).

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE/SUBSTANTIAL IMPROVEMENT DATE

EDIT CRITERIA

ORDER: 40
EFFECTIVE: 10/01/2012 REVISED: CANCELLED:
EDIT LEVEL: POLICY LOAD PROGRAMS EDIT TYPE: RELATIONAL
ERROR CODE: PL034040 ERROR TYPE: CRITICAL
ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE CANNOT BE PRIOR TO THE
DATE OF LOSS FOR THE ICC CLAIM.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

- CLAIMS STATUS IS 'C'
- (ICC MITIGATION INDICATOR IS 'R' OR 'E')
- OR -
- (ICC MITIGATION INDICATOR IS 'F') AND (OCCUPANCY TYPE IS '4')
- OR -
- (ICC MITIGATION INDICATOR IS 'F') AND (OCCUPANCY TYPE IS '1',
'2' OR '3') AND (THE BUILDING IS LOCATED IN A COMMUNITY
APPROVED FOR FLOODPROOFING)
- FINAL PAYMENT INDICATOR - ICC IS 'Y'
- NET ICC PAYMENTS ARE GREATER THAN ZERO
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE POLICY TERM WHERE THE LOSS
OCCURRED **AND/OR** RENEWALS AFTER THE POLICY TERM WHERE THE LOSS
OCCURRED) IS LESS THAN THE DATE OF LOSS
- ORIGINAL CONSTRUCTION DATE (REPORTED ON THE CURRENT POLICY TERM) IS LESS
THAN THE DATE OF LOSS

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

EDIT DICTIONARY

DATA ELEMENT: POLICY TERMINATION DATE

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/2012 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL059050 ERROR TYPE: CRITICAL

ERROR MESSAGE: POLICY TERMINATION DATE CANNOT BE PRIOR TO THE POLICY
EFFECTIVE DATE BASED ON REPORTED CANCELLATION REASON
CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF CANCELLATION REASON CODE IS 03, 05, 08, 16, 17, 21, 23, 50, 60 OR 70,
THEN THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR THE CURRENT POLICY TERM.

IF CANCELLATION REASON CODE IS 10,
THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR THE CURRENT POLICY TERM

- OR -

THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
(DATE OF LOSS PLUS 1 DAY).

IF CANCELLATION REASON CODE IS 01, 02, 09, 20, 24, OR 52,
THEN THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR THE PRIOR POLICY TERM (A MAXIMUM OF 2 POLICY
TERMS WILL BE ALLOWED FOR PREMIUM REFUND).

IF CANCELLATION REASON CODE IS 04, 06, 22, OR 45,
THEN THE POLICY TERMINATION DATE MUST BE EQUAL TO OR GREATER THAN THE
POLICY EFFECTIVE DATE FOR **ONE PRIOR POLICY TERM** (ADDITIONAL YEARS MAY BE
REFUNDED BY THE NFIP BUREAU THROUGH THE PRIOR TERM REFUND PROCESS).

NOTE: PLEASE REFER TO THE TRRP PLAN, PART 4 - DATA ELEMENT
'CANCELLATION/VOIDANCE REASON' REGARDING SPECIFICS ON FULL/PRO-RATA
PREMIUM REFUND CALCULATIONS.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 60

EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041060 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

THE RISK RATING METHOD MUST BE '2' OR 'S' IF THE FOLLOWING IS TRUE:

A. POST-FIRM CONSTRUCTION INDICATOR = 'Y'

1. FLOOD RISK ZONE = 'D' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0'
AND POLICY EFFECTIVE DATE IS PRIOR TO 10/1/2009.
2. FLOOD RISK ZONE = 'AO ', 'AH ', 'AOB' OR 'AHB' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0'.
3. FLOOD RISK ZONE = 'A01' - 'A30', OR 'AE ',
ELEVATION DIFFERENCE OF '-1' OR LESS,
AND BUILDING TYPE = '5'.
4. FLOOD RISK ZONE = 'A01' - 'A30', OR 'AE ',
ELEVATION DIFFERENCE OF '-2' OR LESS, AND
BUILDING TYPE NOT EQUAL '5'.
5. OCCUPANCY TYPE = '1',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0',
ELEVATED BUILDING INDICATOR = 'N',
FLOOD RISK ZONE = 'A ', AND
RISK RATING METHOD NOT EQUAL '6'.
6. FLOOD RISK ZONE = 'A'
OCCUPANCY TYPE NOT EQUAL TO '1',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE NOT EQUAL TO '0',
ELEVATED BUILDING INDICATOR IS EQUAL TO 'N',
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT EQUAL
TO '5'), AND RISK RATING METHOD NOT EQUAL '6'.
7. FLOOD RISK ZONE = 'A'
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86 AND
BEFORE 10/1/92, OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '4',
AND ELEVATION DIFFERENCE IS LESS THAN OR EQUAL
TO '+1'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

8. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/92,
OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '4', AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO ' 0'.
9. FLOOD RISK ZONE = 'A '
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,
OCCUPANCY TYPE IS '1',
ELEVATION CERTIFICATE INDICATOR IS '3', AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '-2'.
10. FLOOD RISK ZONE = 'A '
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86 AND
BEFORE 10/01/92, OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '4',
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO '+1',
AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT
'5').
11. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/92,
OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '4', ELEVATION
DIFFERENCE IS LESS THAN OR EQUAL TO ' 0', AND
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
12. FLOOD RISK ZONE = 'A ',
POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/86,
OCCUPANCY TYPE IS NOT '1',
ELEVATION CERTIFICATE INDICATOR IS '3', ELEVATION
DIFFERENCE IS LESS THAN OR EQUAL TO '-2', AND
(TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER
THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
13. OCCUPANCY TYPE NOT EQUAL '1',
FLOOD RISK ZONE = 'AE' OR 'A01' - 'A30',
ELEVATION DIFFERENCE OF '-2' OR LESS,
AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT
'5').
14. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y',
FLOOD RISK ZONE IS 'AE', OR 'A01' - 'A30',
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE = '1', '2' OR '3'
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -1 AND
ELEVATED BUILDING INDICATOR IS 'Y'.
15. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
FLOOD RISK ZONE IS 'VE' OR 'V01' - 'V30' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE = '1', '2' OR '3'
OBSTRUCTION TYPE IS '30', '34', '40', '50', '54' OR
'60' AND ELEVATION DIFFERENCE IS LESS THAN OR EQUAL
TO -1 AND ELEVATED BUILDING INDICATOR IS 'Y'.
16. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y' AND
FLOOD RISK ZONE IS 'VE' OR 'V01' - 'V30' AND
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE = '1' OR '2' AND
OBSTRUCTION TYPE IS '10', '15', '20', OR '24' AND
ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -4
AND ELEVATED BUILDING INDICATOR IS 'Y'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

| 17. IF POST FIRM CONSTRUCTION INDICATOR IS 'Y',
| FLOOD RISK ZONE IS UNNUMBERED V, VE OR V01 - V30,
| BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '0',
| OBSTRUCTION TYPE IS '40' OR '91',
| ELEVATION DIFFERENCE IS LESS THAN OR EQUAL TO -1
| AND ELEVATED BUILDING INDICATOR IS 'Y'.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 70

EFFECTIVE: 10/01/1984 REVISED: 10/01/2012 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041070 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POST FIRM CONSTRUCTION INDICATOR EQUALS 'Y', THE RISK RATING METHOD MUST BE '2', '4' OR 'S' WHEN ANY OF THE FOLLOWING IS TRUE:

1. ORIGINAL CONSTRUCTION DATE IS PRIOR TO 10/01/81 AND FLOOD RISK ZONE IS 'VE ', 'V01' - 'V30':
 - A. ELEVATION DIFFERENCE LESS THAN OR EQUAL TO '-2' AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT '5').
 - B. ELEVATION DIFFERENCE LESS THAN OR EQUAL TO '-2', TOTAL AMOUNT OF INSURANCE - BUILDING IS EQUAL TO ZERO AND OCCUPANCY TYPE IS '1'.
 - C. ELEVATION DIFFERENCE LESS THAN OR EQUAL TO '-1', AND (NUMBER OF FLOORS/BUILDING TYPE IS '5' OR LOCATION OF CONTENTS IS '6').
2. ORIGINAL CONSTRUCTION DATE IS PRIOR TO 10/01/81 AND FLOOD RISK ZONE IS 'V ' AND (TOTAL AMOUNT OF INSURANCE - BUILDING IS GREATER THAN ZERO OR LOCATION OF CONTENTS IS NOT '5'):
 - A. BASEMENT/ENCLOSURE/CRAWLSPACE TYPE IS '1' AND OBSTRUCTION TYPE IS '30' OR '34'.
3. ORIGINAL CONSTRUCTION DATE ON OR AFTER 10/01/81:
 - A. FLOOD RISK ZONE = 'V01' - 'V30', 'V ', 'VE ' AND ELEVATED BUILDING INDICATOR EQUAL TO 'N'.
 - B. FLOOD RISK ZONE = 'V01' - 'V30', 'V ', 'VE ' AND OBSTRUCTION TYPE IS '50','54' OR '91'.
 - C. FLOOD RISK ZONE = 'V01' - 'V30', 'V ', 'VE ' AND ELEVATED BUILDING INDICATOR EQUAL TO 'Y' AND BASEMENT/ENCLOSURE/CRAWLSPACE TYPE EQUAL TO '1'.
 - D. FLOOD RISK ZONE = 'V01' - 'V30', 'VE ' AND ELEVATION DIFFERENCE IS '-4' OR LESS.