

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, 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, 13.1, 13.2, 13.3.....	OCTOBER 1, 2013
CHANGE 14, 14.1.....	JUNE 1, 2014
CHANGE 15, 15.1	OCTOBER 1, 2014
CHANGE 16	JANUARY 1, 2015
CHANGE 17, 17.1, 17.2, 17.3	APRIL 1, 2015

NEW AND REVISED EDITS EFFECTIVE APRIL 1, 2015

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
HFIAA SURCHARGE	30	PL325030
RISK RATING METHOD	40	PL041040
TOTAL AMOUNT OF INSURANCE - BUILDING	50	PL038050

EDIT DICTIONARY

DATA ELEMENT: HFIAA SURCHARGE

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 04/01/2015 REVISED: 04/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL325030 ERROR TYPE: CRITICAL
ERROR MESSAGE: HFIAA SURCHARGE DOES NOT CORRELATE WITH THE PRIMARY RESIDENCE
INDICATOR AND OCCUPANCY TYPE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS 'G', THEN THE HFIAA SURCHARGE AMOUNT MUST BE BLANK OR \$0.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
PRIMARY RESIDENCE INDICATOR IS 'Y' AND
OCCUPANCY TYPE IS '1', AND
CONDOMINIUM INDICATOR IS 'N' OR BLANK,
THEN THE HFIAA SURCHARGE AMOUNT MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
PRIMARY RESIDENCE INDICATOR IS 'Y' AND
OCCUPANCY TYPE IS '1', '2' OR '3', AND
CONDOMINIUM INDICATOR IS 'U',
THEN THE HFIAA SURCHARGE AMOUNT MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND
PRIMARY RESIDENCE INDICATOR IS 'Y' AND
OCCUPANCY TYPE IS '2' OR '3', AND
CONDOMINIUM INDICATOR IS 'N' OR BLANK,
TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO,
THEN THE HFIAA SURCHARGE AMOUNT MUST BE \$25.

FOR ALL OTHER POLICIES THAT DO NOT MEET THE CONDITIONS ABOVE, THE HFIAA SURCHARGE
AMOUNT MUST BE \$250.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 40
EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL041040 ERROR TYPE: CRITICAL
ERROR MESSAGE: THE RISK RATING METHOD IS NOT VALID FOR THE DEDUCTIBLE
COMBINATION SELECTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/94 AND
PRIOR TO 5/1/97:

1. THE POLICY IS NOT FOR A V-ZONES 1981 POST-FIRM
CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS
'Y', THE FLOOD RISK ZONE IS 'V','VE','V01' - 'V30', AND
THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN
OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS
COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE
NOT IN ANY OF THE FOLLOWING COMBINATIONS, RISK RATING
METHOD MUST BE '2' OR 'S'.

A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM
INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3')
THEN:

DEDUCTIBLE - BUILDING	DEDUCTIBLE - CONTENTS
-----	-----
0	0
9	9
1	0
1	1
1	9
2	0
2	1
2	2
2	9
3	0
3	1
3	2
3	3
3	9
4	0
4	1
4	2
4	3
4	4
4	9
5	0
5	1
5	2
5	3

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

5	4
5	5
5	9

B. OCCUPANCY TYPE IS '3' OR '4' THEN:

DEDUCTIBLE - BUILDING -----	DEDUCTIBLE - CONTENTS -----
0	0
9	9
1	1
2	2
3	3
4	4
5	5

2. IF THE POLICY IS FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V ', 'VE ', OR 'V01' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, THE RISK RATING METHOD MUST BE '2' OR 'S'.

DEDUCTIBLE - BUILDING -----	DEDUCTIBLE - CONTENTS -----
0	0
9	9
3	3

3. THE POLICY IS FOR A V-ZONES 1981 POST-FIRM CONSTRUCTION (POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V', 'VE', 'V01' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), AND ONLY BUILDING OR ONLY CONTENTS COVERAGE IS GREATER THAN ZERO AND THE RESPECTIVE DEDUCTIBLE IS NOT '0', '3' OR '9', THE RISK RATING METHOD MUST BE '2' OR 'S'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/1/97:

1. IF BOTH BUILDING AND CONTENTS COVERAGES ARE GREATER THAN ZERO, AND THE DEDUCTIBLES ARE NOT IN ANY OF THE FOLLOWING COMBINATIONS, RISK RATING METHOD MUST BE '2' OR 'S'.

A. IF (OCCUPANCY TYPE IS '1' OR '2') OR (CONDOMINIUM INDICATOR IS 'U' OR 'L' AND OCCUPANCY TYPE IS '3') THEN:

DEDUCTIBLE - BUILDING -----	DEDUCTIBLE - CONTENTS -----
0	0
9	9
1	0
1	1
1	9
2	0
2	1
2	2
2	9
3	0
3	1

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

3	2
3	3
3	9
4	0
4	1
4	2
4	3
4	4
4	9
5	0
5	1
5	2
5	3
5	4
5	5
5	9
A	A
D	D

B. OCCUPANCY TYPE IS '3' OR '4' THEN:

DEDUCTIBLE - BUILDING -----	DEDUCTIBLE - CONTENTS -----
0	0
9	9
1	1
2	2
3	3
4	4
5	5
A	A
B	B
C	C
D	D
E	E

NOTE:

FOR POLICIES EFFECTIVE ON OR AFTER 05/01/03:

DEDUCTIBLE CODES 'A', 'B', 'C', 'D' AND 'E' ARE ALLOWED FOR NON-RESIDENTIAL POLICIES ONLY (OCCUPANCY = 4).

DEDUCTIBLES CODES 'A' AND 'D' ARE ALLOWED FOR HIGH-RISE AND LOW-RISE CONDOMINIUM POLICIES ONLY (CONDO = H OR L).

OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1,2003 AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE CODES A, B, C, D, AND E.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE ALLOWED TO USE DEDUCTIBLE CODES A, B, C, D, AND E.

EFFECTIVE OCTOBER 1, 2009, DEDUCTIBLE-BUILDING CODE '0' AND DEDUCTIBLE-CONTENTS CODE '0' WILL NO LONGER BE AVAILABLE.

FOR ALL RESIDENTIAL POLICIES THAT ARE NOT CONDOMINIUM TYPE 'A', 'H', OR 'L':

IF NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 4/1/2015, DEDUCTIBLE-BUILDING AND DEDUCTIBLE-CONTENTS CAN BE REPORTED AS (CODE 'A' - \$10,000).

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

ORDER: 50
EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL038050 ERROR TYPE: CRITICAL
ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING EXCEEDS PROGRAM LIMITS.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR REGULAR/EMERGENCY INDICATOR EQUAL 'E' (EMERGENCY):

- A. IF ((OCCUPANCY TYPE IS '1') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 500.
- B. IF ((OCCUPANCY TYPE IS '1') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA) '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 350.
- C. IF OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 500.
- D. IF OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 350.
- E. IF OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1500.
- F. IF OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII), OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1000.

EDIT DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

G. IF THE OCCUPANCY TYPE IS '4' AND THE STATE ID OF THE COMMUNITY NUMBER IS NOT '02' (ALASKA), '66' (GUAM), '15' (HAWAII) OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1000.

H. IF THE OCCUPANCY TYPE IS '4' AND THE STATE ID OF THE COMMUNITY NUMBER IS '02' (ALASKA), '66' (GUAM), '15' (HAWAII) OR '78' (U.S. VIRGIN ISLANDS), THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 1500.

FOR THE REGULAR/EMERGENCY INDICATOR EQUAL 'R' (REGULAR):

A. IF ((OCCUPANCY TYPE IS '1' AND CONDOMINIUM INDICATOR IS NOT 'L') OR (CONDOMINIUM INDICATOR IS 'U' AND OCCUPANCY TYPE IS '2' OR '3')) THEN THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 2500.

B. IF THE OCCUPANCY TYPE IS '2' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U', 'M', 'H', OR 'L', THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 2500.

C. IF THE OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U', 'M', 'H', OR 'L' AND THE NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS PRIOR TO JUNE 1, 2014, THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 2500.

D. IF THE OCCUPANCY TYPE IS '3' AND CONDOMINIUM INDICATOR IS NOT EQUAL TO 'U', 'M', 'H', OR 'L' AND THE NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER JUNE 1, 2014, THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 5000.

E. IF THE OCCUPANCY TYPE IS '4' AND THE SMALL BUSINESS INDICATOR IS 'N' AND CONDOMINIUM INDICATOR IS NOT 'U', THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 5000.

F. IF THE OCCUPANCY TYPE IS '4' AND THE SMALL BUSINESS INDICATOR IS 'Y' AND CONDOMINIUM INDICATOR IS NOT 'U', THE TOTAL AMOUNT OF INSURANCE - BUILDING MAY NOT EXCEED 5000.