



FEMA

W-15004

February 6, 2015

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

A handwritten signature in black ink that reads "Jhun de la Cruz".

FROM: Jhun de la Cruz  
Branch Chief, Underwriting  
Risk Insurance Division

SUBJECT: Addendum 3 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 edits:

- Deductibles (Building and Contents)
- Elevation Difference
- HFIAA Surcharge
- Risk Rating Method
- Reserve Fund Assessment
- Total Amount of Insurance – Building

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 3**

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

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, 23.2 .....	April 1, 2015

A summary of the April 2015 TRRP Plan updates (Change 23.2) is as follows:

Cover Sheet	<ul style="list-style-type: none"><li>• Added 'Change 23.2' for April 1, 2015</li></ul>
Part 4 – Data Dictionary	<ul style="list-style-type: none"><li>• HFIAA Surcharge: Revised notation regarding contents-only policies.</li><li>• Name or Descriptive Information Indicator: Revised notation regarding Building in the Course of Construction Indicator = 'N'.</li></ul>

**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 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 Primary Residence Indicator is 'Y', Occupancy Type is '2' or '3', Condominium Indicator is 'N' or blank and the Total Amount of Insurance - Building is zero, 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:** Name or Descriptive Information Indicator

**ALIAS:** None

**ACRONYM:** WYO (PMF) NAME

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Code indicating whether the property address is standard address format such as 123 East Maple St., descriptive text such as Route 33, or legal format such as lot, block, or plat format recorded as the legal address by the local authority having jurisdiction for floodplain management.

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

- N - Name
- D - Description of property location if the street or legal address is not available
- L - Legal address (effective April 1, 2015)

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Identifies address format.

**REPORTING REQUIREMENT:** Required

**NOTE:** For renewal policies only with an effective date on or after April 1, 2015, where the 'Building in the Course of Construction Indicator' is 'N', the 'Name or Descriptive Information Indicator' must be 'N' or 'D' - cannot be 'L'.

A summary of the April 2015 Edit Specifications updates (Change 17.2) is as follows:

Cover Sheet	Added 'Change 17.2' for April 1, 2015
Part 1 (1.2) - Instructions	New and Revised Edits effective April 1, 2015
Part 2 - Edits Dictionary	<p>PL029040: Deductible - Building (revised)</p> <p>PL029050: Deductible - Building (revised)</p> <p>PL029070: Deductible - Building (new)</p> <p>PL030030: Deductible - Contents (revised)</p> <p>PL030040: Deductible - Contents (revised)</p> <p>PL030070: Deductible - Contents (new)</p> <p>PL036100: Elevation Difference (new)</p> <p>PU325010: HFIAA Surcharge (renamed from PU320010)</p> <p>PL325020: HFIAA Surcharge (renamed from PL320020)</p> <p>PL325030: HFIAA Surcharge (renamed from PL320030)</p> <p>PU310030: Reserve Fund Assessment (new)</p> <p>PL041040: Risk Rating Method (revised)</p> <p>PL038050: Total Amount of Insurance - Building (revised)</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, 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.....	APRIL 1, 2015

NEW AND REVISED EDITS EFFECTIVE APRIL 1, 2015

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
DEDUCTIBLE - BUILDING	40	PL029040
	50	PL029050
	70	PL029070
DEDUCTIBLE - CONTENTS	30	PL030030
	40	PL030040
	70	PL030070
ELEVATION DIFFERENCE	100	PL036100
HFIAA SURCHARGE	10	FU325010
	20	PL325020
	30	PL325030
RESERVE FUND ASSESSMENT	30	FU310030
RISK RATING METHOD	40	PL041040
TOTAL AMOUNT OF INSURANCE - BUILDING	50	PL038050

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA  
-----

ORDER: 40  
EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL029040 ERROR TYPE: CRITICAL  
ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION  
(THE 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), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS  
GREATER THAN ZERO, MUST BE '0'.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR  
THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,  
CANNOT BE '9'.

IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE  
IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

1. FOR NON-RESIDENTIAL BUILDING POLICIES:  
IF OCCUPANCY TYPE = '4', DEDUCTIBLE-BUILDING  
MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.

2. FOR RCBAP POLICIES:  
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',  
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A,  
OR D.

3. FOR ALL OTHER POLICIES:  
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

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

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS:

DEDUCTIBLE OPTIONS

-----  
A = \$ 10,000  
B = \$ 15,000  
C = \$ 20,000  
D = \$ 25,000  
E = \$ 50,000

5. FOR ALL POLICIES:  
IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND PRIOR TO 10/1/2009,  
DEDUCTIBLE-BUILDING CAN BE REPORTED AS (CODE 0).  
  
IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,  
DEDUCTIBLE-BUILDING CANNOT BE REPORTED AS (CODE 0).
6. 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 CAN BE REPORTED AS (CODE 'A' - \$10,000).
7. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015:  
IF RISK RATING METHOD IS '7', '9', OR 'R' AND THE TOTAL AMOUNT OF  
INSURANCE - BUILDING IS OVER \$100,000, THEN THE DEDUCTIBLE - BUILDING  
MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA  
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ORDER: 50

EFFECTIVE: 01/01/1989 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029050 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS INVALID FOR NEWLY MAPPED OR PREFERRED RISK POLICY.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '7' OR 'R' AND  
TOTAL AMOUNT OF INSURANCE - BUILDING IS \$100,000 OR LESS,  
THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '7' OR 'R' AND  
TOTAL AMOUNT OF INSURANCE - BUILDING IS OVER \$100,000,  
THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

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ORDER: 70  
EFFECTIVE: 04/01/2015 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL029070 ERROR TYPE: CRITICAL  
ERROR MESSAGE: DEDUCTIBLE - BUILDING IS INVALID FOR MPPP POLICY.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '9', AND  
TOTAL AMOUNT OF INSURANCE - BUILDING IS \$100,000 OR LESS,  
THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '9', AND  
TOTAL AMOUNT OF INSURANCE - BUILDING IS OVER \$100,000,  
THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA  
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ORDER: 30  
EFFECTIVE: 10/01/1984 REVISED: 04/01/2015 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL030030 ERROR TYPE: CRITICAL  
ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS NOT VALID.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION  
(THE 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), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

IF TOTAL AMOUNT OF INSURANCE - CONTENTS IS  
GREATER THAN ZERO, MUST BE '0'.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR  
THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,  
CANNOT BE '9'.

IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE  
IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

1. FOR NON-RESIDENTIAL BUILDING POLICIES:  
IF OCCUPANCY TYPE IS '4', DEDUCTIBLE-CONTENTS MUST  
BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:  
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',  
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A,  
OR D.
3. FOR ALL OTHER POLICIES:  
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

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

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS

DEDUCTIBLE OPTIONS

-----  
A = \$ 10,000  
B = \$ 15,000  
C = \$ 20,000  
D = \$ 25,000  
E = \$ 50,000

5. FOR ALL POLICIES:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND PRIOR TO 10/1/2009, DEDUCTIBLE-CONTENTS CAN BE REPORTED AS (CODE 0).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009, DEDUCTIBLE-CONTENTS CANNOT BE REPORTED AS (CODE 0).

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

IF NEW, RENEWAL OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 04/01/2015, DEDUCTIBLE -CONTENTS CAN BE REPORTED AS (CODE 'A' - \$10,000).

7. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

IF THE RISK RATING METHOD IS '7', '9', OR 'R' AND THE TOTAL AMOUNT OF INSURANCE - CONTENTS IS OVER \$100,000, THEN THE DEDUCTIBLE - CONTENTS MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

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ORDER: 40

EFFECTIVE: 01/01/1989 REVISED: 04/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030040 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

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

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

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '7' OR 'R' AND  
TOTAL AMOUNT OF INSURANCE - CONTENTS IS \$100,000 OR LESS,  
THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '7' OR 'R' AND  
TOTAL AMOUNT OF INSURANCE - CONTENTS IS OVER \$100,000,  
THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

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ORDER: 70  
EFFECTIVE: 04/01/2015 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL030070 ERROR TYPE: CRITICAL  
ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS INVALID FOR MPPP POLICY.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '9', AND  
TOTAL AMOUNT OF INSURANCE - CONTENTS IS \$100,000 OR LESS,  
THE DEDUCTIBLE MUST BE \$1000 FOR BOTH BUILDING AND CONTENTS.

IF POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015 AND  
RISK RATING METHOD IS '9', AND  
TOTAL AMOUNT OF INSURANCE - CONTENTS IS OVER \$100,000,  
THE DEDUCTIBLE MUST BE \$1250 FOR BOTH BUILDING AND CONTENTS.

EDIT DICTIONARY

DATA ELEMENT: ELEVATION DIFFERENCE

EDIT CRITERIA

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ORDER: 100  
EFFECTIVE: 04/01/2015 REVISED: CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL036100 ERROR TYPE: CRITICAL  
ERROR MESSAGE: ELEVATION DIFFERENCE MAY NOT BE THE DEFAULT FOR RISK RATING  
METHOD 'B' OR 'W'.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE RISK RATING METHOD IS 'B' OR 'W',  
THE ELEVATION DIFFERENCE CANNOT BE THE DEFAULT '+999', UNLESS THE RATED  
FLOOD ZONE IS UNNUMBERED 'A', 'AO', 'AOB', 'AH', 'AHB', 'D' OR UNNUMBERED 'V'.

EDIT DICTIONARY

DATA ELEMENT: HFIAA SURCHARGE

BASIC INFORMATION  
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FILE: POLICY                   STATUS: REQUIRED    ALIAS:  
FIELD NAME:    HFIAA\_SURG  
UPDATE:        REPLACEMENT  
FORMAT:        SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA  
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ORDER:           10  
EFFECTIVE:       04/01/2015   REVISED: 04/01/2015    CANCELLED:  
EDIT LEVEL:      EDIT PROCESSOR PROGRAM            EDIT TYPE: INFORMATIONAL  
ERROR CODE:      PU325010        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

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ORDER: 20

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PL325020 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  
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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',  
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', AND  
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, AND  
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: RESERVE FUND ASSESSMENT

EDIT CRITERIA  
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ORDER: 30  
EFFECTIVE: 04/01/2015 REVISED: CANCELLED:  
EDIT LEVEL: REFORMAT/PRE-PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL  
ERROR CODE: PU310030 ERROR TYPE: CRITICAL  
ERROR MESSAGE: RESERVE FUND ASSESSMENT MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC

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 POLICY 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  
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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 POLICY 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.