



FEMA

W-14063

December 19, 2014

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

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns  
Division Director  
Risk Insurance Division

SUBJECT: Addendum 2 to the April 1, 2015 Program Changes

The purpose of this memorandum is to provide updates to the Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications for the changes that the NFIP will implement effective April 1, 2015.

Attachment A of this memorandum provides clarifications and revisions to the TRRP Plan and Edit Specifications for the April 1, 2015 changes.

Clarifications and revisions are being made for the following:

- Building Construction Date Type
- HFIAA Surcharge
- Original Construction Date
- Risk Rating Method (data required for MPPP policies)
- Reserve Fund Assessment
- HFIAA Surcharge – Refunded
- Reinstatement HFIAA Surcharge
- Substantial Improvement Indicator
- Policy Number
- Pre-FIRM Rating Hierarchy Table

For any questions, please contact your NFIP Legacy Systems Services Business Analyst at [Business-Analysts@nfipstat.fema.gov](mailto:Business-Analysts@nfipstat.fema.gov).

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

**ATTACHMENT A TO ADDENDUM 2**

**TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN AND  
EDIT SPECIFICATIONS CHANGES  
EFFECTIVE APRIL 1, 2015**

A summary of the April 2015 TRRP Plan updates (Change 23.1) is as follows:

|                                 |  |
|---------------------------------|--|
| Part 3 – Reporting Requirements | <ul style="list-style-type: none"><li>• In section IV – Pre-FIRM Rating Hierarchy Table (BW-12, HFIAA). Changed references of ‘substantially damaged/improved’ to ‘substantially improved’.</li></ul>  |
| Part 4 – Data Dictionary        | <ul style="list-style-type: none"><li>• Building Construction Date Type: Revised text in ‘NOTE:’ paragraphs.</li><li>• HFIAA Surcharge: Revised notation regarding Primary Residence indicator.</li><li>• Original Construction Date: Changed references of ‘substantial damaged or improved’ to ‘substantial improved’. Changed references of ‘substantial improvement/damage’ to ‘substantial improvement’. Changed references of ‘substantial damage/improvement’ to ‘substantial improvement’. Removed text in paragraph ‘Substantial Improvement Date’.</li><li>• Risk Rating Method: Added text referencing ‘Primary Residence Indicator’ for MPPP (Mortgage Portfolio Protection Program) policies.</li><li>• Substantial Improvement Indicator: Removed text in Description paragraph.</li></ul> |

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, 19.1, 19.2 & 19.3 .. | October 1, 2013  |
| Change 20 .....                 | June 1, 2014     |
| Change 21 .....                 | October 1, 2014  |
| Change 22 .....                 | January 1, 2015  |
| Change 23, 23.1 .....           | April 1, 2015    |

PART 3 - REPORTING REQUIREMENTS

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#### IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA)

##### Rating Guidance for Pre-FIRM Buildings

Always use full-risk rates for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Use Pre-FIRM subsidized rates for Pre-FIRM buildings when more favorable than a full-risk rate, or when insufficient information is submitted to determine a full-risk rate. Please refer to the Flood Insurance manual for further information on the referenced rate tables stated below.

When rating a building using Pre-FIRM subsidized rates, follow the guidance below to determine which Pre-FIRM subsidized rate table to use.

Table 2A - Pre-FIRM Primary Residence: Use for primary residences, non-SRL, and not substantially improved. (For RCBAPs, use Table 3A or 4A in the Condominiums section.)

Table 2B - Pre-FIRM Non-Primary Residence: Use for all non-primary residences, except if SRL. If SRL, use Table 2C.

Table 2C - Pre-FIRM SRL: Use for all Pre-FIRM SRL. (For RCBAPs, use Table 4B in the Condominiums section.)

Table 2D - Pre-FIRM Substantially Improved: Use for substantially improved buildings and primary residences. If substantially improved and non-primary and not SRL, use Table 2B. If substantially improved and non-primary and SRL, use Table 2C. (For RCBAPs, use Table 3B or 4C in the Condominiums section.)

**DATA ELEMENT:** Building Construction Date Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BLDG-CONST-DATE-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This indicates the type of original building construction date submitted.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 1 - Building Permit Date
- 2 - Date of Construction
- 3 - Substantial Improvement Date
- 4 - Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision:  
Construction Date of Mobile Home Park or Subdivision Facilities
- 5 - Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision:  
Date of Permanent Placement

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can be reported with blanks.
- Contents-only coverage policies can be reported with blanks if the original new business date is prior to April 1 2015. If the original new business date is April 1, 2015 or later, contents-only coverage policies must now report values 1, 2, 3, 4, or 5 only.
- Policies with Risk Rating methods '3', '6', '8', 'F', '9' (MPPP), or 'G' (GFIP), can be reported with 1, 2, 3, 4, 5, or blank.
- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates prior to October 1, 2013 can be reported with 1, 2, 3, 4, 5, or blank.

**DATA ELEMENT: Building Construction Date Type (Cont'd.)**

**REPORTING REQUIREMENT: (Cont'd.)**

- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates on or after October 1, 2013 must be reported with 1, 2, 3, 4, or 5.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.

NOTE: Please refer to TRRP - Part 3, Pre-FIRM Rating Hierarchy Table (**BW-12, HFIAA**) for more information regarding substantial improvement and the Flood Insurance Manual regarding Pre-FIRM rate tables.

**DATA ELEMENT: HFIAA Surcharge**

**ALIAS:** None

**ACRONYM:** (PMF) HFIAA\_SURG

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Beginning April 1, 2015, a new annual premium surcharge must be collected for each policy as shown below:

- \$25 for Dwelling Form policies covering single-family primary residences, or individual condominium units or apartments in non-condominium buildings used as a primary residence by the named insured.
- \$250 for policies covering non-residential properties or non-primary residences.
- \$250 for policies covering entire condominium buildings or non-condominium multi-family buildings.

The HFIAA Premium Surcharge may be changed during a policy term. The change to the HFIAA Premium Surcharge amount is to be adjusted on a pro-rata basis.

**EDIT CRITERIA:** Signed Numeric in whole dollars

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application or General Change Endorsement Form.

**SYSTEM FUNCTION:** Compliance per HFIAA section 8.

**REPORTING REQUIREMENT:** Required for all new and renewal policies on or after April 1, 2015.

**NOTE:**

- If the Primary Residence Indicator is 'Y' and the Occupancy Type is '1', the HFIAA surcharge is \$25.
- If the policy is a contents-only policy and the Primary Residence Indicator is 'Y', the HFIAA surcharge is \$25.
- If the Primary Residence Indicator is 'Y' and the Condominium Indicator is 'U' and the Occupancy Type is '1', '2' or '3', the HFIAA surcharge is \$25.
- If the Occupancy Type is '2' or '3' and the Condominium Indicator is 'A', 'H' or 'L', the HFIAA surcharge is \$250 regardless of the Primary Residence indicator.
- If the Occupancy Type is '4', the HFIAA surcharge is \$250 regardless of the Primary Residence indicator.
- If the Primary Residence Indicator 'N', the HFIAA surcharge is \$250.

**DATA ELEMENT:** Original Construction Date

**ALIAS:** New Construction Date, Construction Date

**ACRONYM:** WYO (PMF) ORIG-CONST

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

**DESCRIPTION:**

This is the Building permit date, or date of construction. As of April 1, 2015, for Pre-FIRM buildings that become substantially improved, this date will reflect the date the original building was constructed. For Post-FIRM buildings that have had substantial improvement, this is the substantial improvement date. Note that the date of construction for a manufactured (mobile) home/travel trailer is determined differently from that of a standard building and depends upon the location of the manufactured (mobile) home/travel trailer.

Building Permit Date

Date of Construction: The start of construction or substantial improvement for insurance purposes means the date the building permit was issued provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date. If the construction date is a date prior to the year 1900, report this date as January 1, 1900.

Substantial Improvement Date: "Substantial improvement" is any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. The term does not, however, include either:

- (1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to ensure safe living conditions; or
- (2) Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Manufactured (Mobile) Home Located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities: For a mobile home/travel trailer located in a mobile home park or subdivision, the date of construction is the date facilities were constructed for servicing the mobile home site, or the date of the permit, provided that construction began within 180 days of the permit date.

**DATA ELEMENT:** Original Construction Date (Cont'd.)

**DESCRIPTION:** (Cont'd.)

Manufactured (Mobile) Home Located Outside a Mobile Home Park or Subdivision: Date of Permanent Placement: For a mobile home/- travel trailer located outside a mobile home park or subdivision, but located on an individually owned lot or tract of land, the date of construction is the date the mobile home/travel trailer was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of the permit.

**EDIT CRITERIA:** Numeric, Date Format: YYYYMMDD

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Premium Computation  
Underwriting

**REPORTING REQUIREMENT:** Required

**NOTE:** For policies with an original new business date of April 1, 2015 or later, the Original Construction Date should be reported in conjunction with Building Construction Date Type values '1', '2', '4' or '5'. If the Building Construction Date Type is '3', the Original Construction Date should be reported if the structure was Pre-FIRM before substantial improvement. However, if the Building Construction Date Type is '3' and the building was classified as Post-FIRM prior to the substantial improvement date, the date of the substantial improvement should be reported as the Original Construction Date.

**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 could continue to be renewed as PRPs beyond the previously designated 2-year period. New risk rating methods 'P' and 'Q' were used to identify PRP eligibility. Since then, further changes were made regarding risk rating method 'P'. Risk rating method 'P' became invalid if the policy effective date is on or after October 1, 2013, and valid 'P's should renew as 'Q' after October 1, 2013. Any new business or renewals effective on or after April 1, 2015, cannot be issued using risk rating method 'Q'. Valid 'Q's should renew as 'R' after April 1, 2015. Refer to the Flood Insurance Manual, Preferred Risk Policy section for more information regarding PRP eligibility.

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.

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
30. Primary Residence Indicator

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 elevation difference is zero or above, the policy will be reported with Risk Rating Method 'B'. Policies with Risk Rating Method 'B' can be elevation rated based on the rate tables in the Flood Insurance Manual. If the elevation difference is less than zero, the policy will be reported with Risk Rating Method 'W'. Many of these rates are not in the Flood Insurance Manual and may follow Submit-for-Rate procedures. Rating rules for these two new Risk Rating Methods ('B', 'W') are located in the Flood Insurance Manual and Specific Rating Guidelines.

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.

Newly Mapped into SFHA: PRPs formerly issued with Risk Rating Method 'Q' renewing on or after April 15, 2015, and other new business or renewal policies effective on or after April 1, 2015, properties newly mapped into the SFHA from a non-SFHA by a map revision effective on or after October 1, 2008 will use Risk Rating Method 'R'. When using risk rating method 'R', the 'Rating Map Information' will reflect the most recent map, and the 'Current Map Information' will reflect the most recent map information. When the Current Map Information is an SFHA, risk rating method 'R' can only be used for a new business policy issued on or after April 1, 2015 and within 1 year of the effective date of map revision, or April 15, 2015, whichever is later (within one year of the effective date of the most recent panel suffix for the panel number reported in the Current Map Information field).

**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

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

**EDIT CRITERIA:** (Cont'd.)

- A - Optional Post-1981 V Zone
- 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). Effective October 1, 2013, 'P' will be invalid to report.
- Q - Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q'). Effective April 1, 2015, no new business or renewal can be written with 'Q'. Policies written with 'Q' prior to April 1, 2015 should renew as 'R'.
- R - Newly Mapped into SFHA
- 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

**DATA ELEMENT:** Substantial Improvement Indicator

**ALIAS:** None

**ACRONYM:** WYO (CMF) IMPROVE-IND

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

"Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions; or
2. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

**EDIT CRITERIA:** Alpha, Acceptable Values:

Y - Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of the market value of the building before it was damaged or improved.

N - No alterations meeting criterion above.

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Determination of Program Compliance

**REPORTING REQUIREMENT:** Optional

**NOTE:**

Effective April 1, 2015, if the policy is not a Severe Repetitive Loss Property, and the Primary Residence Indicator is 'Y', and the Substantial Improvement indicator is 'Y' and Post-FIRM indicator is 'N', and the Original Construction Date is prior to the initial FIRM date for the community number (Rating Map Information), and the flood risk zone (Rating Map Information) is Unnumbered 'A', AE, A01-A30, AH, AO, Unnumbered 'V', VE, V01-V30, or D, the policy is eligible to use the subsidized Pre-FIRM rates (RATE Table 2D or CONDO Tables 3B or 4D). See the Pre-FIRM subsidized rate hierarchy in Part 3, page 3-22.



A summary of the April 2015 Edit Specifications updates (Change 17.1) is as follows:

|                                |  |
|--------------------------------|--|
| Cover Sheet                    | Added 'Change 17.1' for April 1, 2015  |
| Part 1 (1.2) -<br>Instructions | New and Revised Edits effective April 1, 2015  |
| Part 2 -<br>Edits Dictionary   | <p>PU320010: HFIAA Surcharge <b>(new code /revised text)</b></p> <p>PL320020: HFIAA Surcharge <b>(revised)</b></p> <p>PL320030: HFIAA Surcharge <b>(new code/revised text)</b></p> <p>PU323010: HFIAA Surcharge - Refunded <b>(new)</b></p> <p>PU034010: Original Construction Date <b>(revised)</b></p> <p>PI034020: Original Construction Date <b>(revised)</b></p> <p>PI034030: Original Construction Date <b>(revised)</b></p> <p>PL034040: Original Construction Date <b>(revised)</b></p> <p>PL034050: Original Construction Date <b>(cancelled)</b></p> <p>PL004200: Policy Number <b>(revised)</b></p> <p>PU324010: Reinstatement HFIAA Surcharge <b>(new)</b></p> <p>PL324020: Reinstatement HFIAA Surcharge <b>(new)</b></p> <p>PL310010: Reserve Fund Assessment <b>(revised)</b></p> <p>PL310020: Reserve Fund Assessment <b>(revised)</b></p> |
|                                |  |

INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM  
EDIT SPECIFICATIONS  
FOR THE WRITE-YOUR-OWN PROGRAM  
MAY 1, 2004

|                          |                 |
|--------------------------|-----------------|
| REVISION 8 .....         | MAY 1, 2004     |
| CHANGE 1 .....           | MAY 1, 2005     |
| CHANGE 2 .....           | OCTOBER 1, 2005 |
| CHANGE 3 .....           | MAY 1, 2006     |
| CHANGE 4 .....           | MAY 1, 2008     |
| CHANGE 5 (REVISED) ..... | MAY 1, 2008     |
| CHANGE 6 .....           | OCTOBER 1, 2009 |
| CHANGE 6.1 .....         | OCTOBER 1, 2009 |
| CHANGE 7 .....           | MAY 1, 2010     |
| CHANGE 8 .....           | JANUARY 1, 2011 |
| 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 |
| CHANGE 13.3 .....        | OCTOBER 1, 2013 |
| CHANGE 14 .....          | JUNE 1, 2014    |
| CHANGE 14.1 .....        | JUNE 1, 2014    |
| CHANGE 15, 15.1 .....    | OCTOBER 1, 2014 |
| CHANGE 16 .....          | JANUARY 1, 2015 |
| CHANGE 17, 17.1 .....    | APRIL 1, 2015   |

NEW AND REVISED EDITS EFFECTIVE APRIL 1, 2015

| DATA ELEMENT<br>-----         | ORDER<br>---- | ERROR CODE<br>----- |
|-------------------------------|---------------|---------------------|
| HFIAA SURCHARGE               | 10            | PU320010            |
|                               | 20            | PL320020            |
|                               | 30            | PL320030            |
| HFIAA SURCHARGE - REFUNDED    | 10            | PU323010            |
| ORIGINAL CONSTRUCTION DATE    | 10            | PU034010            |
|                               | 20            | PI034020            |
|                               | 30            | PI034030            |
|                               | 40            | PL034040            |
|                               | 50            | PL034050            |
| POLICY NUMBER                 | 200           | PL004200            |
| REINSTATEMENT HFIAA SURCHARGE | 10            | PU324010            |
|                               | 20            | PL324020            |
| RESERVE FUND ASSESSMENT       | 10            | PL310010            |
|                               | 20            | PL310020            |

EDIT DICTIONARY

DATA ELEMENT: HFIAA SURCHARGE

BASIC INFORMATION  
-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: HFIAA\_SURG

UPDATE: REPLACEMENT

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA  
-----

ORDER: 10

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PU320010 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: HFIAA SURCHARGE

EDIT CRITERIA

-----

ORDER: 20  
EFFECTIVE: 04/01/2015 REVISED: 04/01/2015 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PL320020 ERROR TYPE: CRITICAL  
ERROR MESSAGE: HFIAA SURCHARGE MUST BE A VALID AMOUNT.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 04/01/2015,  
HFIAA SURCHARGE AMOUNT CAN BE REPORTED WITH BLANKS OR ZEROS.

OTHERWISE,  
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015,  
HFIAA SURCHARGE AMOUNT MUST BE GREATER THAN ZERO, EXCEPT FOR GFIP.

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: PL320030 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',  
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.

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

EDIT DICTIONARY

DATA ELEMENT: HFIAA SURCHARGE - REFUNDED

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: HFIAA-SURCH-REF

UPDATE: INCREMENTAL

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA

-----

ORDER: 10

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PU323010 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA SURCHARGE - REFUNDED MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

BASIC INFORMATION

-----  
FILE: POLICY                   STATUS: REQUIRED    ALIAS:  
FIELD NAME:    ORIG\_CONST  
UPDATE:        REPLACEMENT  
FORMAT:        DATE YYYYMMDD

EDIT CRITERIA

-----  
ORDER:           10  
EFFECTIVE:    10/01/1984   REVISED:  04/01/2015   CANCELLED:  
EDIT LEVEL:   REFORMAT/PRE-PROCESSER PROGRAM   EDIT TYPE: INFORMATIONAL  
ERROR CODE:   PU034010   ERROR TYPE: CRITICAL  
ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE  
DESCRIPTION:  
      MUST BE NUMERIC

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

-----

ORDER: 20  
EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PI034020 ERROR TYPE: CRITICAL  
ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE IS NOT A VALID DATE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD NOT EQUAL '9' OR 'G', THEN MUST BE  
A VALID GREGORIAN DATE (YYYYMMDD).

NOTE: IF THE ORIGINAL CONSTRUCTION DATE IS PRIOR TO THE  
YEAR 1900, REPORT THE DATE AS JANUARY 1, 1900.  
(REFER TO THE TRRP PLAN FOR FURTHER INFORMATION).

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

-----

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PI034030 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE IS LATER THAN SYSTEM RUN DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF BUILDING IN COURSE OF CONSTRUCTION IS NOT 'Y',  
ORIGINAL CONSTRUCTION MUST NOT BE GREATER THAN THE NFIP/WYO  
SYSTEM DATE.

EDIT DICTIONARY

DATA ELEMENT: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

-----

ORDER: 40

EFFECTIVE: 10/01/2012 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL034040 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE ON A POST-FIRM POLICY 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:

- THE ORIGINAL CONSTRUCTION DATE IS ON OR AFTER JANUARY 1, 1975 OR THE INITIAL FIRM DATE
- POST-FIRM INDICATOR IS 'Y'
- 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: ORIGINAL CONSTRUCTION DATE

EDIT CRITERIA

-----

ORDER: 50

EFFECTIVE: 04/01/2015 REVISED: CANCELLED: 04/01/2015

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL034050 ERROR TYPE: CRITICAL

ERROR MESSAGE: ORIGINAL CONSTRUCTION DATE ON A PRE-FIRM POLICY DOES NOT CONFORM WITH THE BUILDING CONSTRUCTION DATE TYPE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES EFFECTIVE ON OR AFTER 4/1/2015 -

IF POST-FIRM INDICATOR IS 'N' AND THE ORIGINAL CONSTRUCTION DATE CONTINUES TO BE REPORTED IN PREVIOUS TERMS, THE BUILDING CONSTRUCTION DATE TYPE MUST BE '3'.

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

-----

ORDER: 200

EFFECTIVE: 06/01/2014 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004200 ERROR TYPE: NON-CRITICAL

ERROR MESSAGE: DUPLICATE POLICY COVERAGE IS NOT ALLOWED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2015:

DUPLICATE BUILDING COVERAGE WRITTEN UNDER ONE OR MORE POLICIES INSURED BY ONE OR MORE COMPANY BASED ON PROPERTY ADDRESS. PROPERTY ADDRESS MUST BE UNIQUE.

**NOTE:**

THIS NON-CRITICAL ERROR PL004200 WILL DISPLAY ON THE FOLLOWING REPORTS:

W2RPINVD - INVALID POLICIES BY COMPANY CODE/POLICY NUMBER

W2RPINVA - INELIGIBLE/INVALID POLICIES BY ERROR CODE/COMPANY

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT HFIAA SURCHARGE

BASIC INFORMATION

-----

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: HFIAA-SURG

UPDATE: INCREMENTAL

FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA

-----

ORDER: 10

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PU324010 ERROR TYPE: CRITICAL

ERROR MESSAGE: REINSTATEMENT HFIAA SURCHARGE MUST BE NUMERIC.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT HFIAA SURCHARGE

EDIT CRITERIA

-----

ORDER: 20

EFFECTIVE: 04/01/2015 REVISED: CANCELLED:

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

ERROR CODE: PL324020 ERROR TYPE: CRITICAL

ERROR MESSAGE: REINSTATEMENT HFIAA SURCHARGE DOES NOT MATCH THE  
HFIAA SURCHARGE - REFUNDED.

FAIL EDIT

UPDATE ACTION: REJECT

DESCRIPTION:

REINSTATEMENT HFIAA SURCHARGE MUST MATCH THE HFIAA SURCHARGE - REFUNDED  
ON FILE.

EDIT DICTIONARY

DATA ELEMENT: RESERVE FUND ASSESSMENT

BASIC INFORMATION

-----  
FILE: POLICY                   STATUS: REQUIRED    ALIAS:  
FIELD NAME:    RESFND-ASMT  
UPDATE:        REPLACEMENT  
FORMAT:        SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA

-----  
ORDER:           10  
EFFECTIVE:       10/01/2013   REVISED: 04/01/2015    CANCELLED:  
EDIT LEVEL:      EDIT PROCESSOR PROGRAM            EDIT TYPE: RELATIONAL  
ERROR CODE:     PL310010    ERROR TYPE: CRITICAL  
ERROR MESSAGE:  RESERVE FUND ASSESSMENT MUST BE A VALID AMOUNT.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:  
  
MUST BE NUMERIC.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/2013,  
RESERVE FUND ASSESSMENT CAN BE REPORTED ONLY WITH ZEROS OR BLANKS.

OTHERWISE,  
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013,  
RESERVE FUND ASSESSMENT MUST BE ZERO OR GREATER - CANNOT BE BLANK.

**NOTE:**  
REFER TO THE FLOOD INSURANCE MANUAL RATING SECTION, TABLE 7B - RESERVE FUND ASSESSMENT,  
TO DETERMINE THE RESERVE FUND ASSESSMENT AMOUNT. THE REPORTED RESERVE FUND ASSESSMENT  
AMOUNT MUST HAVE A VALUE THAT IS EQUAL TO THE AMOUNT CALCULATED BY THE SPECIFIC  
PERCENTAGE OF THE TOTAL POLICY PREMIUM AS REFERENCED IN TABLE 7B IN THE RATING SECTION  
OF THE FLOOD INSURANCE MANUAL.

EDIT DICTIONARY

DATA ELEMENT: RESERVE FUND ASSESSMENT

EDIT CRITERIA  
-----

ORDER: 20

EFFECTIVE: 04/01/2015 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL310020 ERROR TYPE: CRITICAL

ERROR MESSAGE: RESERVE FUND ASSESSMENT SUBMITTED BY WYO COMPANY DOES NOT EQUAL THE NFIP  
CALCULATED RESERVE FUND ASSESSMENT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND THE  
RESERVE FUND ASSESSMENT FOR THE TYPE OF POLICY DOES NOT EQUAL THE RESERVE FUND  
ASSESSMENT CALCULATED BY NFIP, THE POLICY PREMIUM CANNOT BE PROPERLY DETERMINED.

**NOTE:**

REFER TO THE FLOOD INSURANCE MANUAL RATING SECTION, TABLE 7B - RESERVE FUND ASSESSMENT,  
TO DETERMINE THE RESERVE FUND ASSESSMENT AMOUNT. THE REPORTED RESERVE FUND ASSESSMENT  
AMOUNT MUST HAVE A VALUE THAT IS EQUAL TO THE AMOUNT CALCULATED BY THE SPECIFIC  
PERCENTAGE OF THE TOTAL POLICY PREMIUM AS REFERENCED IN TABLE 7B IN THE RATING SECTION  
OF THE FLOOD INSURANCE MANUAL.