

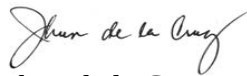


FEMA

W-13026

May 5, 2013

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

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

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

The purpose of this memorandum is to provide clarifications to Bulletin W-13016, dated March 29, 2013, and additional information regarding the changes that the NFIP will implement effective October 1, 2013. Highlights of the clarifications and revisions to the program changes are described below:

- Residential Condominium Building Association Policies (RCBAPs) – All RCBAPs will be subject to the provisions of Section 100205 of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12). However, only those RCBAPs covering buildings with fewer than five units are subject to the Severe Repetitive Loss (SRL) provisions of Section 100205.
- Rate Tables for the NFIP Flood Insurance Manual – Clarifications are provided for the use of several rate tables. Tables providing rates for SRL properties were updated to show rates for B, C, and X zones. Condominium rate tables were updated to reflect BW-12 changes.
- Re-rating Requirement – Pre-FIRM elevated buildings with enclosures using Post-FIRM optional rating for policies issued prior to October 1, 2013, must use the “no basement/enclosure/crawlspace” rates on the first renewal effective on or after October 1, 2013.
- Federal Policy Fee – The NFIP Flood Insurance Manual pages showing the new Federal Policy Fee amounts are included in this package.
- Grandfathering for Pre-FIRM Buildings – Continuous coverage grandfathering continues to be available for Pre-FIRM buildings, including cases of policy assignment upon sale of the property, with one exception. An existing policy rated using subsidized pre-FIRM rates does not qualify for continuous coverage grandfathering following an assignment at the time of sale.
- Historic Buildings – Historic buildings are not exempt from any provision of Section 100205 of BW-12, and must be rated accordingly.

- SRL Rating (mitigation offer refused) – Policies for pre-FIRM SRL properties in SFHAs and without ECs, for which mitigation offers have been refused, are subject to a 25 percent rate increase on the first renewal effective on or after October 1, 2013. The FIRA 2004 process will be discontinued.
- Reserve Fund – The Reserve Fund assessment applies to all premium transactions for both new and renewal policies for coverage effective on or after October 1, 2013, not just for those policies with an original new business date on or after October 1, 2013.
- Declarations Page – Revised Declarations Page requirements are provided to correct the Reserve Fund terminology and clarify use of the basement/enclosure/crawlspace indicator and other requirements.
- Flood Insurance Application, General Change Endorsement, and Preferred Risk Policy Application Forms – Minor changes have been made to these forms.
- Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications – Selected pages were updated to reflect clarifications to the Reserve Fund terminology and to improve the logic for certain transactions related to BW-12 implementation.

We have received numerous questions about the upcoming program changes and their implementation since the distribution of the March 29, 2013, bulletin. The questions pertaining to these changes have been consolidated and are answered in the attached Questions and Answers document. We will notify you when the new accounting exhibit for the Reserve Fund is available. Premium rate changes for the Specific Rating Guidelines to be effective October 1, 2013, will be provided by June 1, 2013.

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

- Revisions to Attachment B – Premium Rate Changes Effective October 1, 2013.
- Clarifications to Attachment C – Declarations Page Requirements Effective October 1, 2013.
- Revisions to Attachment D – Flood Insurance Application, General Change Endorsement, Preferred Risk Policy Application, and Cancellation Forms Changes Effective October 1, 2013.
- Revisions to Attachment E – TRRP Plan and Edit Specifications Changes Effective October 1, 2013.
- Attachment G – Questions and Answers Regarding NFIP October 1, 2013, Program Changes.

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

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

REVISIONS TO ATTACHMENT B

PREMIUM RATE CHANGES EFFECTIVE OCTOBER 1, 2013

ARCHIVED APRIL 2018

Revisions to the Rate Tables

- Table 2C, Rating Section: Added A99, B, C and X zone rates to make the appropriate rates available to SRL properties.
- Table 3D, Rating Section: Added Footnote 1 to clarify rating procedures for elevated Pre-FIRM buildings.
- Tables 3E and 3F, Rating Section: Changed the FIRM date requirement for Pre-FIRM buildings from “before 10/01/1981” to “on or after 10/01/1981.”
- Table 3A, Condominium Section: Clarified that Regular Program Pre-FIRM rates may not be used for newly purchased or newly insured buildings on or after July 6, 2012; or for reinstatements of lapsed coverage on or after October 4, 2012. Please note that all RCBAPs will be subject to the provisions of Section 100205 of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW 12). However, only those RCBAPs covering buildings with fewer than five units are subject to the Severe Repetitive Loss (SRL) provisions of Section 100205.
- Tables 3D and 4C, Condominium Section: Added Footnote 1 to clarify rating procedures for elevated Pre-FIRM buildings.
- Table 4A, Condominium Section: Modified the note under the title to clarify that Table 4A is not available to newly purchased or newly insured buildings on or after July 6, 2012.
- Table 4B, Condominium Section: Added A99, B, C and X zone rates to make the appropriate rates available to SRL properties.
- Federal Policy Fee: Federal Policy Fees are increased by 10% for all policies. The NFIP Flood Insurance Manual pages showing the new Federal Policy Fee amounts are included in this package.

TABLE 2C. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹
SEVERE REPETITIVE LOSS PROPERTIES²

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, this table may not be used to rate the following:

- 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012;
- or 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012

FIRM ZONES A, AE, A1-A30, AO, AH, D³

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.91 / .92	1.15 / 1.65	.91 / .92	
	With Basement	.97 / 1.36	1.15 / 1.38	.97 / 1.36	
	With Enclosure ⁴	.97 / 1.63	1.15 / 1.65	.97 / 1.63	
	Elevated on Crawlspc	.91 / .92	1.15 / 1.65	.91 / .92	
	Non-Elevated with Subgrade Crawlspc	.91 / .92	1.15 / 1.38	.91 / .92	
	Manufactured (Mobile) Home ⁵	.91 / .92	1.15 / 1.65		
CONTENTS LOCATION	Basement & Above ⁶				1.15 / 1.38
	Enclosure & Above ⁷				1.15 / 1.65
	Lowest Floor Only – Above Ground Level				1.15 / 1.65
	Lowest Floor Above Ground Level and Higher Floors				1.15 / 1.15
	Above Ground Level – More Than 1 Full Floor				.42 / .23
	Manufactured (Mobile) Home ⁵				

FIRM ZONES V, VE, V1-V30

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	With Basement	1.26 / 3.44	1.47 / 3.35	1.26 / 3.44	
	With Enclosure ⁴	1.26 / 4.06	1.47 / 3.94	1.26 / 4.06	
	Elevated on Crawlspc	1.18 / 2.31	1.47 / 3.95	1.18 / 2.31	
	Non-Elevated with Subgrade Crawlspc	1.18 / 2.31	1.47 / 3.35	1.18 / 2.31	
	Manufactured (Mobile) Home ⁵	1.18 / 7.28	1.47 / 3.94		
CONTENTS LOCATION	Basement & Above ⁶				1.47 / 3.35
	Enclosure & Above ⁷				1.47 / 3.94
	Lowest Floor Only – Above Ground Level				1.47 / 3.94
	Lowest Floor Above Ground Level and Higher Floors				1.47 / 3.47
	Above Ground Level – More Than 1 Full Floor				.56 / .53
	Manufactured (Mobile) Home ⁵				

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY	
		Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38	
	With Enclosure ⁴	1.11 / .42	1.70 / .62	1.11 / .42	
	Elevated on Crawlspc	.99 / .26	1.51 / .47	.99 / .26	
	Non-Elevated with Subgrade Crawlspc	.99 / .26	1.51 / .47	.99 / .26	
	Manufactured (Mobile) Home ⁵	.99 / .48	1.51 / .47		
CONTENTS LOCATION	Basement & Above ⁶				1.92 / .71
	Enclosure & Above ⁷				1.92 / .82
	Lowest Floor Only – Above Ground Level				1.51 / .75
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47
	Above Ground Level – More Than 1 Full Floor				.45 / .16
	Manufactured (Mobile) Home ⁵				

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later.

2 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

3 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures for policy processing.

4 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.

5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

6 Includes subgrade crawlspace.

7 Includes crawlspace.

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective before October 1, 1981, and that
 1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

FIRM ZONES '75-'81, V1-V30, VE – BUILDING RATES²

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{3,4}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{3,4}		MANUFACTURED (MOBILE) HOME ⁵	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non- Residential
0 ⁶	3.55 / .64	4.28 / 1.64	2.88 / .64	3.12 / 1.54	2.49 / .64	2.79 / 1.24	5.29 / .53	7.53 / .47
-1 ⁷	7.51 / 3.82	11.15 / 6.13	6.86 / 3.82	9.62 / 4.67	4.90 / 3.47	5.12 / 4.73	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-'81, V1-V30, VE – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ³		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ³		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ³		MANUFACTURED (MOBILE) HOME ⁵	
	Residential	Non- Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non- Residential
0 ⁶	4.47 / 1.31	3.95 / 4.26	2.90 / 1.22	2.76 / 2.68	1.64 / 1.01	1.64 / 1.05	4.30 / 1.38	4.48 / 5.36
-1 ⁷	9.79 / 7.34	9.61 / 12.11	5.77 / 5.50	6.59 / 7.64	1.93 / 1.04	5.88 / 1.64	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-'81, V1-V30, VE – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ⁶		.56 / .25	.56 / .25	.42 / .25
-1 ⁷		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Post-FIRM rating procedures to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.
- 3 Includes subgrade crawlspace.
- 4 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 5 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING****FIRM ZONES '75-'81, UNNUMBERED V ZONE****SUBMIT FOR RATING**

TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective on or after October 1, 1981, and that
 1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

1981 POST-FIRM V1-V30, VE ZONE RATES¹

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ²	ELEVATED BUILDINGS FREE OF OBSTRUCTION ³				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	0.54	0.54	0.90	1.19	1.83
+3	0.57	0.57	1.03	1.41	2.11
+2	0.85	0.91	1.42	1.89	2.86
+1	1.19	1.24	2.06	2.71	3.79
0	1.62	1.74	2.70	3.48	4.82
-1	2.32	2.39	3.58	4.62	6.37
-2	3.32	3.50	4.80	6.19	8.39
-3	4.34	4.60	5.58	7.09	9.27
-4 or below	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

2 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

3 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40% of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40% of their area open and made of material no thicker than 1 inch.
- (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.

Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE enclosed with lattice, slats, or shutters (including louvers).

***SUBMIT FOR RATING

1981 POST-FIRM V1-V30, VE ZONE Non-Elevated Buildings

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

ANNUAL RATES PER \$100 OF COVERAGE

On or after October 1, 2013, also use this table to rate Pre-FIRM buildings whose current FIRM became effective on or after October 1, 1981, and that

1) Are newly purchased or newly insured on or after July 6, 2012; or 2) Have policies that are reinstated on or after October 4, 2012, after a lapse in coverage

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

ELEVATION OF THE LOWEST FLOOR ABOVE OR BELOW BFE ADJUSTED FOR WAVE HEIGHT ³	ELEVATED BUILDINGS WITH OBSTRUCTION ⁴				
	CONTENTS		BUILDING		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.70	.70	1.95	2.59	3.84
+3	.75	.75	2.09	2.75	3.97
+2	1.01	1.01	2.31	3.01	4.29
+1	1.27	1.33	2.68	3.47	4.93
0	1.75	1.84	3.26	4.23	5.93
-1 ⁶	2.39	2.53	4.15	5.37	7.47
-2 ⁶	3.41	3.65	5.46	7.05	9.64
-3 ⁶	4.46	4.73	6.18	7.87	10.38
-4 or below ⁶	***	***	***	***	***

1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in this section for V-Zone Optional Rating.

2 Rates provided are only for elevated buildings, except those elevated on solid foundation walls. For buildings elevated on solid foundation walls, and for non-elevated buildings, follow the Submit-for-Rate procedures.

3 Wave height adjustment is not required in those cases where the FIRM indicates that the map includes wave height.

4 With Obstruction – The space below has an area of less than 300 square feet with breakaway solid walls or contains machinery or equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See Elevated Buildings – Post-FIRM V-Zone Construction in this section for more details.

5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased through the NFIP by the replacement cost. See the Replacement Cost Ratio subsection in this section for more details.

6 For buildings with obstruction, use Submit-for-Rate procedures if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

NOTE: Use Submit-for-Rate procedures if there is an elevator below the BFE.

***SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$44	\$50

1. For the Preferred Risk Policy, the Federal Policy Fee is \$22.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. An optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. See Table 8B for deductible options. Refer to the Condominiums section for the RCBAP optional deductibles.

A. Deductible Buyback

Policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 for Pre-FIRM SFHA risks may opt to purchase separate \$1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form.

Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible, unless the request is in connection with making, increasing, extending, or renewing a loan.

The deductible amount may be reduced at the time of renewal. In order for the deductible reduction to take effect on the renewal date, the request and full premium must be received at least 30 days prior to the renewal effective date, except when the deductible reduction is part of the renewal offer and the renewal offer reflecting the deductible reduction was made at least 30 days prior to the renewal date.

TABLE 8A. STANDARD DEDUCTIBLES

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$2,000	B, C, X, A99, D	\$1,000		\$1,000
	A, AO, AH, A1-A30, AE, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$2,000	\$1,000	\$1,000

paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss.

Assessment coverage cannot be used to meet the 80% coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

In addition, assessment coverage cannot be used to pay a loss assessment resulting from a deductible under the RCBAP.

For more information on this topic, see “E. Loss Assessments” in the General Rules section and Section III. C.3. of the Dwelling Form, “Condominium Loss Assessments,” in the Policy section.

V. DEDUCTIBLES AND FEES

A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss, including any appurtenant structure loss. The Standard Deductible is \$2,000 for a residential condominium building, located in a Regular Program community in SFHAs, i.e., zones A, AO, AH, A1–A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1–A30, AR/A), V, V1–V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in zones A99, B, C, D, or X, the Standard Deductible is \$1,000.

Optional deductible amounts are available under the RCBAP; see Table 7 in this section.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit		\$44	per policy
2–4 units		\$88	per policy
5–10 units		\$220	per policy
11–20 units		\$484	per policy
21 or more units		\$924	per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15%, will be reduced to 5% on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS’ DWELLING POLICIES

Unit owners’ policies written under the Dwelling Form may be canceled mid-term for the reasons mentioned in the Cancellation/Nullification section of this manual. To cancel building coverage while retaining contents coverage on a unit owner’s policy, submit a general change request. In the event of a cancellation:

- The commission on a unit owner’s policy will be retained, in full, by the agent/producer;
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro-rata basis; and
- The premium refund will be calculated on a pro-rata basis.

An existing policy written under the Dwelling Form or RCBAP Form may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

IX. APPLICATION FORM

The agent/producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach 2 new photographs that show the front and back of the building and that were taken and dated within 90 days of the mailing date. The photographs must confirm the building’s description, and at least 1 photograph must clearly show the location of the lowest floor used for rating the risk.

A. Type of Building

For an RCBAP, the “Building” section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high-rise or low-rise.

High-rise (vertical) condominium buildings are defined as containing at least 5 units and having at least 3

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

Regular Program Pre-FIRM Rates may not be used to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012. In both instances, use Post-FIRM rates

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	1.07 / .37	1.37 / 1.38	1.42 / .08	1.42 / .08	SUBMIT FOR RATE
WITH ENCLOSURE	1.07 / .27	1.37 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	1.01 / .27	1.29 / .65	1.17 / .06	1.17 / .06	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.15 / 1.16	1.47 / 2.81	1.92 / .71	1.92 / .71	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.15 / 1.38	1.47 / 3.31	1.92 / .82	1.92 / .82	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.15 / 1.38	1.47 / 3.31	1.51 / .75	1.51 / .75	1.22 / .50
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.15 / .96	1.47 / 2.91	1.51 / .47	1.51 / .47	1.00 / .32
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.42 / .19	.56 / .44	.45 / .16	.45 / .16	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{2,3}	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{2,3}
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.61 / .06	1.44 / .06
-1 ⁴	6.10 / .15	3.48 / .12
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ²)	BASEMENT/ENCLOSURE/ CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ⁴	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Includes subgrade crawlspace.

3 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

4 Use Submit-for-Rate procedures if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES¹

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**REGULAR PROGRAM — 1975–1981² POST-FIRM CONSTRUCTION³
FIRM ZONES V1–V30, VE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}	3 OR MORE FLOORS WITH BASEMENT/ ENCLOSURE/CRAWLSPACE ^{4,5}
0 ⁶	3.66 / .21	3.49 / .21
-1 ⁷	11.04 / .80	5.81 / .61
-2	***	***

**1975–1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1–V30, VE — CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁴)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁴ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
0 ⁶	4.47 / 1.31	2.90 / 1.22	1.64 / 1.01	.56 / .25
-1 ⁷	9.79 / 7.34	5.77 / 5.50	1.93 / 1.04	.56 / .25
-2	***	***	***	***

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspce must use the "No Basement/Enclosure/Crawlspce" columns. Use the Post-FIRM rating procedures to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in zones VE and V1–V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions in the Rating section for V-Zone Optional Rating.
- 3 For 1981 Post-FIRM construction rating, refer to Tables 5A and 5B.
- 4 Includes subgrade crawlspce.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 7 Use Submit-for-Rate procedures if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING****REGULAR PROGRAM 1975–1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE — ELEVATED BUILDINGS**

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

On or after October 1, 2013, this table may not be used to rate the following: 1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or 2) 1-4 Family Severe Repetitive Loss (SRL) properties. For Pre-FIRM 1-4 Family SRL property renewals, use Table 4B.

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.84 / .76	1.15 / 1.41	1.11 / 1.91	1.47 / 3.51	.74 / .21	1.20 / .37
	WITH BASEMENT	.90 / .93	1.15 / 1.18	1.19 / 3.31	1.47 / 3.30	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.90 / 1.11	1.15 / 1.21	1.19 / 3.61	1.47 / 3.60	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.84 / .76	1.15 / 1.41	1.11 / 1.91	1.47 / 3.51	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.84 / .76	1.15 / 1.41	1.11 / 1.91	1.47 / 3.51	.74 / .21	1.20 / .37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³		.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4,5}		1.25 / .17		.98 / .15	

- 1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.
- 2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.
- 3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.
- 4 "Without Certification of Compliance or Elevation Certificate" rates are to be used only on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.
- 5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

***SUBMIT FOR RATING

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
1-4 FAMILY SEVERE REPETITIVE LOSS PROPERTIES¹
(Including Townhouse/Rowhouse)**

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

On or after October 1, 2013, this table may not be used to rate the following:
1) Pre-FIRM properties that are newly purchased or newly insured on or after July 6, 2012; or
2) Policies that have lapsed in coverage and are being reinstated on or after October 4, 2012

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES²

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ ENCLOSURE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 /.21	1.20 /.37
	WITH BASEMENT	.90 /1.11	1.15 /1.41	1.19 /3.94	1.47 /3.93	.81 /.30	1.36 /.46
	WITH ENCLOSURE	.90 /1.32	1.15 /1.44	1.19 /4.30	1.47 /4.29	.81 /.34	1.36 /.54
	ELEVATED ON CRAWLSPACE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 /.21	1.20 /.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.84 / .91	1.15 /1.68	1.11 /2.28	1.47 /4.18	.74 /.21	1.20 /.37

1 For additional guidance, refer to the Severe Repetitive Loss Properties section of this manual.

2 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES¹**(Including Townhouse/Rowhouse)**

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**REGULAR PROGRAM – POST-FIRM CONSTRUCTION
FIRM ZONES A1–A30, AE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.22 / .08	.21 / .08	.22 / .08
+3	.26 / .08	.23 / .08	.24 / .08
+2	.36 / .08	.26 / .08	.26 / .08
+1	.64 / .09	.38 / .08	.32 / .09
0	1.60 / .12	1.06 / .11	.84 / .10
-1 ⁴	3.96 / .77	3.00 / .59	1.83 / .49
-2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ⁴	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
-2	***	***	***	.35 / .12

1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Post-FIRM rating procedures to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.

2 If the Lowest Floor is -1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.

3 Includes subgrade crawlspace.

4 Use Submit-for-Rate procedures if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below the BFE.

*****SUBMIT FOR RATING**

CLARIFICATIONS TO ATTACHMENT C

**DECLARATIONS PAGE REQUIREMENTS
EFFECTIVE OCTOBER 1, 2013**

ARCHIVED APRIL 2018

Clarifications to the Declarations Page Requirements

- Clarification is provided concerning the Basement/Enclosure/Crawlspace indicator on the Declarations Page.
- The wording “Reserve Fund Assessment” is to be used on the Declarations Page in place of “Reserve Fund Premium.”
- Use the word “Grandfathered” along with a “Y” or “N” (or “Yes” or “No”) indicator for buildings rated using the NFIP Grandfather procedures.
- The reference to Primary/Principal residence is changed to Principal/Primary residence.

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Clarifications to the Declarations Page Requirements

Clarification for the Basement/Enclosure/Crawlspace Indicator

Bulletin W-13016 generated several questions from insurers about how to better describe a building's rating characteristics, particularly with regard to the foundation system. The building description should include specific language describing the foundation for the Basement/Enclosure/Crawlspace field in the Building Section of the Flood Insurance Application, and as reported on the Transaction Record Reporting and Processing (TRRP) Plan. To make the meaning of this terminology clear to property owners and other stakeholders, we are requiring that insurers compare the Basement/Enclosure/Crawlspace indicator to the obstruction type reported on the TRRP Plan to provide a more meaningful description.

Required Field	Acceptable Value
Elevated Building Indicator	Elevated or Non-Elevated
Basement/Enclosure/Crawlspace/Subgrade Crawlspace and Obstruction Type	If Elevated (with or without openings in A zones, and with or without breakaway walls in V zones): • No Enclosure or Crawlspace • Enclosure with proper openings • Crawlspace with proper openings • Enclosure without proper openings • Crawlspace without proper openings • Enclosure with breakaway walls • Enclosure with non-breakaway walls If Non-Elevated: • No basement • Unfinished basement • Finished basement • Subgrade crawlspace

Pre-FIRM elevated buildings with full enclosures or crawlspaces and subject to full-risk rating as a result of BW 12 will use the no basement/enclosure/crawlspace building rates (similar to non-elevated buildings) when the enclosure or crawlspace is finished or lacks proper openings in A zones. The non-elevated building rates in the Specific Rating Guidelines should be used if the enclosure of a Pre-FIRM building is finished or lacks breakaway walls in V zones. However, in either case, the building should be described on the Declarations Page as an elevated building with the appropriate enclosure or crawlspace description above. The policy should also be reported on the TRRP Plan as an elevated building with a basement/enclosure/crawlspace other than '0', and the appropriate obstruction type.

Questions and Answers Regarding Other Declarations Page Requirements

Policy Form:

Indicate whether the policy is a Dwelling Form, General Property Form, or Residential Condominium Building Association Policy Form. This must be spelled out as indicated.

Q. Some companies may have used RCBAP for the Residential Condominium Building Association Policy in order to save space. Is this no longer permitted?

A. Spell out the name of the Policy Form.

Product Type:

Indicate whether the product is a Standard Policy, Preferred Risk Policy, Preferred Risk Policy Eligibility Extension, Group Flood Insurance Policy, or Mortgage Portfolio Protection Program Policy. This must be spelled out as indicated.

Q. Some companies may have used abbreviations such as PRP, PRPEE, GFIP, or MPPP for the product types. Is this no longer permitted?

A. Spell out the Product Type.

Q. Can “Program” be substituted for “Policy”?

A. The word “Program” may not be substituted for “Policy.”

Policy Period:

Indicate the Policy Effective Date and Policy Expiration Date (including the time to the minute).

Q. Some companies may use other terms such as “inception date.” Is this acceptable?

A. The term “inception date” is not an acceptable substitute for “Policy Effective Date,” and may imply the original new business effective date.

Endorsement Effective Date:

Indicate the effective date of the Declarations modifying a policy after the Effective Date and before the Expiration Date.

Q. Is this to be interpreted that the Endorsement effective date must print on the Declarations between the effective date and the expiration date?

A. The effective date of the endorsement must be displayed. If the endorsement is not effective on the Policy Effective Date, the Endorsement Effective Date must be reflected as after the Policy Effective Date and before the Expiration Date. Note that some endorsement transactions are permitted to become effective on the Policy Effective Date. See the Endorsement Section of the NFIP Flood Insurance Manual for details.

Clarifications to the Declarations Page Requirements

Agent/Producer Name and Address:

Indicate the name and address of the agent of record, or producer or broker.

Q. Is it still acceptable to indicate the name and address of the “agency” instead?

A. Insurers may follow their standard business practice. An agency or broker name and contact information is acceptable in lieu of the name of the individual agent or producer.

Q. Some companies do not contract with agents but write directly through company employees. Can these companies continue their current process for identification, whatever that may be?

A. Direct writers must provide a means for the insured to contact a person who is designated by the insurer to service the policy on behalf of the insurer. A specific person does not need to be named.

Property Location (Indicate field name):

Indicate the address or description of the building insured by the policy.

Q. Must the field name be indicated as “Property Location” or can other similar terms like “Property Address” be used as long as the field is readily identifiable?

A. Because more than one building may be located at the same address, or the property may not be identified by an address (e.g., a rural route address), or the structure to be insured may include a descriptive designation (e.g., “shed”), the correct term is “Property Location.”

Community Name:

Indicate the name of the NFIP participating community in which the insured property is located, as the community name appears in the NFIP system of record’s Community Master File. The property must be located within the boundary of the Flood Insurance Rate Map (FIRM) for the named community.

Q. For annexed properties, there are cases where maps have not been updated on the FIRM for the location. Will you be giving us all records of updates to all FIRMs that may have had properties added, but to which no published updates have been made?

A. The current FIRM is the authoritative source for NFIP insurance rating. Rating should not be based on anticipated FIRM updates. If annexation occurs, the community must notify FEMA within 6 months (44 CFR 64.4). If you are aware of annexations that are not being reported to FEMA within 6 months, please contact the appropriate FEMA Regional Office, as well as the Underwriting Branch.

Flood Risk/Rated Zone (Indicate field name):

Provide the 1- to 3- character NFIP flood zone used to determine the premium rate.

Q. Must the field name be indicated as “Flood Risk/Rated Zone” or can other similar terms like “Rated Flood Zone” be used as long as the field is readily identifiable?

Clarifications to the Declarations Page Requirements

A. Use the term “Flood Risk/Rated Zone,” which is consistent with TRRP reporting and guidance provided to lenders.

Current Flood Zone:

If the premium rate uses a Flood Risk/Rated Zone that is other than the NFIP flood zone determined on the current FIRM due to the application of the Grandfather procedure, or the Preferred Risk Policy (PRP) Eligibility Extension, indicate the Current Flood Zone (the zone not used for rating). If the Grandfather procedure and/or the PRP Eligibility Extension do not apply, the premium rate must be determined with the current flood zone.

NFIP Grandfathering (Indicate field name as “Grandfathering” or “NFIP Grandfathering”):

A ‘Y’ must be displayed if the Grandfather procedure is being applied. Otherwise, indicate ‘N’. In no case can the field and a ‘Y’ or ‘N’ be omitted.

Q. Are the only two acceptable terms for the field name those listed above, or would the term “Grandfathered” or other readily identifiable similar terms also be acceptable?

A. Previous guidance provided in Bulletin W-09035 indicated use of the term “Grandfathered.” Please continue to display this terminology for consistency.

Q. This states a ‘Y’ or ‘N’ must be used as the Declarations indicator. Is this mandatory or can ‘yes’ or ‘no’ also be used as indicators?

A. “Yes” or “No” may be substituted for ‘Y’ or ‘N’.

Number of Floors or Building Type:

Indicate the number of floors OR the building type based on the response to the Application for the “Number of Floors in Entire Building (Include Basement/Enclosed Area, if any) or Building Type” and as used for premium rating. When displaying number of floors, use the word “floor” (e.g., “1 floor” or “one floor”).

Q. As written, a two-floor building would be indicated as “two floor”

A. Use the appropriate singular or plural form of the noun, either “floor” or “floors.”

Number of Units (Indicate for RCBAP only – must indicate field name):

Indicate the number of condominium units insured by the Policy.

Q. Must the field name be “Number of Units” or are other acceptable but identifiable terms acceptable, such as RCBAP units?

A. Use “Number of Units.”

Replacement Cost Value (RCBAP and policies using Post'81 V Zones rates – must indicate field name):

Display the replacement cost value, including the foundation cost, for the insured building.

Q. Must the field name be “Replacement Cost Value” or are other acceptable but identifiable terms such as “Replacement Cost” acceptable?

A. “Replacement Cost” may be used.

Principal/Primary Residence (indicate field name):

A ‘Y’ must be displayed if the policy covers the insured’s principal/primary residence. Otherwise, display ‘N’.

Q. This states a ‘Y’ or ‘N’ must be used as the Declarations indicator. Is this mandatory or can ‘yes’ or ‘no’ also be used as indicators?

A. “Yes” or “No” may be substituted for ‘Y’ or ‘N’.

Additions and Extensions Coverage:

Indicate one of the following on the Declarations Page: “Includes Addition and Extension,” “Excludes Addition and Extension,” “Addition and Extension Only,” or “No Additions and Extensions.” If unknown, use “Includes Addition and Extension.”

Q. Should the “Includes Addition and Extension” actually be “Includes Addition(s) and Extension(s)” (and same question for “Excludes...”)?

A. Use the “(s)”.

Q. Will this terminology be understood by the general public?

A. The terms are defined in the SFIP.

First Mortgagee (Indicate field name):

Indicate the name and address of the first mortgagee, and loan number if required by the lender.

Q. Is field name limited to “First Mortgagee” or can similar but readily identifiable terms be used?

A. Use the language of the SFIP.

Second Mortgagee (Indicate field name):

Indicate the name and address of the second mortgagee, and loan number if required by the lender.

Clarifications to the Declarations Page Requirements

Q. Is field name limited to “Second Mortgagee” or can similar but readily identifiable terms be used?

A. Use the language of the SFIP.

Additional Loss Payee (Only if applicable -Indicate field name):

Indicate the name and address of any additional loss payee if applicable.

Q. Is field name limited to “Additional Loss Payee” or can similar (such as shortened to “Loss Payee”) or other readily identifiable terms be used?

A. Use the language of the SFIP.

Building Coverage:

Indicate the amount of coverage purchased under Coverage A of the SFIP.

Q. Is it acceptable to indicate only the total coverage limit, or must the basic and additional limits also be indicated?

A. The insurer may indicate the total coverage limit. Displaying the basic and additional limits is optional.

Contents Coverage:

Indicate the amount of coverage purchased under Coverage B of the SFIP.

Q. Is it acceptable to indicate only the total coverage limit or must the basic and additional limits also be indicated?

A. The insurer may indicate the total coverage limit. Displaying the basic and additional limits is optional.

Deductible Discount:

Indicate the deductible discount amount.

Q. Is this intended to also include the deductible surcharge also, or only be required if the deductible results in a discount?

A. Display the “Deductible Discount/Surcharge.” Also acceptable is displaying “Deductible Discount” or “Deductible Surcharge” as appropriate.

Q. Do both the deductible factor and the actual premium amount have to be indicated?

A. Only the premium amount needs to be displayed; displaying the deductible factor is optional.

ICC Premium:

Indicate the ICC premium amount.

Clarifications to the Declarations Page Requirements

Q. Can this be abbreviated as ICC or must it be spelled out as “Increased Cost of Compliance”?

A. Increased Cost of Compliance may be abbreviated to “ICC.”

CRS Premium Discount:

Indicate the CRS Premium discount amount.

Q. Can this be abbreviated as CRS Discount or must it be spelled out as “Community Rating Discount”?

A. Community Rating System Discount may be abbreviated to “CRS Discount.”

Q. Do both the actual credit percentage and the premium amount have to be shown or is only one acceptable?

A. To promote the CRS, both the percentage and premium should be shown.

Reserve Fund Premium:

Indicate the reserve premium amount. If zero, indicate zero.

Q. Do both the actual percentage and the premium amount have to be shown?

A. The premium amount should be shown; the percentage is optional.

Coverage Limitations (for buildings with basement or enclosure or crawlspace or subgrade crawlspace):

Print the following: “Coverage Limitations May Apply. See Your Policy Form for Details.”

Q. Is it acceptable to print the verbiage on all Declarations? Most policies have some type of limitations or restrictions.

A. This verbiage is required for buildings with basement or enclosure or crawlspace or subgrade crawlspace. For other building types, the disclaimer is optional.

Q. Bulletin W-13016 used the singular “Detail”. Was this supposed to be plural?

A. Yes, the plural should be used.

Q. Is this exact wording mandatory? Are other similar wordings acceptable?

A. Use “See Your Policy Form for Details.”

REVISIONS TO ATTACHMENT D

**APPLICATION, ENDORSEMENT, PRP, AND CANCELLATION FORMS
EFFECTIVE OCTOBER 1, 2013**

ARCHIVED APRIL 2018

Revisions to the NFIP Forms

1. Flood Insurance Application:

- 1) Part 2 – Revised the instruction under Part 2, Section I, 2. Garage, to read “If the answer to 2a is YES, answer 2b through 2f.”

2. General Change Endorsement:

- 1) Part 1 – Added new Additions and Extensions question in the Building section to help determine if coverage extends to any addition or extension.
- 2) Part 2 – Revised the instruction under Part 2, Section I, 2. Garage, to read “If the answer to 2a is YES, answer 2b through 2f.”

3. Preferred Risk Policy Application:

- 1) Part 2 – Revised the instruction under Part 2, Section I, 2. Garage, to read “If the answer to 2a is YES, answer 2b through 2f.”

ARCHIVED APRIL 2018

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

FLOOD INSURANCE APPLICATION, PART 2 (OF 2)

ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW☐ RENEWAL☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

SECTION I – ALL BUILDING TYPES

1. Building Use:

☐ Main house/building☐ Detached guest house☐ Detached garage

☐ Agricultural building☐ Warehouse☐ Tool/storage shed

☐ Poolhouse, clubhouse, recreation building

☐ Other: _____

2. Garage

a) Is there a garage attached to or part of the building?
☐ YES☐ NO

If the answer to 2a is YES, answer 2b through 2f.

b) Total area of the garage: _____ square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage? ☐ YES☐ NO
If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____. Total area of all permanent openings: _____ square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage? ☐ YES☐ NO

e) Does the garage contain machinery and/or equipment? ☐ YES☐ NO
If yes, check the applicable items:

☐ Furnace☐ Heat pump☐ Air conditioner

☐ Water heater☐ Fuel tank☐ Cistern

☐ Elevator equipment☐ Washer & dryer☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): _____

f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.? ☐ YES☐ NO

3. Basement/Subgrade Crawlpace

a) Is the basement/subgrade crawlpace floor below grade on all sides?
☐ YES☐ NO

b) If yes, does the basement/subgrade crawlpace contain machinery and/or equipment? ☐ YES☐ NO
If yes, check the applicable items:

☐ Furnace☐ Heat pump☐ Air conditioner

☐ Water heater☐ Fuel tank☐ Cistern

☐ Elevator equipment☐ Washer & dryer☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): _____

4. Additions and Extensions (if Applicable)

Coverage is for:

☐ Building including addition(s) and extension(s)

☐ Building excluding addition(s) and extension(s)
Provide policy number for addition or extension: _____

☐ Addition or extension only (include description in the Property Location box in Part 1)
Provide policy number for building excluding addition(s) or extension(s): _____

SECTION II – ELEVATED BUILDINGS
(Including Manufactured [Mobile] Homes/Travel Trailers)

1. Elevating Foundation Type

☐ Piers, posts, or piles

☐ Reinforced masonry piers or concrete piers or columns

☐ Reinforced concrete shear walls

☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment? ☐ YES☒ NO

If yes, check the applicable items:

☐ Furnace☐ Heat pump☐ Air conditioner

☐ Water heater☐ Fuel tank☐ Cistern

☐ Elevator equipment☐ Washer & dryer☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): _____

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed? ☐ YES☐ NO
If yes, check one of the following: ☐ Fully☐ Partially

b) Does the area below the elevated floor contain elevators?
☐ YES☐ NO If yes, how many? _____

If the answer to 3a or 3b is YES, answer 3c through 4b.

c) Indicate material used for enclosure:

☐ Insect screening

☐ Light wood lattice

☐ Solid wood frame walls (if breakaway, submit certification documentation)

4. Flood Openings

a) Is the enclosed area/crawlpace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? ☐ YES☐ NO
If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: _____.
Total area of all permanent flood openings: _____ square inches.

b) Are flood openings engineered?
☐ YES☐ NO If yes, submit certification.

SECTION III – MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS
(Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Home/Travel Trailer Data

Year of manufacture: _____

Make: _____

Model number: _____

Serial number: _____

Dimensions: _____ × _____ feet

Are there any permanent additions and/or extensions? ☐ YES☐ NO
If yes, the dimensions are: _____ × _____ feet

2. Anchoring

The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)

☐ Over-the-top ties☐ Ground anchors

☐ Frame ties☐ Slab anchors

☐ Frame connectors☐ Other (describe): _____

3. Installation

The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)

☐ Manufacturer's specifications

☐ Local floodplain management standards

☐ State and/or local building standards

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/PRODUCER

SIGNATURE OF INSURED (OPTIONAL)

_____/_____/_____
DATE (MM/DD/YYYY)

_____/_____/_____
DATE (MM/DD/YYYY)

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program
FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PART 1 (OF 2)

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

POLICY #:

CHANGE	REASON FOR CHANGE (CHECK ALL THAT APPLY)		ASSIGNMENT	REASON FOR ASSIGNMENT:		BILLING	FOR RENEWAL, BILL:		
	☐ MORTGAGEE ☐ INCREASE COVERAGE ☐ BUILDING INFORMATION ☐ INSURED INFORMATION ☐ OTHER (SPECIFY): ☐ MAILING ADDRESS ☐ BILLING ☐ AGENT/PRODUCER			☐ NEW PURCHASE DATE OF PURCHASE: / / ☐ OTHER (SPECIFY):			☐ INSURED ☐ FIRST MORTGAGEE ☐ SECOND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW)		
POLICY PERIOD	POLICY PERIOD IS FROM / / TO / / / 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. ENDORSEMENT EFFECTIVE DATE: / /				INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED:			
	FOR ADDED COVERAGE, INDICATE THE APPLICABLE WAITING PERIOD: ☐ STANDARD 30-DAY ☐ REQUIRED FOR LOAN TRANSACTION – NO WAITING ☐ MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY					PHONE NO.:			
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER:				PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? ☐ YES ☐ NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).			
	AGENCY NO.: AGENT'S TAX ID: PHONE NO.: FAX NO.: EMAIL ADDRESS:					FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING:			
1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE:				2ND MORTGAGEE/ OTHER	NAME AND MAILING ADDRESS OF: ☐ 2ND MORTGAGEE ☐ LOSS PAYEE ☐ OTHER (SPECIFY):			
	LOAN NO.:					LOAN NO.:			
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: COMMUNITY NO./PANEL NO. AND SUFFIX: - FIRM ZONE: COMMUNITY PROGRAM TYPE IS: ☐ REGULAR ☐ EMERGENCY				GRANDFATHERING INFORMATION GRANDFATHERED? ☐ YES ☐ NO IF YES, ☐ BUILT IN COMPLIANCE OR ☐ CONTINUOUS COVERAGE PRIOR POLICY NO.: CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: - CURRENT FIRM ZONE: CURRENT BFE:				
BUILDING	BUILDING OCCUPANCY ☐ SINGLE FAMILY ☐ 2-4 FAMILY ☐ OTHER RESIDENTIAL ☐ NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)		BASEMENT, ENCLOSURE, CRAWLSPACE ☐ NONE ☐ FINISHED BASEMENT/ENCLOSURE ☐ CRAWLSPACE ☐ UNFINISHED BASEMENT/ENCLOSURE ☐ SUBGRADE CRAWLSPACE		IS BUILDING WALLED AND ROOFED? ☐ YES ☐ NO IS BUILDING IN THE COURSE OF CONSTRUCTION? ☐ YES ☐ NO IS BUILDING OVER WATER? ☐ NO ☐ PARTIALLY ☐ ENTIRELY				
	BUILDING PURPOSE ☐ 100% RESIDENTIAL ☐ 100% NON-RESIDENTIAL ☐ MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: % IS BUILDING A BUSINESS PROPERTY? ☐ YES ☐ NO		NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE ☐ 1 ☐ 2 ☐ 3 OR MORE ☐ SPLIT LEVEL ☐ TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) ☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION						

_____/_____/_____
DATE (MM/DD/YYYY)

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY

National Flood Insurance Program

PREFERRED RISK POLICY APPLICATION, PART 2 (OF 2)

ALL DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

☐ NEW☐ RENEWAL☐ TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

SECTION I – ALL BUILDING TYPES

1. Building Use

☐ Main house/building

☐ Detached guest house

☐ Detached garage

☐ Agricultural building

☐ Warehouse

☐ Tool/storage shed

☐ Poolhouse, clubhouse, recreation building

☐ Other: _____

2. Garage

a) Is there a garage attached to or part of the building?

☐ YES☐ NO

If the answer to 2a is YES, answer 2b through 2f.

b) Total area of the garage: _____ square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage?

☐ YES☐ NO

If yes, number of permanent flood openings within 1 foot above the adjacent grade: _____.

Total area of all permanent openings: _____ square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage?

☐ YES☐ NO

e) Does the garage contain machinery and/or equipment?

☐ YES☐ NO

If yes, check the applicable items:

☐ Furnace

☐ Heat pump

☐ Air conditioner

☐ Water heater

☐ Fuel tank

☐ Cistern

☐ Elevator equipment

☐ Washer & dryer

☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): _____

f) Does the garage have more than 20 linear feet of finished interior wall, paneling, etc.?

☐ YES☐ NO

3. Basement/Subgrade Crawlpace

a) Is the basement/subgrade crawlspace floor below grade on all sides?

☐ YES☐ NO

b) If yes, does the basement/subgrade crawlspace contain machinery and/or equipment?

☐ YES☐ NO

If yes, check the applicable items:

☐ Furnace

☐ Heat pump

☐ Air conditioner

☐ Water heater

☐ Fuel tank

☐ Cistern

☐ Elevator equipment

☐ Washer & dryer

☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): _____

4. Additions and Extensions (if Applicable)

Coverage is for:

☐ Building including addition(s) and extension(s)

☐ Building excluding addition(s) and extension(s)

Provide policy number for addition or extension: _____

☐ Addition or extension only (include description in the Property Location box in Part 1)

Provide policy number for building excluding addition(s) or extension(s): _____

SECTION II – ELEVATED BUILDINGS

(Including Manufactured [Mobile] Homes/Travel Trailers)

1. Elevating Foundation Type

☐ Piers, posts, or piles

☐ Reinforced masonry piers or concrete piers or columns

☐ Reinforced concrete shear walls

☐ Solid foundation walls (Note: Not approved for elevating in Zones V1–V30, VE, or V.)

2. Machinery and Equipment Below the Elevated Floor

Does the area below the elevated floor contain machinery and/or equipment?

☐ YES☐ NO

If yes, check the applicable items:

☐ Furnace

☐ Heat pump

☐ Air conditioner

☐ Water heater

☐ Fuel tank

☐ Cistern

☐ Elevator equipment

☐ Washer & dryer

☐ Food freezer

☐ Other machinery and/or equipment servicing the building (describe): _____

3. Area Below the Elevated Floor

a) Is the area below the elevated floor enclosed?

☐ YES☐ NO

If yes, check one of the following:

☐ Fully☐ Partially

b) Does the area below the elevated floor contain elevators?

☐ YES☐ NO

If yes, how many? _____

If the answer to 3a or 3b is YES, answer 3c through 4b.

c) Indicate material used for enclosure:

☐ Insect screening

☐ Light wood lattice

☐ Solid wood frame walls (if breakaway, submit certification documentation)

4. Flood Openings

a) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area?

☐ YES☐ NO

If yes, indicate number of permanent flood openings within 1 foot above adjacent grade: _____.

Total area of all permanent flood openings: _____ square inches.

b) Are flood openings engineered?

☐ YES☐ NO

If yes, submit certification.

f) Does the enclosed area have more than 20 linear feet of finished interior wall, paneling, etc.?

☐ YES☐ NO

SECTION III – MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

(Wheels must be removed for travel trailer to be insurable.)

1. Manufactured (Mobile) Home/Travel Trailer Data

Year of manufacture: _____

Make: _____

Model number: _____

Serial number: _____

Dimensions: _____ × _____ feet

Are there any permanent additions and/or extensions?

☐ YES☐ NO

If yes, the dimensions are: _____ × _____ feet

2. Anchoring

The manufactured (mobile) home/travel trailer anchoring system utilizes: (Check all that apply.)

☐ Over-the-top ties

☐ Ground anchors

☐ Frame ties

☐ Slab anchors

☐ Frame connectors

☐ Other (describe): _____

3. Installation

The manufactured (mobile) home/travel trailer was installed in accordance with: (Check all that apply.)

☐ Manufacturer’s specifications

☐ Local floodplain management standards

☐ State and/or local building standards

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/PRODUCER

SIGNATURE OF INSURED (OPTIONAL)

_____/_____/_____
DATE (MM/DD/YYYY)

_____/_____/_____
DATE (MM/DD/YYYY)

REVISIONS TO ATTACHMENT E

**TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN AND
EDIT SPECIFICATIONS
CHANGES EFFECTIVE OCTOBER 1, 2013**

ARCHIVED APRIL 2018

Revisions to the TRRP Plan and Edit Specifications

- Changes to the TRRP Plan and Edit Specifications support the clarification to the Reserve Fund Assessment.
- The definition of the waiting period “Loan closing in SFHA” is revised to “Loan closing.”
- The Application date added to the TRRP Plan refers to the date the agent signed the Application Form, rather than the date the insured signed the Form, as was implied in the summary of changes provided with Bulletin W-13016.
- The RLTG and SRL indicators will be combined.
- TRRP Part 4, page 4-193A is revised to allow a reporting exception to new business/rollover/transfer indicators ‘R’ and ‘Z’.
- Edit Specifications Part 2, page 173-D is revised to allow a reporting exception to new business/rollover/transfer indicators ‘R’ and ‘Z’.
- Edit Specifications Part 2, page 585-A is revised to require new business/rollover/transfer indicators ‘R’ and ‘Z’ to use the ‘N’ waiting period type.

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A summary of the October 2013 TRRP Plan updates (Change 19.1) is as follows:

Part 1 – Instructions	• Added ‘Change 19.1’ to Cover page.
Part 3 – Reporting Requirements	Under I. Data Element Requirements: • page 3-6B – added notation regarding Repetitive Loss Target Group Indicator to be referenced now as SRL Property Indicator • page 3-6C – changed ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’ ; changed ‘Reserve Fund Premium – Refunded’ to ‘Reserve Fund Assessment – Refunded’.
Part 4 – Data Dictionary	• Table of Contents: Renamed ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’. Renamed ‘Reserve Fund Premium – Refunded’ to ‘Reserve Fund Assessment – Refunded’. • Cancellation/Voidance Reason: Renamed all references of ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’. • Enclosure Type: Additional text was added to the Notation section regarding the Enclosure Type value if the Elevated Building Indicator is ‘N’. • Reinstatement Reserve Fund Assessment: Renamed ‘Reinstatement Reserve Fund Premium’ to ‘Reinstatement Reserve Fund Assessment’. • Repetitive Loss Target Group Indicator: Added text that data element will be replaced with the SRL Property Indicator, effective October 1, 2013. • Reserve Fund Assessment: Renamed ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’. Changed reference ‘original new business date’ to ‘policy effective date’ in the Reporting Requirement section. Added NOTE section regarding Preferred Risk and GFIP policies reporting Reserve Fund Assessment. • Reserve Fund Assessment - Refunded: Renamed ‘Reserve Fund Premium – Refunded’ to ‘Reserve Fund Assessment - Refunded’. • SRL Property Indicator: Added text that data element has replaced the Repetitive Loss Target Group Indicator. Also revised text in NOTE section. • Waiting Period Type: Changed the description of code ‘C’ from ‘Loan Closing in SFHA’ to ‘Loan Closing’.

A summary of the October 2013 TRRP Plan updates (Change 19.1) - continued:

Part 5 – Codes	• Repetitive Loss Target Group Indicator: Added notation regarding the SRL Property Indicator. • Waiting Period Type: Changed the description of code ‘C’ from ‘Loan Closing in SFHA’ to ‘Loan Closing’.
Part 6 – Record Layouts	• The following data elements were renamed on Policy transactions 11A- New Business, 15A – Policy Reinstatement with Policy Changes, 17A – Renewals, 20A – Endorsements, 23A – Policy Correction, 26A – Cancellation, 29A – Cancellation Correction: Repetitive Loss Target Group Indicator renamed to ‘SRL Property Indicator’ SRL Property Indicator renamed to ‘Filler’ Reserve Fund Premium renamed to ‘Reserve Fund Assessment’ Reinstatement Reserve Fund Premium renamed to ‘Reinstatement Reserve Fund Assessment’ Reserve Fund Premium – Refunded renamed to ‘Reserve Fund Assessment – Refunded’
Part 7 – Instructions for Formatting Data Elements and Revising Data Element Values	• The following data elements were renamed: Repetitive Loss Target Group Indicator - added notation regarding the ‘SRL Property Indicator’ Reserve Fund Premium renamed to ‘Reserve Fund Assessment’ Reinstatement Reserve Fund Premium renamed to ‘Reinstatement Reserve Fund Assessment’ Reserve Fund Premium – Refunded renamed to ‘Reserve Fund Assessment – Refunded’
Part 8 – Monthly Processing of TRRP Plan Data	• Renamed ‘Net Reserve Fund Premium’ to ‘Net Reserve Fund Assessment’
Appendix C – Error Reporting	• The following data elements were renamed on the Policy Error record layouts: Repetitive Loss Target Group Indicator renamed to ‘SRL Property Indicator’ NFIP Reserve Fund Premium – Refunded renamed to ‘NFIP Reserve Fund Assessment - Refunded’ SRL Property Indicator renamed to ‘Filler’ Reserve Fund Premium renamed to ‘Reserve Fund Assessment’ Reserve Fund Premium – Refunded renamed to ‘Reserve Fund Assessment – Refunded’

NATIONAL FLOOD INSURANCE PROGRAM

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

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

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I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number ⁵	Y	4-173	
Repetitive Loss Target Group Indicator ⁵	Y	4-174	
Replacement Cost ¹	Y	4-175	Application - Coverage and Rating

¹Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

⁵This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property Indicator'.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE	
<u>POLICY TRANSACTIONS (Cont'd.)</u>				
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating	█
Reserve Fund Assessment - Refunded	Y	4-179B		█
Risk Rating Method	Y	4-180	Application - Coverage and Rating	█
Second Lender City ²	N	4-184	Application - 2nd Mortgagee/Other	█
Second Lender Loan Number ²	N	4-185	Application - 2nd Mortgagee/Other	█
Second Lender Name ²	N	4-186	Application - 2nd Mortgagee/Other	█
Second Lender State ²	N	4-187	Application - 2nd Mortgagee/Other	█
Second Lender Street Address ²	N	4-188	Application - 2nd Mortgagee/Other	█
Second Lender ZIP Code ²	N	4-189	Application - 2nd Mortgagee/Other	█
Sort Sequence Key	Y	4-190		
SRL Property Indicator	Y	4-193A	Application - Building	█
State-Owned Property	Y	4-194	Application - Building	
Taxpayer Identification Number ⁶	N	4-198		
Tenant Building Coverage Indicator	Y	4-198A	Application - Building	█

²This data element is required for policies expired more than 120 days.

⁶Effective May 1, 2008, the Social Security Number for the insured is no longer required.

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DATA ELEMENT: Cancellation/Voidance Reason

ALIAS: Cancellation/Nullification Reason

ACRONYM: WYO (PMF) CAN-REASON

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Flood insurance coverage is terminated mid-term by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Expense Constant, Probation Surcharge, Reserve Fund Assessment, and producer commission remain in effect. See the reference chart on page 4-43B for 10/1/2003 changes.

- 1 & 2. Property Sold or Removed.** The insured has sold or transferred ownership of the insured property to another party and no longer has an insurable interest in the property at the described location, or the insured property or personal property has been completely removed from the described location. This reason is also used to cancel a policy when a structure is bought out or demolished according to an approved FEMA mitigation plan. If the building is sold or removed, TRRP reason 01 is also used if the builder or developer has requested to cancel the policy mid-term because a newly created association has purchased a policy under its name.

Building Sold or Removed.

TRRP Reason Code: 01
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

- Prior term--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

Contents Sold or Removed.

TRRP Reason Code: 02

Number of Policy Years Allowed: 2*

Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.

- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

3. **Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage.** The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy Declarations Page, the producer should request ***cancellation*** of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy.

TRRP Reason Code: 03
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- • Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- • Pro-Rata--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- • Inception of current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Current year (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

4. **Duplicate NFIP Policies.** When a duplicate NFIP policy has been issued, only one policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

When coverage has been force-placed by a lender using a conventionally written standard policy because the required underwriting information is available, that policy is considered equivalent to the MPPP policy. The WYO company is authorized to cancel the standard (force-placed) or the MPPP policy, provided that a copy of the force-placement letter from the mortgagee is submitted with the Cancellation/Nullification Request Form.

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DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

A pro rata refund or a full return of the premium (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) shall be made for the policy being canceled, backdated to the inception of duplicate coverage subject to the 6-year statute of limitations. ■

TRRP Reason Code: 04
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 4 years in those cases where the current term is a 3-year term and the cancellation effective date is prior term.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■
- Pro-Rata--Pro-rata refund of all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for current term.
- Current term (mid term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current year and 1 prior policy year.

5 & 11. Nonpayment. When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check to the agent is not good or is not made good to the agent. If the agent can document this, full premium refund is provided to the agent. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

Note: TRRP reason code '11' is no longer valid.

TRRP Reason Code: 05
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: Cancellation effective date must be the same as the current policy term effective date.

6. **Risk Not Eligible for Coverage.** This is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, or (3) the property is a camping trailer and not a manufactured (mobile) home.

TRRP Reason Code: 06
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term (mid-term)--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

NOTE: Cancellation effective date must be the same as the current or prior term policy effective date.

8. **Property Closing Did Not Occur.** This reason is used to nullify a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

TRRP Reason Code: 08
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■

- Current term (mid-term)--N/A

Three-Year Term: Cancellation effective date is:

- Inception of the current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■

- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a map revision, if the property is no longer located in an SFHA, a policy may be canceled provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage and (2) the lender no longer requires the flood insurance policy.

If no claim has been paid or is pending, premium shall be refunded for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the period when a revised map was being reprinted.

In case of a 3-year policy, pro-rata refund applies if the effective date of a map revision is within the third year of a 3-year policy. The refund should be calculated by refunding the current year and 1 prior year.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code: 09
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

Premium Refund:

- • Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- • Pro-Rata--Mid-term cancellation on 3-year policy. Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- • Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Use full refund for both terms.
- Current term (mid-term)--Use full refund.

Three-Year Term: Cancellation effective date is:

- • Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first or second year. Use pro-rata refund if the cancellation effective date is within the third year.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

10. **OTHER: Continuous Lake Flooding or Closed Basin Lakes.**
Effective May 1, 2000, this cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy. The cancellation effective date must be after the date of loss, and no premium refund is allowed.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Prior to May 1, 2000, this code was used for situations not addressed by any other cancellation/voidance reason.

TRRP Reason Code: 10

Number of Policy Years Allowed: 1

Number of Policy Terms Allowed: 1

Premium Refund:

- Full--N/A
- Pro-Rata (mid-term)--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--No refund allowed.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--No refund allowed.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.
Cancellation effective date must be after the date of loss.

16. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured (mobile) home is not in an SFHA and insurance is not required. The NFIP policy may be canceled back to inception.

This cancellation reason can only be used if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required.

If the insured submits a copy of FEMA's LODR and a statement from the lender that flood insurance is not required, a full refund, including the Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge, will be issued, providing no claim has been paid or is pending. ■

TRRP Reason Code: 16

Number of Policy Years Allowed: 1*

Number of Policy Terms Allowed: 1

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Cancellation date is the inception date of the current term. Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

17. **Duplicate Policies from Sources Other Than the NFIP.** This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999 or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. The premium will be calculated pro-rata less Expense Constant, Federal Policy Fee, and Probation Surcharge.

TRRP Reason Code: 17
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full Refund--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Current term--Use pro-rata refund.
- Prior term--N/A

Three-Year Term: Cancellation effective date is:

- Current or prior term--Use pro-rata refund.
- Prior term--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

18. **Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage.** The mid-term cancellation is effective at the end of the policy year in which the replacement policy is obtained.

This reason code is no longer available for cancellation dates 5/1/2003 and after.

TRRP Reason Code: 18
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Pro-Rata--Pro-rata refund of all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term (anniversary date)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be on an anniversary date and after the date of loss.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- 19. Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** This reason code is used to cancel an MPPP policy after the mortgage is paid off. A statement from the mortgage company to this effect must be attached to the "Cancellation/Nullification Request" form. The premium refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge. *This reason code is no longer available after May 1, 1999. Refer to TRRP Cancellation Reason Code 52.*

Premium Refund:

- • Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- • Pro-Rata--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- • Inception of current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--N/A
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

- 20. Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be canceled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

the retention of the flood insurance. A copy of the LOMA or LOMR must accompany this request.

If no claim has been paid or is pending during the policy year that is being cancelled, a full refund of the premium (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) will be made for the policy being canceled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective.

In the case of a 3-year policy, pro-rata refund (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code:	20
Number of Policy Years Allowed:	2*
Number of Policy Terms Allowed:	2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation is allowed only on a 3-year policy. A pro-rata refund of the premium (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) is provided if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy.

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Use full refund for both terms.
- Current term (mid-term)--Use full refund.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first year. Use pro-rata refund if the cancellation effective date is within the second year or third year.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

21. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)**. This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date.

TRRP Reason Code: 21
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Inception of the current term--Use full refund.
- Current term (mid-term)--N/A

Three-Year Term: N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: Cancellation effective date must be the same as the current term policy effective date.

- 22. Cancel/Rewrite Due to Misrating.** This reason code is used to cancel and rewrite policies that are misrated. The code should also be used when MPPP policies are canceled and rewritten and when changes are made due to system constraints. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Renewal Indicator 'Z' to report the new policy. Reason code '22' should not be used when converting a standard rated policy to a PRP as a result of a map revision, LOMA, or LOMR (see reason code '24').

TRRP Reason Code: 22

Number of Policy Years Allowed: 6*

Number of Policy Terms Allowed: 6

*Refunds beyond 2 years must be submitted to the NFIP Legacy Systems Services.

NOTE: A policy written in error as a standard B, C, or X Zone policy but found to be eligible as a PRP at the beginning of the current term may be canceled and rewritten only for the current term.

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--Full refund
- Current term--Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

- 23. Fraud.** This reason code is used when fraud has been determined. No premium refunds are allowed with this reason code. The agent will be allowed to retain the full commission and the company's expense allowance will not be reduced.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

TRRP Reason Code: 23
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

Premium Refund:

- Full--N/A
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

Three-Year Term: N/A

Open Claim: Policy can be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.

24. **Cancel/Rewrite Due to Map Revision.** This reason code is used to cancel and rewrite a standard flood insurance policy to a PRP as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. Use New/Renewal Indicator 'Z' to report the new policy. Premium from the canceled policy will be applied to the PRP with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The WYO company will retain the full expense allowance from the canceled standard policy and be credited with the expense allowance on the new PRP. The NFIP Direct business agent will retain the full commission from the canceled standard policy and be credited with the commission on the new PRP. This rule applies to the current policy year and one prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

TRRP Reason Code: 24
Number of Policy Years Allowed: 2
Number of Policy Terms Allowed: 2

Premium Refund:

- Full-Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

45. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program.

TRRP Reason Code: 45
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 6 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■
- Pro-Rata--Mid-term cancellation of a 1-year or 3-year policy. Pro-rata calculations of all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■

One-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■
- Prior term (mid-term)--Pro-rata refund for prior year and full refund for the current year.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)-- Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

50. **Policy Not Required by Mortgagee.** This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

TRRP Reason Code: 50
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge, if the cancellation effective date is the inception of the initial term.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- Pro-Rata--For cancellation dates 10/1/2003 and after, prorated refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund for cancellation effective dates prior to 10/1/2003. For 10/1/2003 and after, use pro-rated.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

51. **Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP.** The voidance is effective at the end of the policy year in which the cessation occurs.

This reason code is no longer available for cancellation dates 5/1/2003 and after.

TRRP Reason Code: 51
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Pro-Rata--Cancellation date is mid-term (anniversary date). Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

Three-Year Term: Cancellation effective date is:

- Prior term--N/A

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- Current term (anniversary date)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be on an anniversary date and after the loss date.

- 52. Mortgage Paid Off.** This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan and that mortgage loan has now been paid off. A statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. If the cancellation date is the same as the effective date of the current policy term, a full premium refund is provided if no claim has been paid or is pending.

TRRP Reason Code: 52

Number of Policy Years Allowed: 2

Number of Policy Terms Allowed: 2

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

- 60. Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy after submitting a premium payment.

TRRP Reason Code: 60
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WY0 companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

- 70. Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

TRRP Reason Code: 70
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WY0 companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

EXAMPLES OF PREMIUM REFUND AND EXPENSE ALLOWANCE CALCULATIONS

All Cases: It is assumed that the WYO company has deposited the net premium, Federal Policy Fee (FPF), and Reserve Fund Assessment to the restricted account and is paying premium refunds from that account.

The expense allowance of 32.9 percent used in the examples is based on the 1997-98 Arrangement, for those companies achieving a 10% growth rate, and is subject to change. Such a change would also affect the "Difference between Expense Allowance and Commission Percentages." However, the logic of the calculations would remain the same.

The Federal Policy Fee went into effect June 1, 1991 and the Reserve Fund Assessment went into effect October 1, 2013. For calculating refunds on policies effective prior to the Federal Policy Fee or Reserve Fund Assessment, the following examples still apply by using a Federal Policy Fee or Reserve Fund Assessment of zero dollars. The Federal Policy Fee and Reserve Fund Assessment amounts may change over time or vary for each policy, however, the logic of calculation remains the same. In addition, the logic of the calculations remains the same even if the Expense Constant, Federal Policy Fee, or Reserve Fund Assessment values are zero dollars.

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge should be included as part of the Expense Constant.

Cases I, II, III, VI, VIII: Cancellation effective halfway through 1-year policy term

Cases VII, X: Cancellation effective at second anniversary date of 3-year policy term

Cases IV, V, IX, XII: Cancellation effective on policy term effective date

Case XI: Cancellation effective at the beginning of the term or mid-term

Case I: Reasons 1 and 2 with cancellation dates before 10/1/2003. See Case III for cancellation dates on or after 10/1/2003.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
Refund to Insured	\$ 240.00
Times Pro-rata Cancellation Factor	x .5
	\$ 120.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 120.00
Retained Written Premium subject to Expense Allowance	\$ 170.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 55.93

Premium Refund to Insured	\$ 120.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	\$ 18.00

Total Expense Allowance Retained	\$ 73.93
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DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	\$ 120.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 21.48

**Case II: Reason 52 with cancellation dates before 10/1/2003.
See Case III for cancellation dates on or after 10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

- a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	50.00
less Federal Policy Fee	- 30.00
	\$ 240.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	\$ 120.00

- b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 120.00
Retained Written Premium subject to Expense Allowance	\$ 170.00
Expense Allowance Percentage	x 32.9%
Total Expense Allowance Retained	\$ 55.93

- c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	\$ 120.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	\$ 39.48

Case III: Reasons 3, 4 or 18; for reasons 1, 2, 17, 45, 50, and 52 with cancellation dates 10/1/2003 and after.

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Assessment) = \$484

- a) Calculation of Refund to Insured:

Written Premium	\$ 484.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	\$ 242.00

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
	<u>\$ 400.00</u>
Times Pro-rata Cancellation Factor	x .5
Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 65.80</u>

- c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 242.00
less refunded portion of Federal Policy Fee (\$44.00 x .5)	- 22.00
less refunded portion of Reserve Fund Assessment (\$40.00 x .5)	- 20.00
	<u>\$ 200.00</u>
Expense Allowance Percentages	x 32.9%
Expense Allowance Returned	<u>\$ 65.80</u>

Case IV: Reasons 5, 6, 8, 16, 21, 22*, 60, and 70

- a) Full refund given to insured or, for Reason 5, to agent or company as appropriate.
- b) No expense allowance retained by WYO Company.
- c) Full expense allowance returned to NFIP.

*For reason 22, refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated.

Case V: Reason 9; Reason 20 with cancellation dates 10/1/2003 and after.

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Assessment) = \$484

- a) Calculation of Refund to Insured:

Written Premium	\$ 484.00
Refund to Insured	\$ 484.00

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

b) Calculation of Expense Allowance Retained by WYO Company:

Refund to Insured	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00

Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	\$ 60.00

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00

Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 71.60

Case VI: Reasons 10 and 23

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Assessment) = \$484

a) No premium refund to Insured

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00

Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 131.60

c) No expense allowance returned to the NFIP

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

**Case VII: Reason 17 with cancellation dates before 10/1/2003.
See Case III for cancellation effective dates on or after
10/1/2003.**

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	<u>\$ 80.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	<u>\$ 210.00</u>
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	<u>\$ 69.09</u>

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	\$ 80.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	<u>\$ 26.32</u>

**Case VIII: Reason 45 for cancellation dates before 10/1/2003.
See Case III for cancellation effective dates on or after
10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 160.00</u>

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

- b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	\$ 290 x .5
Premium subject to Expense Allowance	\$ 145.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 47.71
Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	\$ 21.75
Total Expense Allowance Retained	\$ 69.46

- c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 25.96

**Case IX: Reason 50 with cancellation dates before 10/1/2003.
See Case III for cancellation dates on or after 10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

- a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
Refund to Insured	\$ 320.00

- b) Calculation of Expense Allowance Retained by WYO Company:

No expense allowance is retained.

- c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 320.00
less Federal Policy Fee	- 30.00
Written Premium subject to Expense Allowance	\$ 290.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	\$ 95.41

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Case X: Reason 51

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	<u>\$ 80.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	<u>\$ 210.00</u>
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	<u>\$ 69.09</u>

Premium Refund to Insured	\$ 80.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	<u>\$ 12.00</u>

Total Expense Allowance Retained \$ 81.09

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	\$ 80.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	<u>\$ 14.32</u>

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

**Case XI: Reason 20 with cancellation dates before 10/1/2003.
See Case V for cancellation dates on or after
10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
	X .5
Refund to Insured	\$ 160.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	\$ 290 x .5
Premium subject to Expense Allowance	\$ 145.00
Expense Allowance Percentage	X 32.9%
Expense Allowance Subtotal	\$ 47.71

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00
Agent Commission Percentage	X 15.0%
Allowance for Agent Commission	\$ 21.75

Total Expense Allowance Retained	\$ 69.46
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c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00

Difference between Expense Allowance and Commission Percentages	X 17.9%
Expense Allowance Returned	\$ 25.96

DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

DESCRIPTION: (Cont'd.)

Case XII: Reason 24

- a) Refund resulting from the cancellation of the standard rated policy must be applied to the rewritten PRP prior to any refund being generated.
- b) Full expense allowance is retained by the WYO Company on the canceled standard rated policy.
- c) Full expense allowance is retained by the WYO Company on the new PRP.
- d) Any overpayment on the PRP is returned to insured.

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**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 2/1/2005**

TRRP Reason Code	Premium Refund (including ICC, Reserve Fund Assessment, Probation Surcharge)		Expense Constant			Federal Policy Fee			Producer Commission (Direct Business Only)			Operating Expense Allowance (WYO) *		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained	Full Deduction	Pro Rata	Retained
01		X		X			X			X			X	
02		X		X			X			X			X	
03		X		X			X			X			X	
04		X		X			X			X			X	
05	X		X			X			X			X		
06	X		X			X			X			X		
08	X		X			X			X			X		
09	X		X			X					X	X		
10	NO REFUND OF PREMIUM, EXPENSE CONSTANT, OR FEDERAL POLICY FEE ALLOWED										X			X
16	X		X			X			X			X		
17		X		X			X			X			X	
18	DELETED													
20	X		X			X					X	X		
21	X		X			X			X			X		
22	X		X			X			X			X		
23	NO REFUND OF PREMIUM, EXPENSE CONSTANT, OR FEDERAL POLICY FEE ALLOWED										X			X
24	X		X			X					X			X
45		X		X			X			X			X	
50		X		X			X			X			X	
51	DELETED													
52		X		X			X			X			X	
60	X		X			X			X			X		
70	X		X			X			X			X		

*For TRRP Reason Codes 9 and 20, the 15% agent commission as part of the expense allowance paid to the Write Your Own Company will be retained.

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DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 01 - Building Sold or Removed
- 02 - Contents Sold or Removed (contents-only policy)
- 03 - Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage
- 04 - Duplicate NFIP Policies
- 05 - Non-Payment
- 06 - Risk Not Eligible for Coverage
- 08 - Property Closing Did Not Occur
- 09 - Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision
- 10 - OTHER: Continuous Lake Flooding or Closed Basin Lakes
- 11 - Non-Payment/No Refund (No longer valid)
- 16 - Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination
- 17 - Duplicate Policies from Sources Other Than NFIP
- 18 - Mid-term Cancellation of a 3-Year Policy to Obtain ICC Coverage
- 19 - Mortgage Paid-off on an MPPP Policy (combined with 52)
- 20 - Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)
- 21 - Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)
- 22 - Cancel/Rewrite Due to Misrating
- 23 - Fraud
- 24 - Cancel/Rewrite Due to Map Revision
- 45 - Condominium Policy (Unit or Association) Converting to RCBAP
- 50 - Policy Not Required by Mortgagee
- 51 - Mid-term Voidance of a 3-Year Policy Due to Cessation of Community Participation in NFIP
- 52 - Mortgage Paid Off
- 60 - Voidance Prior to Effective Date
- 70 - Voidance due to Credit Card Error

LENGTH: 2

DEPENDENCIES: Information is obtained from the Cancellation/Nullification Request Form.

SYSTEM FUNCTION: Policy History
Validation of Cancellation Reason

REPORTING REQUIREMENT: Required

NOTE: Valid cancellation reason codes for Group Flood policies (GFIP) are 04, 06, or 10.

DATA ELEMENT: Enclosure Type

ALIAS: None

ACRONYM: (PMF) ENCLOSE_TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there is an enclosure below the lowest elevated floor of an elevated building, and if there is whether it is a full or partial enclosure.

EDIT CRITERIA: Alpha, acceptable values:

F - Fully
P - Partially
N - None

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013 and the Elevated Building Indicator is 'Y'. This applies to both Pre-FIRM and Post-FIRM policies.

NOTE:

- Policies with original new business dates prior to October 1, 2013 can be reported with 'F', 'P', 'N', or blank.
- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'F', 'P', 'N', or blank regardless of the original new business date.
- Policies with Risk Rating methods '9' (MPPP) or 'G' (GFIP) can report 'F', 'P', 'N', or blank.
- If the Enclosure Type is 'F' or 'P', the Obstruction Type cannot be '10' or blank.
- If the Enclosure Type is 'F' or 'P', the Basement/Enclosure/Crawlspace Type cannot be '0' (no basement).
- If the Elevated Building Indicator is 'N', the Enclosure Type must be 'N' except for New/Rollover/Transfer indicators 'R' or 'Z', where **blank** can be reported for the Enclosure Type regardless of the original new business date.

DATA ELEMENT: Reinstatement Reserve Fund Assessment

ALIAS: None

ACRONYM: (PMF) RESFUND_AMT

FILE: Policy Master (PMF)

DESCRIPTION:

This amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that: (1) reverses a Reserve Fund Assessment - Refunded amount previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the Reserve Fund Assessment where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 10 with an implied decimal of two positions

DEPENDENCIES: Information is obtained from the General Change Endorsement Form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Repetitive Loss Target Group Indicator

ALIAS: None

ACRONYM: (PMF) HIGH-RISK-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates whether or not the property has been identified as a repetitive loss target group property. A policy can be written on a target group property only by the Special Direct Facility (SDF) of the Direct Servicing Agent. This data element is reported only by the SDF.

This data element has been renamed, effective October 1, 2013. Please now refer to data element 'SRL Property Indicator'.

EDIT CRITERIA: Alpha, Acceptable values:

Y - Repetitive Loss Target Group Policy
N or Blank - Not a Repetitive Loss Target Group Policy

LENGTH: 1

DEPENDENCIES: Valid for NFIP Direct Servicing Agent only

SYSTEM FUNCTION: Policy Tracking

REPORTING REQUIREMENT: Required for NFIP Direct Servicing Agent only

DATA ELEMENT: Reserve Fund Assessment

ALIAS: None

ACRONYM: (PMF) RESFUND_AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount to be applied to the NFIP Reserve Fund account. The Reserve Fund Assessment will be reported separately from the submitted premium amount.

The Reserve Fund Assessment will be a percent of premium (applicable to specific policies) applied to the submitted premium after the deductible impact, ICC premium and CRS discount. The Probation Surcharge and Federal Policy Fee will be added to the premium subtotal which includes the Reserve Fund Assessment.

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 the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with policy effective date on or after October 1, 2013, regardless of the New/Rollover/Transfer indicator.

NOTE:

- Policies with Risk Rating methods '7', 'P', 'Q' (Preferred Risk) or 'G' (GFIP) must report zero for the Reserve Fund Assessment.

DATA ELEMENT: Reserve Fund Assessment - Refunded

ALIAS: None

ACRONYM: (PMF) RESFUND_ASMNT_REFUND

FILE: Policy Master (PMF)

DESCRIPTION:

Total reserve fund assessment refunded in dollars and cents on overall coverage for a particular policy term. (see 'Cancellation/Voidance Reason' data element for instructions on how the refund is calculated.)

EDIT CRITERIA: Positive numeric in dollars and cents

LENGTH: 10 with an implied decimal of two positions

DEPENDENCIES: Information is obtained from the Cancellation/Nullification Request Form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: SRL Property Indicator

ALIAS: None

ACRONYM: (PMF) SRL_PROP_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the property is a Severe Repetitive Loss property.

This data element was originally named 'Repetitive Loss Target Group Indicator'.

EDIT CRITERIA: Alpha, acceptable values:

Y - Yes
N - No

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application or NFIP Special Direct Facility.

SYSTEM FUNCTION: Determines subsidy eligibility in accord with the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013.

NOTE:

- If the SRL Property Indicator is 'Y', the policy must be within the Special Direct Facility (SDF) of the NFIP Direct Servicing Agent.
- If the New/Rollover/Transfer indicator is 'R' or 'Z', the SRL Property Indicator can be reported with blank.

DATA ELEMENT: Waiting Period Type

ALIAS: None

ACRONYM: (PMF) WAIT_PERIOD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the type of waiting period used to issue the policy.

EDIT CRITERIA: Alpha, acceptable values:

- S - Standard
- C - Loan Closing
- M - Map Revision
- N - No waiting period

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013.

NOTE:

- If the New/Rollover/Transfer indicator is 'R', 'T', or Z', the Waiting Period Type must be 'N'.
- If the New/Rollover/Transfer indicator is 'N', the Waiting Period Type cannot be 'N'.
- The Waiting Period Type is not required for renewals - can be reported with 'N'.

PRINCIPAL/PRIMARY RESIDENCE INDICATOR

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

PROPERTY PURCHASE INDICATOR

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

REGULAR/EMERGENCY PROGRAM INDICATOR

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

RENTAL PROPERTY INDICATOR

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

REPETITIVE LOSS TARGET GROUP INDICATOR

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

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

REPLACEMENT COST INDICATOR

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

RISK RATING METHOD

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

TENANT INDICATOR

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

**VALUE OF BUILDING ITEMS SUBJECT
TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

**VALUE OF CONTENTS ITEMS SUBJECT
TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

WAITING PERIOD TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

WYO TRANSACTION CODE

<u>DESCRIPTION</u>	<u>CODE</u>
Premium Transactions	
New Business - required	11A
Policy Reinstatement without Policy Changes - required	14A
Policy Reinstatement with Policy Changes - required	15A
Renewal - required	17A
Endorsement - required	20A
Policy Correction - required	23A
Cancellation - required	26A
Cancellation Correction - required	29A

11 New Business

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (11A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover/Transfer Indicator	1	269
Filler	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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12 Mailing Address Data

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (12A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Name or Descriptive Information Indicator	1	27
Mailing Address 1	50	28-77
Mailing Address 2	50	78-127
Mailing City	30	128-157
Mailing State	2	158-159
Mailing ZIP Code	9	160-168
Reserved for NFIP Use	289	169-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

NOTE: This transaction must be submitted with any new business (11A), renewal (17A), or reinstatement transaction (14A,15A) OR when the mailing address information has been updated by the WYO company.

14 Policy Reinstatement Without Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (14A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Reserved for NFIP Use	415	43-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

NOTE: If changes to policy record are needed, the WYO company must either submit an Endorsement transaction (20) with this transaction, or submit a Policy Reinstatement with Policy Changes transaction (15) in lieu of this transaction.

15 Policy Reinstatement With Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (15A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure/Crawlspace Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	2	229-230
Obstruction Type	1	231
Location of Contents Indicator	8	232-239
Original Construction Date/Substantial Improvement Date	1	240
Post-FIRM Construction Indicator	4	241-244
Elevation Difference	1	245
Floodproofed Indicator	8	246-253
Total Amount of Insurance - Building	5	254-258
Total Amount of Insurance - Contents	9	259-267
Reinstatement Premium	1	268
Risk Rating Method	1	269
Policy Term Indicator	1	270
Premium Payment Indicator	1	271
■ New/Rollover/Transfer Indicator	8	272-279
Endorsement Effective Date	1	280
Insurance to Value Ratio Indicator	1	281
Elevation Certificate Indicator	1	282
■ 1981 Post-FIRM V Zone Certification Ind.	3	283-285
Filler		

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

15 Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	286-310
Insured First Name	25	311-335
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Filler	5	339-343
Expense Constant	3	344-346
Principal/Primary Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE) (Rating Map Info.)	6	364-369
SRL Property Indicator	1	370
Lowest Adjacent Grade	6	371-376
Diagram Number	1	377
Elevation Certification Date	8	378-385
Basic Building Rate WYO	5	386-390
Additional Building Rate WYO	5	391-395
Basic Contents Rate WYO	5	396-400
Additional Contents Rate WYO	5	401-405
ICC Premium WYO	3	406-408
Probation Surcharge Amount WYO	3	409-411
Deductible Percentage WYO	4	412-415
Repetitive Loss ID Number	7	416-422
Reserved for NFIP Use	35	423-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Reinstatement Federal Policy Fee	7	542-548
Additions/Extensions Indicator	1	549
Application Date	8	550-557
Building Purpose Type	1	558
Business Property Indicator	1	559
Enclosure Type	1	560
Number of Elevators	2	561-562
Premium Receipt Date	8	563-570
Property Purchase Date	8	571-578
Property Purchase Indicator	1	579

15 Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Reserved for NFIP Use2	104	597-700

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17 Renewal

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (17A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure/Crawlspace Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	2	229-230
Obstruction Type	1	231
Location of Contents Indicator	8	232-239
Original Construction Date/Substantial Improvement Date	1	240
Post-FIRM Construction Indicator	4	241-244
Elevation Difference	1	245
Floodproofed Indicator	8	246-253
Total Amount of Insurance - Building	5	254-258
Total Amount of Insurance - Contents	7	259-265
Total Calculated Premium	1	266
Risk Rating Method	1	267
Policy Term Indicator	1	268
Premium Payment Indicator	9	269-277
Filler	1	278
Insurance to Value Ratio Indicator	1	279
Elevation Certificate Indicator	1	280
1981 Post-FIRM V Zone Certification Ind.	3	281-283
Filler		

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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20 Endorsement

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)	1	221
Building Type	1	222
Basement/Enclosure/Crawlspace Type	1	223
Condominium Indicator	1	224
State-Owned Property	1	225
Building in Course of Construction Indicator	1	226
Deductible - Building	1	227
Deductible - Contents	1	228
Elevated Building Indicator	2	229-230
Obstruction Type	1	231
Location of Contents Indicator	8	232-239
Original Construction Date/Substantial Improvement Date	1	240
Post-FIRM Construction Indicator	4	241-244
Elevation Difference	1	245
Floodproofed Indicator	8	246-253
Total Amount of Insurance - Building	5	254-258
Total Amount of Insurance - Contents	7	259-265
Endorsement Premium Amount	1	266
Risk Rating Method	1	267
Policy Term Indicator	1	268
Premium Payment Indicator	1	269
New/Rollover/Transfer Indicator	8	270-277
Endorsement Effective Date	1	278
Insurance to Value Ratio Indicator	1	279
Elevation Certificate Indicator	1	280
1981 Post-FIRM V Zone Certification Ind.	3	281-283
Filler		

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
(Rating Map Info.)	4	211-214
Map Panel Number (Rating Map Info.)	1	215
Map Panel Suffix (Rating Map Info.)	1	216
Regular/Emergency Program Indicator	3	217-219
Flood Risk Zone (Rating Map Info.)	1	220
Occupancy Type	1	221
Number of Floors (Including Basement)	1	222
Building Type	1	223
Basement/Enclosure/Crawlspace Type	1	224
Condominium Indicator	1	225
State-Owned Property	1	226
Building in Course of Construction Indicator	1	227
Deductible - Building	1	228
Deductible - Contents	1	229-230
Elevated Building Indicator	2	231
Obstruction Type	1	232-239
Location of Contents Indicator	8	240
Original Construction Date/Substantial Improvement Date	1	241-244
Post-FIRM Construction Indicator	4	245
Elevation Difference	1	246-253
Floodproofed Indicator	8	254-258
Total Amount of Insurance - Building	5	
Total Amount of Insurance - Contents	7	259-265
Premium (incremental adjustment to Total Calculated Premium or Endorsement Premium)	1	266
Risk Rating Method	1	267
Policy Term Indicator	1	268
Premium Payment Indicator	1	269
New/Rollover/Transfer Indicator	8	270-277
Endorsement Effective Date	1	278
Insurance to Value Ratio Indicator	1	279
Elevation Certificate Indicator	1	280
1981 Post-FIRM V Zone Certification Ind.	3	281-283
Filler		

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

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26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
Reserved for NFIP Use	395	63-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
Reserved for NFIP Use	395	63-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R ¹ I ²	S ³	\$ ⁴ \$/100 ⁶	Picture
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
**Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Reserve Fund Assessment	I	S	\$	S9(8)V99
Reserve Fund Assessment - Refunded	I	S	\$¢	S9(8)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)

- ¹R - Replacement Value
²I - Incremental Value
³S - Signed Data Element
⁴\$¢ - Dollars and Cents
⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

**The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

**The Repetitive Loss Target Group Indicator has been renamed to SRL Property Indicator, effective October 1, 2013.

PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

LIST OF EXHIBITS

<u>Exhibit</u>		<u>Page</u>
8-1	Monthly Reconciliation - Net Written Premiums	8-6
8-2	Monthly Reconciliation - Net Federal Policy Fees ..	8-7
8-3	Monthly Reconciliation - Net Paid Losses.....	8-8
8-4	Monthly Reconciliation - Special Allocated LAE.....	8-9
8-5	Monthly Reconciliation - Case Loss Reserve.....	8-10
8-6	Monthly Reconciliation - Net Reserve Fund Assessment	8-11

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PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

INTRODUCTION

This section provides instructions for the submission of monthly data by both the WYO companies and WYO vendors. This includes:

- Monthly Reporting Requirements
- FTP Transaction Processing
- Internet Transaction Processing
- Data Transmittal Documents

I. TRANSITION RULE

Whenever new or revised TRRP Plan reporting requirements are introduced, transition rules will be provided. The rules will instruct companies how the changes are to be phased in for policy effective dates, dates of loss and/or processing dates, allowing time for system modifications.

II. MONTHLY REPORTING REQUIREMENTS

A. Financial Statements

Each WYO Company will be required to submit financial data on a monthly basis, utilizing the specified statement formats distributed to each WYO Company. These statements must be received by the NFIP Legacy Systems Services (NFIP LSS) no later than the last business day of the calendar month following each month's closing.

B. TRRP Plan Data

Each WYO Company will be required to submit on a monthly basis the transaction data described in the TRRP Plan via the Internet or FTP.

The transaction data should be received by the NFIP Legacy Systems Services (NFIP LSS) on or before 12:00 noon of the 21st day of the calendar month following each month's closing. If the transaction data cannot be delivered by this date, please consult with your NFIP LSS Business Analyst to determine an acceptable submission date.

C. Data and Data Transmittal Documents

Each WYO Company will submit the transaction data and transmittal documents with at least the transaction information on the right side filled in. One copy of each of these forms must accompany the FTP or Internet transmission and one copy is to be sent to NFIP LSS Accounting. Those sent to NFIP LSS Accounting may either be filled out with only the transaction information and sent as additional exhibits to those for Net Written Premiums, Federal Policy Fee, Net Paid

Losses, Special Allocated Loss Adjustment Expenses, and Net Reserve Fund Assessment or may be entirely filled out with financial and transaction information and sent as the completed monthly reconciliation report.

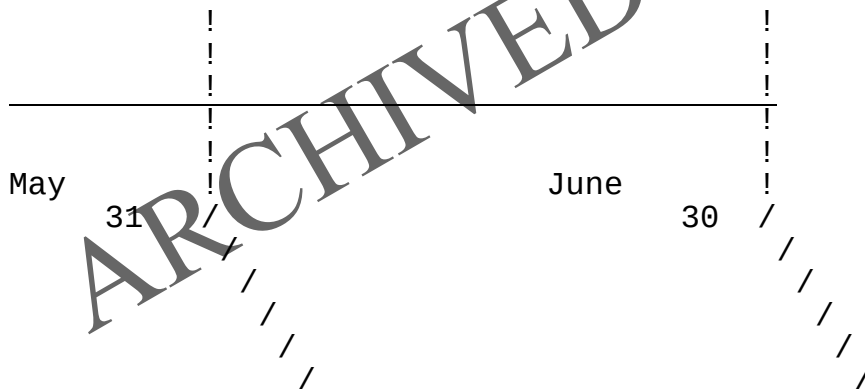
D. Financial Reconciliation Forms and Certification Statement

The Financial Reconciliation forms and the Certification Statement, as required by the Financial Control Plan, must be received no later than the last business day of the calendar month following each month's closing.

E. WYO Vendors

WYO Vendors submitting more than one company's data must submit the Monthly Reconciliation exhibits for each WYO company. Additionally, the transaction information on the right side of the Monthly Reconciliation exhibits must be submitted with cumulative information for all companies.

F. Reporting Cycle Depicted



- End of Processing Month
- 1) Financial Statement
 - 2) TRRP Plan Data Transmission
 - 3) Data Transmittal Document
 - 4) Financial Reconciliation Form
 - 5) Certification Statement

IV. INSTRUCTIONS FOR INTERNET TRANSACTION PROCESSING

Internet e-mail submission is used as a backup method, in the event that FTP is not available. When submitting data over the internet via e-mail, the following steps must be used.

- Standard file name
- Compressed files
- Reconciliation statements for each file. The standard file name must follow the convention outlined below:

XXXXXMMM.ZIP
XXXXX = Company NAIC Number
MMM = Processing Month

e.g., 12345DEC.ZIP, represents XYZ Insurance Company's data, in a compressed format.

All files must be submitted to the designated e-mail address, **PSC-Request@nfipstat.fema.gov**. You must also notify your NFIP LSS Business Analyst if you choose this option.

V. DATA TRANSMITTAL DOCUMENTS

The following documents must accompany each monthly transaction data transmission.

- 1 - Monthly Reconciliation - Net Written Premiums
- 2 - Monthly Reconciliation - Net Federal Policy Fees
- 3 - Monthly Reconciliation - Net Paid Losses
- 4 - Monthly Reconciliation - Special Allocated LAE
- 5 - Monthly Reconciliation - Case Loss Reserve
- 6 - Monthly Reconciliation - Net Reserve Fund Assessment

Samples are provided on the following pages.

V. DATA TRANSMITTAL DOCUMENTS (Cont'd.)

MONTHLY RECONCILIATION – NET RESERVE FUND ASSESSMENT			
COMPANY NAME _____		CO. NAIC NUMBER _____	
MONTH/YEAR ENDING _____		DATE SUBMITTED _____	
MONTHLY FINANCIAL REPORT		MONTHLY STATISTICAL TRANSACTION REPORT	
NET RESERVE FUND ASSESSMENT: \$ _____ (INCOME STATEMENT - Line 173) UNPROCESSED STATISTICAL: (+) PRIOR MONTH'S _____ (-) CURRENT MONTH'S _____ OTHER – EXPLAIN: (1) _____ (2) _____ TOTAL: \$ _____	TRANS. CODE 11 15 17 20 23 26 29	RECORD COUNT _____ _____ _____ _____ _____ _____ _____	PREMIUM AMOUNT \$ _____ _____ _____ _____ _____ _____ _____ \$ _____ *
COMMENTS:		* (ADD 11 THROUGH 23 LESS 26 AND 29)	

EXHIBIT 8-6. Monthly Reconciliation – Net Reserve Fund Assessment

RECORD LAYOUT

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

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

Record Layout (cont'd.)

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

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

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

Record Layout (cont'd.)

		Length	Record Position
NFIP Deductible Discount Amount		9	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Assessment - Refunded*		10	610-619
Reserved for NFIP Use		30	620-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

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

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

Record Layout (cont'd.)

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

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

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

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

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

01 Output - Record

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

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

Record Layout (cont'd.)

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

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

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	Filler	PIC X(30).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Use-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Reserved-NFIP-Use2	PIC X(131).

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

A summary of the October 2013 Edit Specifications updates (Change 13.1) is as follows:

Cover Sheet	Added 'Change 13.1' for October 1, 2013
Part 1 (1.2) - Instructions	New and Revised Edits effective October 1, 2013 • Renamed 'Reinstatement Reserve Fund Premium' to 'Reinstatement Reserve Fund Assessment' • Renamed 'Reserve Fund Premium' to 'Reserve Fund Assessment' • Renamed 'Reserve Fund Premium – Refunded' to 'Reserve Fund Assessment – Refunded' • Added Repetitive Loss Target Group Indicator (PI176010) • Added Risk Rating Method (PL041050) • Added Risk Rating Method (PL041120)
Part 2 - Edits Dictionary	PL304040: Enclosure Type PL004170: Policy Number PU318010: Reinstatement Reserve Fund Assessment PL318020: Reinstatement Reserve Fund Assessment PI176010: Repetitive Loss Target Group Indicator (cancelled) PL310010: Reserve Fund Assessment PU317010: Reserve Fund Assessment – Refunded PL041050: Risk Rating Method PL041120: Risk Rating Method PL311020: SRL Property Indicator PL314010: Waiting Period Type

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

NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2013

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
ADDITIONS/EXTENSIONS INDICATOR	10	PL300010
APPLICATION DATE	10 20	PI301010 PL301020
BUILDING CONSTRUCTION DATE TYPE	10	PL298010
BUILDING OVER WATER TYPE	10	PL201010
BUILDING PURPOSE TYPE	10	PL302010
BUILDING USE TYPE	10	PL202010
BUSINESS PROPERTY INDICATOR	10	PL303010
CONDOMINIUM FORM OF OWNERSHIP INDICATOR	10	PL218010
CONDOMINIUM MASTER POLICY UNITS	10	PU137010
CURRENT MAP INFO - BASE FLOOD ELEVATION	20 30	PL216020 PL216030
CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER	10 20	PL223010 PL223020
CURRENT MAP INFO - FLOOD RISK ZONE	10	PL215010
CURRENT MAP INFO - MAP PANEL NUMBER	10	PL220010
CURRENT MAP INFO - MAP PANEL SUFFIX	10	PL221010
DIAGRAM NUMBER	20	PL160020
ELEVATION CERTIFICATE INDICATOR	20	PI126020
ELEVATION CERTIFICATION DATE	30	PL174030
ELEVATION DIFFERENCE	30 50 60	PL036030 PL036050 PL036060
ENCLOSURE TYPE	10 20 30 40	PL304010 PL304020 PL304030 PL304040
EXPENSE CONSTANT	30	PL058030
FEDERAL POLICY FEE	30	PL140030
FEDERAL POLICY FEE - REFUNDED	10	PU141010
GRANDFATHERING TYPE CODE	20	PL214020
LOWEST ADJACENT GRADE	20	PL161020
LOWEST FLOOR ELEVATION	40	PL048040
MAP PANEL NUMBER (RATING MAP INFORMATION)	20 30 40	PL018020 PL018030 PL018040

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

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
MITIGATION OFFER INDICATOR	10	PL315010
NEW/ROLLOVER/TRANSFER INDICATOR	30	PI043030
NUMBER OF ELEVATORS	10 20	PL305010 PL305020
POLICY ASSIGNMENT TYPE	10 20	PL316010 PL316020
POLICY NUMBER	170 180 190	PL004170 PL004180 PL004190
PREMIUM RECEIPT DATE	10 20	PI306010 PL306020
PRIOR POLICY NUMBER	10 20	PL222010 PL222020
PROPERTY PURCHASE DATE	10 20	PI307010 PL307020
PROPERTY PURCHASE INDICATOR	10 20	PL308010 PL308020
REINSTATEMENT POLICY SERVICE FEE	10	PU142010
REINSTATEMENT RESERVE FUND ASSESSMENT	10 20	PU318010 PL318020
RENTAL PROPERTY INDICATOR	10	PL309010
REPETITIVE LOSS TARGET INDICATOR	10	PI176010
REPLACEMENT COST	20	PU047020
RESERVE FUND ASSESSMENT	10	PL310010
RESERVE FUND ASSESSMENT - REFUNDED	10	PU317010
RISK RATING METHOD	50 120 130	PL041050 PL041120 PL041130
SRL PROPERTY INDICATOR	10 20	PL311010 PL311020
TENANT BUILDING COVERAGE INDICATOR	10	PL313010
TENANT INDICATOR	10	PL312010
WAITING PERIOD TYPE	10	PL314010

EDIT DICTIONARY

DATA ELEMENT: ENCLOSURE TYPE

EDIT CRITERIA

ORDER: 40

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL304040 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF ELEVATED BUILDING INDICATOR IS 'N' -AND-
NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'Z',
ENCLOSURE TYPE CAN BE 'N' OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE
IF ELEVATED BUILDING INDICATOR IS 'N',
ENCLOSURE TYPE MUST BE 'N'.

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

ORDER: 170

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

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

ERROR CODE: PL004170 ERROR TYPE: CRITICAL

ERROR MESSAGE: ATTEMPT TO RENEW A POLICY NOT ELIGIBLE FOR RENEWAL.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

FOR RENEWAL TRANSACTIONS (17A) WITH POLICY EFFECTIVE DATE ON OR AFTER 10/01/2013:

IF RISK RATING METHOD IS '6' (PROVISIONAL) OR '8' (TENTATIVE) AND THE PRIOR POLICY TERM WAS REPORTED WITH RISK RATING METHOD '1' (MANUAL), POLICY CAN BE RENEWED.

IF RISK RATING METHOD IS '6' (PROVISIONAL) OR '8' (TENTATIVE) AND THE PRIOR POLICY TERM WAS REPORTED WITH RISK RATING METHOD '6' OR '8', POLICY CANNOT BE RENEWED.

IF RISK RATING METHOD IS '3' (ALTERNATIVE) OR '9' (MPPP), POLICY CANNOT BE RENEWED.

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT RESERVE FUND ASSESSMENT

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: RESERVE-FUND-ASMNT
UPDATE: INCREMENTAL
FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:
EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU318010 ERROR TYPE: CRITICAL
ERROR MESSAGE: REINSTATEMENT RESERVE FUND ASSESSMENT MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: REINSTATEMENT RESERVE FUND ASSESSMENT

EDIT CRITERIA

ORDER: 20

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

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

ERROR CODE: PL318020 ERROR TYPE: CRITICAL

ERROR MESSAGE: REINSTATEMENT RESERVE FUND ASSESSMENT DOES NOT MATCH THE
RESERVE FUND ASSESSMENT - REFUNDED.

FAIL EDIT
UPDATE ACTION: REJECT

DESCRIPTION:

REINSTATMENT RESERVE FUND ASSESSMENT MUST MATCH THE RESERVE FUND ASSESSMENT - REFUNDED
ON FILE.

EDIT DICTIONARY

DATA ELEMENT: REPETITIVE LOSS TARGET GROUP INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: RL-TARG-GRP
UPDATE: REPLACEMENT
FORMAT: ONE (1) ALPHA CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 05/01/2000 REVISED: CANCELLED: 10/01/2013
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PI176010 ERROR TYPE: CRITICAL
ERROR MESSAGE: TARGET GROUP POLICY INDICATOR IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE 'Y' OR 'N' OR BLANK.

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

NOTE:

FOR NEW BUSINESS TRANSACTIONS (11A):
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000 AND
THE ORIGINAL RUN DATE IS PRIOR TO CYCLE DATE 05/31/2000
(EARLY PAYMENT OF NEW BUSINESS), SPACES ARE ALLOWED FOR THIS
FIELD.

FOR RENEWAL TRANSACTIONS (17A):
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/2000 AND
THE LAST RUN DATE IS PRIOR TO CYCLE DATE 05/31/2000
(EARLY PAYMENT OF RENEWAL), SPACES ARE ALLOWED FOR THIS
FIELD.

EDIT DICTIONARY

DATA ELEMENT: RESERVE FUND ASSESSMENT

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: RESERVE-FUND-ASMNT
UPDATE: INCREMENTAL
FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:
EDIT LEVEL: EDIT PROCESSER 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 WITH ZEROS.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2013 AND
THE RISK RATING METHOD IS '7', 'Q' (PREFERRED RISK) OR 'G' (GFIP),
RESERVE FUND ASSESSMENT MUST BE ZERO.

OTHERWISE,

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

EDIT DICTIONARY

DATA ELEMENT: RESERVE FUND ASSESSMENT - REFUNDED

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: RESERVE-FUND-ASMNT
UPDATE: INCREMENTAL
FORMAT: SIGNED NUMBER IN THE FORMAT S9(8)V99

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:
EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU317010 ERROR TYPE: CRITICAL
ERROR MESSAGE: RESERVE FUND ASSESSMENT - REFUNDED MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE
DESCRIPTION:
MUST BE NUMERIC.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 50

EFFECTIVE: 10/01/1984 REVISED: 10/01/2013 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041050 ERROR TYPE: CRITICAL

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

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013,
RISK RATING METHOD 'P' CANNOT BE REPORTED - ONLY RISK RATING METHODS
'7' AND 'Q' WILL BE ALLOWED FOR PREFERRED RISK POLICIES.

IF FLOOD RISK ZONE IS 'D' AND ORIGINAL NEW BUSINESS DATE IS
ON OR AFTER 10/1/2009 AND BASEMENT/ENCLOSURE/CRAWLSPACE IS
'3' OR '4', RISK RATING METHOD MUST BE '1'.

IF FLOOD-PROOFED INDICATOR = 'Y' AND FLOOD RISK ZONE IS 'V',
'VE' OR 'V01' 'V30', RISK RATING METHOD MUST BE '2' OR 'S'.

IF THE RISK RATING METHOD IS 'S', THE POLICY EFFECTIVE DATE
MUST BE ON OR AFTER 5/1/2008.

IF CONDOMINIUM INDICATOR IS 'T', RISK RATING METHOD MUST BE
'7' FOR POLICIES EFFECTIVE ON OR AFTER 5/1/2005 AND PRIOR
TO 5/1/2008.

NOTE:

EFFECTIVE MAY 1, 2008, CONDOMINIUM INDICATOR 'T' IS NO
LONGER VALID.

EDIT DICTIONARY

DATA ELEMENT: RISK RATING METHOD

EDIT CRITERIA

ORDER: 120

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL041120 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

EDIT DICTIONARY

DATA ELEMENT: SRL PROPERTY INDICATOR

EDIT CRITERIA

ORDER: 20

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

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL311020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SRL POLICY MUST BE WRITTEN WITH THE SPECIAL DIRECT FACILITY (SDF).

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF SRL PROPERTY INDICATOR IS 'Y'

THE POLICY MUST BE WITHIN THE SPECIAL DIRECT FACILITY OF THE
NFIP DIRECT SERVICING AGENT.

EDIT DICTIONARY

DATA ELEMENT: WAITING PERIOD TYPE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: WAIT-PERIOD
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2013 REVISED: 10/01/2013 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL314010 ERROR TYPE: CRITICAL
ERROR MESSAGE: WAITING PERIOD TYPE IS NOT A VALID VALUE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 10/01/2013,
BLANKS CAN BE REPORTED.

POLICY RENEWALS (17A) ARE NOT REQUIRED TO REPORT THE WAITING PERIOD TYPE,
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE -

VALUE 'N' WILL BE REPORTED FOR RENEWALS.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R', 'T', OR 'Z'
(REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE),

WAITING PERIOD TYPE MUST BE 'N'.

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'N',

WAITING PERIOD TYPE CANNOT BE 'N'.

OTHERWISE,

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 10/01/2013,
WAITING PERIOD TYPE MUST BE 'S', 'M', 'C', OR 'N'.

ATTACHMENT G

**QUESTIONS AND ANSWERS
REGARDING NFIP OCTOBER 1, 2013, PROGRAM CHANGES**

ARCHIVED APRIL 2018

Questions and Answers Regarding NFIP October 1, 2013 Program Changes

Subsidies and Full-Risk/Actuarial Rates (Defining and Identifying)

- 1. What is a subsidized rate? Are Preferred Risk Policies (PRPs) issued under the Eligibility Extension or policies rated using the NFIP Grandfather procedure subsidized?**

Subsidized rates are rates for Pre-FIRM properties in Zone D and rates for Pre-FIRM properties in SFHAs that are rated without using elevation data. Subsidized rates are estimated to produce premiums that are less than sufficient to fund the reserves for anticipated losses and expenses that will occur within the subsidized rate classes. Post-FIRM rates used for all zone classes are not subsidized.

The PRPs issued under the Eligibility Extension are not subsidized; nor are policies using Post-FIRM rating tables under the NFIP Grandfather procedures.

- 2. If the rates include the Reserve Fund load, why does the Flood Insurance Application Form include a separate item for the Reserve Fund in the Premium calculation?**

The rates do not include a loading for the Reserve Fund.

- 3. Is the Reserve Fund Assessment included in the maximum average annual premium increase for each rate class allowed by law? In those cases where BW 12 mandates an annual premium above the standard maximum average annual premium increase, is the Reserve Fund additional to the mandate?**

No. The Reserve Fund Assessment is considered part of the maximum average annual premium increase for each rate class and is not added to the maximum average annual premium increase. Where the law requires a higher premium increase than the standard maximum, the Reserve Fund is considered part of the required amount and is not added to the mandated increase.

PRP Eligibility Extension

- 4. Is the Preferred Risk Policy (PRP) Eligibility Extension still available?**

Yes, the PRP Eligibility Extension is still available for properties newly mapped into an SFHA by the revision of an FIRM that became effective on or after October 1, 2008. New premium tables have been introduced for PRPs issued under the Eligibility Extension.

- 5. Will PRP Extension policies (and grandfathering) be available after section 100207 of BW 12 is implemented in the latter half of 2014?**

At this time, the future status of the PRP Eligibility Extension has not been determined. FEMA is still developing an implementation strategy for section 100207 of BW 12.

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

6. Are PRPs issued under the Eligibility Extension considered subsidized premiums subject to section 100205 provisions of BW 12?

No, the policies issued under the PRP Eligibility Extension are part of the Post-FIRM X-zone rating class, which is not subsidized. The PRP Eligibility Extension is not impacted by section 100205 of BW 12. However, section 100207 of BW 12 does require changes to rating that require current map information to be used in determining a building's rate class, even if a policy is not using a subsidy by using the prior zone for rating.

7. If a Pre-FIRM commercial building that was newly mapped from Zone X into Zone AE was insured as a PRP before the maps became effective on June 1, 2012; will that policy have to be written using the new Pre-FIRM non-residential rates?

No, properties newly mapped from a non-SFHA into an SFHA by a map revision that became effective on or after October 1, 2008, remain eligible for the PRP Eligibility Extension if the PRP loss history requirements are also met. New premium tables have been introduced for PRPs issued under the Eligibility Extension.

8. If a property is newly mapped from a Non-SFHA into an SFHA by a map revision that became effective on or after July 6, 2012, and before October 1, 2013, can it still be written as a PRP under the Eligibility Extension until Section 100207 is implemented?

Yes, properties newly mapped from a Non-SFHA into an SFHA by a map revision that became effective on or after October 1, 2008, remain eligible for the PRP Eligibility Extension if the PRP loss history requirements are also met. New premium tables have been introduced for PRPs issued under the Eligibility Extension.

9. What happens if I sell a property insured under the PRP Eligibility Extension on or after October 1, 2013?

The sale and purchase of a property after enactment of BW 12 does not render a property ineligible for coverage under the PRP Eligibility Extension. Properties newly mapped from a Non-SFHA into an SFHA by a map revision that became effective on or after October 1, 2008, remain eligible for the PRP Eligibility Extension if the PRP loss history requirements are also met. New premium tables have been introduced for PRPs issued under the Eligibility Extension.

10. Are new business policies issued under the PRP Eligibility Extension to be reported as a Risk Rating Method 'P' or 'Q'?

All PRPs issued under the Eligibility Extension are to be reported as a 'Q' beginning with policies effective on or after October 1, 2013, whether new business or renewal.

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

Grandfather Procedure

- 11. There was talk of requiring applications for grandfathering for built-in-compliance to ensure if the policy lapsed that the building had not been altered. Is that being implemented?**

No, there is no impact to built-in-compliance grandfathering at this time.

- 12. If a non-primary residence was newly mapped from an A zone into a V zone before the enactment of BW 12, and the policy is rated using the Pre-FIRM A zone subsidized rates, does the 25% increase on the first renewal on or after January 1, 2013, apply to the grandfathered A zone rates or will it have to apply to V zone rates?**

The 25% annual increase applies to the A zone rates. Until section 100207 of BW 12 is implemented, there is no change to the current NFIP grandfather procedure for continuous coverage, except where the property is newly purchased. The 25% increase would apply using A-zone rates. However, if a property is newly purchased on or after July 6, 2012, then the Pre-FIRM building no longer qualifies for a subsidized A-zone rate, and the policy must transition to full-risk V-zone rates. An Elevation Certificate must be obtained, and the policy must be rated using the current FIRM zone and BFE.

- 13. Do the NFIP Grandfathering procedures apply between July 6, 2012, and the implementation date of Section 207 of BW 12?**

Yes. There is no change to the current NFIP Grandfather procedures at this time, except where an assignment associated with the new purchase of a building would eliminate rating using a subsidized rate. Under section 100205 of BW 12, the NFIP Grandfather procedure for "continuous coverage" cannot be used if the rule results in the extension of a subsidy to the buyer. If the property is located in an SFHA or zone D on the current map, a full-risk premium must be determined. If the property is an SFHA, elevation data from an EC must be provided for rating purposes. The current map information must be used to determine the rate class.

- 14. A Post-FIRM building was constructed in compliance with a FIRM, with a permit from the community, but a more recent FIRM (2006) shows the building to be at greater risk of flooding. Can the property owner keep the rate class that applied at the time of construction?**

Yes. There is no change to the NFIP Grandfather procedures for buildings that are "built-in-compliance." This applies to all Post-FIRM buildings, and those Pre-FIRM buildings constructed on or before December 31, 1974, but after a community's initial FIRM date.

- 15. Can the purchaser of a Pre-FIRM property with continuous coverage grandfathering maintain the grandfathering status of the property?**

The purchaser of a Pre-FIRM building already insured by the NFIP with continuous coverage may continue to use the zone and/or BFE from the existing policy if continuous coverage is maintained, with one exception: If the property is located in an SFHA or zone D, and is rated without elevation information from an Elevation Certificate (EC) for Flood Insurance, the policy

Questions and Answers Regarding NFIP October 1, 2013 Program Changes

must be endorsed pro-rata effective upon assignment to reflect elevation data supplied on an EC. The current Flood Insurance Rate Map (FIRM) information must be used.

Subsidized Renewals and Subsidy Phase-Out Renewals

- 16. Rates for Pre-FIRM policies that lose their subsidies will be increased by 25% per year until they are actuarially rated. How does FEMA know when they reach actuarial rates without an EC? At what point does the 25% increase stop? What if the property owner refuses to provide an EC, will the 25% increase continue?**

FEMA does not know the full-risk rates for specific properties located in an SFHA without an EC. An EC must be provided to determine the full-risk rates for properties located in SFHA. The 25% increase will continue on the Pre-FIRM subsidized rates (for policies not eligible for the subsidized rates), to encourage policyholders to obtain an EC. Policyholders will continue to use the Pre-FIRM rate table until they obtain an EC, and even then they will continue to use the Pre-FIRM rate table until their elevation-specific rate is lower than the rate from the Pre-FIRM rate table.

- 17. Bulletin W-13016 stated that certain renewal policies..., "will experience a premium rate increase up to 25% annually until such time as elevation data supplied on an EC indicates that the full-risk premium rate is lower than the subsidized rates reflecting a 25% increase over the previous year." Does this mean that the insurer is not required to use elevation data from an EC until the full-risk rates are lower than the rates in Tables 2B and 2C (or 4B in the Condominium section)?**

Yes. This does mean that the insurer is not required to use elevation data from an EC until the full-risk rates are lower than the subsidized rates.

- 18. Once a policy covering a Pre-FIRM structure is full-risk rated on or after October 1, 2013, should the policy lapse at a future renewal, can they be reinstated with a 30-day wait?**

All full-risk rated policies may be reinstated with a 30-day waiting period without a new application if the premium is received more than 30 days after the expiration date, but less than 90 days after expiration.

- 19. Is the insert regarding non-principal/non-primary residences to be sent with each policy renewal?**

There is no requirement to send the insert at every policy renewal. The Declarations page requirements include a requirement to indicate whether the building is a non-principal/non-primary residence.

- 20. If the status of a Pre-FIRM building that is a principal/primary residence changes to non-principal/non-primary, what is the effective date of the endorsement? Can it be applied at the next renewal?**

Questions and Answers Regarding NFIP October 1, 2013 Program Changes

If the status of a building as a principal/primary residence changes to non-principal/non-primary, the change should be applied effective the endorsement request date.

21. Will the primary residence rate increase exemption apply to Post-FIRM buildings when BW 12 is fully implemented?

No. Post-FIRM buildings are not given subsidized premium rates; they are already insured with full-risk rates. The primary residence rate-increase exemption refers to the availability of an existing subsidy that was only granted to Pre-FIRM buildings at the time of enactment.

22. The 25% annual increase to subsidized rates for non-principal/non-primary residences and for Severe Repetitive Loss (SRL) properties were first implemented at different times. Thus, the SRL rate is slightly higher than the non-principal/non-primary residence rate (though everyone will catch up over time). If a policyholder qualifies to use either table on his policy effective date, can the lower of the two be used?

No, the lower rate may not be applied. Specifically, use Table 2C for the SRL that is also a non-principal/non-primary residence.

23. In view of BW 12, how will FEMA address the procedure for handling SRL property owners who refused an offer of mitigation assistance?

The process established by the Flood Insurance Reform Act of 2004 to charge 150% of the subsidized premium rate to renew coverage for an SRL property after a mitigation offer has been refused by the insured will be discontinued. The process will be replaced by the process outlined in section 100205 of BW 12, charging an additional 25 percent over last year's premium rate.

24. Table 2C was introduced for the renewal of policies designated as SRL properties. Does the new table only pertain to those policies serviced by the NFIP's Special Direct Facility (SDF), or was the intent of this table to transfer policies back to the WYO insurers?

Yes, the SRL table pertains only to policies serviced by the NFIP SDF. The policies covering SRL properties will continue to be serviced by the SDF. The intent is not to transfer SRL policies back to the WYO insurers. However, the NFIP Flood Insurance Manual is published for the agent/producer who may have portions of a book of business with both a WYO and the NFIP Direct, including SRL policies serviced by the SDF. Misdirected applications for SRL properties submitted to a WYO should be redirected to the SDF. Each WYO may follow standard business practices in assisting agents with quotes for policies that will be directed to the SDF.

25. BW 12 requires the premium to reflect full risk if the building is improved more than 30% of the fair market value of the building. The Flood Insurance Application asks for the replacement cost of the building. How will the NFIP make the "fair market value" determination? Is the 30% threshold based on the improvements covered by each permit, permits issued over the course of a year, permits issued over 5 years, permits issued over the life of the structure, etc.?

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Prior to BW 12, the NFIP required a transition to full-risk rating based on substantial improvement determined by the local community based on the cost of improvements exceeding 50-percent of the market value of the building before the improvement began. Because local communities must update floodplain ordinances with any new definition, FEMA will promulgate the new definition through the regulation process. Until the change is reflected in the Federal Register and published in the Code of Federal Regulations, FEMA will continue to use the existing process to transition structures to full-risk rating following substantial improvement as defined prior to BW 12.

26. Will the 25% increase on non-principal/non-primary residences, SRLs, and businesses be applied to RCBAP policies?

The 25-percent increase to subsidized rates will be applied to 1-4 family low-rise condominium SRL buildings using Table 4B to comply with section 100205 of BW 12.

For multiple-unit RCBAPs, it is assumed that there are principal/primary residences within each RCBAP. Therefore, the provisions of section 100205 of BW 12 related to principal/primary residences do not impact RCBAPs. Dwelling Form policies issued on individual units may be impacted by section 100205 of BW 12 and subject to Rate Table 2B rates, reflecting the 25-percent rate increase.

Businesses and other non-residential occupancy building types where more than 25 percent of the building's floor space is used for non-residential purposes are ineligible for the Residential Condominium Building Association Policy (RCBAP). Thus, the RCBAP is exempt from this provision of BW 12.

27. The October 1, 2013, Condominium Table 4B applies a 25% increase to subsidized rates for 1-4 family low-rise condominium buildings in the SRL program does not have the qualifications for non-principal/non-primary residences, as the tables in the Rating Section do. Are RCBAPs exempt from the non-principal/non-primary residence increases?

Yes. For multi-family units insured under the RCBAP, it is assumed that at least one is a principal/primary residence. Five-or-more family residential buildings are not considered non-principal/non-primary residences for rating purposes when insured on one policy. However, Dwelling Form policies issued to cover individual condominium units are impacted by section 100205 of BW 12, and are subject to the 25% annual rate increases reflected in Rate Table 2B.

28. Are RCBAPs covering 5-or-more family buildings impacted by the provisions of section 100205 of BW 12?

Yes, RCBAPs are impacted by the provisions of section 100205 of BW 12 planned for October 1, 2013. Beginning with policies effective on or after October 1, 2013, an RCBAP covering a 5-or-more family building is impacted by the elimination of subsidies for buildings newly insured on or after July 6, 2012, or the reinstatement of lapsed policies effective on or after October 4, 2012. The affected policies must follow Post-FIRM rating procedures. Elevation data provided an

Questions and Answers Regarding NFIP October 1, 2013 Program Changes

EC will be required. The Tentative or Provisional Rate procedure may be used for one year while an EC is being obtained.

29. Are non-condominium 5-or-more family buildings insured by the General Property Form subject to the provisions of section 100205 of BW 12?

Yes, a non-condominium 5-or-more-family building insured by the General Property Form is subject to the provisions of section 100205 of BW 12 planned for implementation on October 1, 2013.

30. Are contents-only policies receiving the subsidy impacted by the provisions of section 100205 of BW 12?

Yes, contents-only policies are impacted by the provisions of section 100205 of BW 12.

31. Some rental dwelling units are owned and managed by an LLC or another form of corporation. Why aren't they considered a business?

The occupancy of the dwelling is what determines which rate column to use within a table for a rate class in calculating premium. Similarly, multi-unit apartment buildings – which are often primarily rental apartments – have been classified as Other Residential for rating purposes. By classifying rental dwelling units owned by corporations as residential structures, the NFIP is able to provide the same amount of coverage to all residential structures and avoids tilting the NFIP rules to favor one type of ownership over another.

New Business, Reinstatements, Assignments

32. A new Application for a policy covering a Pre-FIRM building in the SFHA can be subsidized if purchased before October 1, 2013. However, Bulletin W-13016 indicates that the subsidized premium rate may be maintained for only one year and upon renewal will immediately go to actuarial rates. These include Pre-FIRM building subsidized policies written on or after July 6, 2012, and before October 1, 2013. How will the actuarial rate be determined if no Elevation Certificate is provided?

Full-risk rates for buildings located in an SFHA cannot be determined without elevation data supplied by an Elevation Certificate (EC) for Flood Insurance. Insurers may use the Tentative or Provisional rate procedures to avoid a lapse in coverage while the EC is being obtained during the first year the requirement is imposed on a property owner. This existing procedure is already used for Post-FIRM buildings, and certain restrictions apply. No claim can be paid while a policy is receiving Tentative or Provisional rates, coverage cannot be added to a policy receiving Tentative or Provisional rates, and the policy cannot be renewed. The Tentative and Provisional rates are set relatively high with the goal of collecting sufficient premium to issue the requested coverage after a full-risk rate has been determined for the majority of property owners.

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

- 33. Must a Pre-FIRM building in Zone AE with enclosure that requires Post-FIRM rating under BW 12 be rated as non-elevated if the enclosure has proper openings, is unfinished, and used solely for parking, storage, and building access? How is the lowest floor elevation determined for Pre-FIRM buildings with enclosures that meet NFIP requirements for Post-FIRM construction?**

Use the same rating guidelines for Post-FIRM elevated buildings in determining the lowest floor elevation for rating purposes for Pre-FIRM elevated buildings. However, since there are coverage limitations for Post-FIRM elevated buildings, and not for Pre-FIRM elevated buildings, the “no basement/enclosure/crawlspace” columns from the Post-FIRM rate tables should be used to rate the Pre-FIRM buildings.

- 34. If a Pre-FIRM policy for newly purchased building was initiated after July 6, 2012, but before October 1, 2013, how does the agent determine when the property was purchased to fully risk-rate the building? We don’t see a question on the Insurance Application that asks for this information.**

The Application and General Change Endorsement Forms have been modified to request the purchase date information needed to rate the policy. If the information is not in the existing policy file, the insurer will need to obtain the information.

- 35. Will the rates for buildings with elevations lower than those in the Flood Insurance Manual (AE, -1; VE, -3) be published? This information would make it easier for local officials, agents, and others to help property owners understand and evaluate their mitigation options.**

Negative elevation rates may be published in future editions of the NFIP Flood Insurance Manual, rather than in the Specific Rating Guidelines. However, certain special rate considerations will remain too complex to provide in preprogrammed rate tables.

- 36. When a Pre-FIRM elevated building with an enclosure uses non-elevated building rates, how is the building reported on TRRP and what building description is used on the Declarations Page?**

A Pre-FIRM elevated building with an enclosure using non-elevated building rates should be reported on TRRP and on the Declarations Page as an elevated building.

- 37. Footnote 1 for Table 3B advises that an unfinished partial enclosure below the BFE is eligible for Special Rate consideration. Otherwise, Pre-FIRM elevated buildings with enclosures are rated as non-elevated buildings. How will this structure be described if we are considering the partial enclosure and would this still be reported?**

Pre-FIRM buildings with full or partial enclosures should be reported on TRRP as elevated building with finished or unfinished enclosures, and the appropriate obstruction type to describe the enclosure.

However, full enclosures (enclosures taking up the entire space under the elevated floor) are to receive the same building rates as non-elevated buildings (the “no

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basement/enclosure/crawlspace” rates) if the enclosure floor is the lowest floor elevation for rating purposes using Post-FIRM lowest floor elevation determination procedures. A partial enclosure (one that does not take up the space of the entire area under the elevated floor) will be given Special Rate Consideration so that the full non-elevated building rate is not applied inappropriately. Additional instructions will be provided in the Flood Insurance Manual and the Specific Rating Guidelines.

- 38. If a Pre-FIRM building is covered by a policy purchased prior to the enactment of BW 12 and is using Post-FIRM Optional Rating (full-risk rating) with an enclosure, does the policy need to be re-underwritten at renewal using the non-elevated building rates?**

The same building rates as non-elevated buildings (the “no basement/enclosure/crawlspace” rates) are only used for a Pre-FIRM building with an enclosure when the enclosure floor is the lowest floor elevation for rating purposes. It is highly unlikely that such a building would have qualified for Post-FIRM Optional Rating before the enactment of BW 12, and the owners of such properties should be encouraged to request a Letter of Map Amendment (LOMA). However, to ensure proper rating, insurers should identify such buildings using the obstruction type reported on TRRP to identify those instances where the lowest floor elevation is the enclosure floor.

- 39. Please confirm whether it is only Pre-FIRM subsidized policies (rated without elevation data in an SFHA and zone D) that experience a lapse on or after October 1, 2013, that will require a new application and elevation certificate. Do other policies that lapse beyond the 30-day grace period require a new application and re-underwriting?**

Yes, under section 100205 of BW 12, only Pre-FIRM buildings in the SFHA or zone D and receiving subsidized premium rates are subject to the requirement to provide an EC or a new application to reinstate lapsed coverage. This is because the subsidized policy prior to the lapse lacks sufficient information to establish a full-risk rate for reinstatement. Therefore, other policies that lapse with the 90 days after their policy expiration date do not require re-underwriting.

- 40. What is being put in place to prevent insureds from simply moving from company to company with a provisional rate each year, which in many cases could be significantly less expensive than the actuarial rate?**

The rates for Tentatively and Provisionally rated policies have been adjusted to discourage this practice. We will also be able monitor the situation by means of special reports from the system of record if necessary.

- 41. Does the requirement to apply full-risk rating to the reinstatement of lapsed subsidized policies apply when the expired policy was mortgagee-paid?**

Yes. The requirement to use full-risk rating to reinstate lapsed coverage for an expired policy that was previously subsidized does apply to mortgagee-paid policies that lapse (where payment is received more than 30 days after the expiration). The only exception is when a lapse occurs because a community is in suspended status on the renewal date.

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- 42. Can the Tentative Rate procedure be used to reinstate coverage requiring full-risk rating due to a lapse in coverage during the process of a transfer or rollover?**

Yes. The Tentative Rate procedure may be used to reinstate coverage requiring full-risk rating due to a lapse in coverage during the process of a transfer or rollover.

- 43. When reinstating lapsed policies, or underwriting newly insured or newly purchased Pre-FIRM buildings with elevation data from an Elevation Certificate, are Post-FIRM standard deductibles and ICC fees used?**

Yes. The Post-FIRM standard deductibles, deductible factors, and ICC fees are used to apply full-risk rates to Pre-FIRM buildings. However, Pre-FIRM buildings with the lowest floor below the BFE remain eligible for CRS discounts.

- 44. If all subsidized new business written between July 6, 2012, and October 1, 2013, must be full-risk rated on the next renewal, is there additional need to identify assignments that occurred during the same time period?**

Yes. Assignments are often made by means of endorsement. Thus, endorsements that changed the named insured on the policy from one person or entity to another must be reviewed to ensure proper rating if the endorsement effective date is on or after July 6, 2012, and the policy was receiving a subsidized rate.

- 45. Not every assignment is associated with a new purchase. Can we apply full-risk rating to all assignments, even in cases of inheritance, gift, or other transfer of ownership that does not involve a purchase?**

No. The NFIP will not apply full-risk rating to assignments that do not involve a purchase, such as cases of inheritance, gifts, or other similar transfers of ownership.

- 46. Will there no longer be assignments on Pre-FIRM rated policies in Special Flood Hazard Areas and D Zones?**

No. The assignment provisions are part of the Standard Flood Insurance Policy (SFIP) contract, and assignment following a new purchase will be permitted. However, the SFIP does not exempt assignment due to new purchase from the requirement to apply full-risk rating on the effective date of the property purchase.

Application

- 47. How will agents or applicants determine if a property is a Severe Repetitive Loss when completing an Application?**

The agent should ask the applicant if the property is a Severe Repetitive Loss property and note the response on the application. If the applicant responds yes, the agent should submit the

Questions and Answers Regarding NFIP October 1, 2013 Program Changes

application to the Special Direct Facility. All responses will be validated through the existing NFIP process for handling SRL properties.

48. How should the purchase date requested on the new Forms be provided if a building's ownership was bestowed as a gift or inheritance and not by a purchase?

If a building's ownership was bestowed as a gift or inheritance and not by purchase, the agent should indicate on the Application forms that the property was not purchased on or after July 6, 2012. Because all new business applications are subject to full-risk rating, the application will not be eligible for subsidized rates.

When assigning a subsidized policy, if a building's ownership was bestowed as a gift or inheritance and not by purchase, the agent should indicate "Other" in the Reason for Assignment on the General Change Endorsement form and indicate the appropriate reason. The policy may remain eligible for subsidized rates.

49. With the Lender Requirement waiting period changing from No Wait to a 30-day wait, does that mean that all MPPP policies will carry a 30-day wait as well?

Yes, if there was no closing or map revision. The 30-day waiting period is waived during the 13-month period beginning on the effective date of a revised Flood Hazard Boundary Map or Flood Insurance Rate Map for a community, or where the initial purchase of flood insurance is in connection with the making, increasing, extension or renewal of a loan. The waiting period may also be waived for the MPPP or any other NFIP product type provided that the flood insurance is applied for and the payment of premium is made at or prior to the loan closing. There are no other exceptions to the standard waiting period for new coverage.

50. Are we requiring closing statements to be sent in to prove that it was a loan closing?

No, there is no new underwriting requirement before policy issuance at the time of the initial purchase of flood insurance. However, if a loss occurs within the first 30 days after the effective date of new coverage, the insurer is required to validate the policy effective date before paying the loss.

Transaction Record Reporting Process (TRRP) Plan

51. Regarding the subsidized policies that already issued between July 6, 2012, and October 1, 2013, and will be rated with full-risk rating upon the first renewal on or after October 1, 2013, will these policies have to be issued as a New Business transaction or can they be issued as a Renewal Transaction using the current policy number in the NFIP system of record?

Policies that will transition from subsidized premiums to full risk rating upon the first renewal on or after October 1, 2013, may be issued as renewal transactions. If using the tentative or provisional rate procedures to process the renewal, the NFIP system of record will allow a 17A renewal transaction to process from Risk Rating Method 1 to Risk Rating Method 8 or 6 for one year only. A policy issued with Risk Rating Method 8 or 6 cannot renew as an 8 or 6. Elevation

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data from an EC may be required in order to process the renewal transaction with another Risk Rating Method reflecting the full risk rates. The most common Risk Rating Methods reflecting full risk rating for Pre-FIRM buildings will be B and W.

52. Transactions with effective dates of October 1, 2013, may be submitted with September data. Will the NFIP system be prepared to accept changes to the record format?

The FEMA requirement is to implement the changes effective October 1, 2013. We are aware that transactions with an October effective date may be processed earlier than October. The requirement for the NFIP system of record, the NFIP Direct Servicing Agent, and the WYO partners is to make the changes effective in October. The NFIP system of record may not be ready to receive early submissions. Please work with your NFIP Business Analyst if you have questions.

53. Is the revised Transaction Record Reporting Process (TRRP) Plan Part 4, page 4-160A, in W-13016 requiring a prior policy number for transfers of business using Risk Rating Method '7', 'P' or 'Q' for new business effective on or after October 1, 2013, correct?

Yes, the requirement is correct. If a prior policy number is unavailable, the new business should not be reported as a transfer.

54. Is TRRP Part 4, page 179A in W-13016 correct in indicating that the Reserve Fund Assessment only applies to policies with an original new business date on or after October 1, 2013, correct?

No. All policies effective on or after October 1, 2013, are subject to the Reserve Fund Assessment. A revised TRRP Part 4, page 4-179A will be provided.

55. TRRP Part 4, page 4-193A does not state the exception allowing blanks in the SRL indicator when the New/Rollover/Transfer is 'R' or 'Z', as indicated by the Edit Specifications Manual, page 502-A. Which is correct?

The Edit Specification is correct, and a revised TRRP Part 4, page 4-193A will be provided.

56. Should the new Risk Rating Methods (B, W, and E) be used for all non-subsidized policies covering Pre-FIRM buildings on the first renewal after October 1, 2013, even if the original new business date was prior to July 6, 2012? For example, if a Pre-FIRM building enjoyed Post-FIRM Optional rating, must we convert the Risk Rating Method from a '1', based on the Post-FIRM indicator?

Yes, the new Risk Rating Methods should be used for all non-subsidized policies.

57. Error PL304040 does not allow blanks for policies with New/Rollover/Transfer indicator 'R' or 'Z'. Is this correct?

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This is not correct. Blanks should be permitted in this instance. A revised Edit Specifications Part 2, page 173-D will be provided.

58. What “Waiting Period Type” should be reported for a rollover or transfer (New/Rollover/Transfer indicator of ‘R’ or ‘T’)?

The correct Waiting Period Type for rollovers and transfers is ‘N’.

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