



FEMA

W-18008

March 27, 2018

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

FROM:

A handwritten signature in black ink, appearing to read "Roy E. Wright".

Roy E. Wright

Deputy Associate Administrator for Insurance & Mitigation
Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2018, Program Changes

This memorandum provides notification of the changes that the NFIP will implement effective October 1, 2018. The changes will require modifications to the *NFIP Flood Insurance Manual*, the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the program changes effective October 1, 2018, include the following:

- Establishment of Cancellation Reason Code 26 for duplicate coverage under a non-NFIP policy;
- Required notification of Preferred Risk Policy eligibility for certain cancellation reasons;
- Extended eligibility for the Newly Mapped rating procedure; and
- Updated data elements in the TRRP Plan.

Please see the following attachments for details of these upcoming Program Changes:

- Attachment A – Summary of the NFIP October 2018 Program Changes
- Attachment B – TRRP Plan and Edit Specifications Changes Effective October 1, 2018

The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective October 1, 2018. The NFIP will provide the revised CRS list under separate cover by August 1, 2018.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ATTACHMENT A

**SUMMARY OF THE NFIP PROGRAM CHANGES
EFFECTIVE OCTOBER 1, 2018**

National Flood Insurance Program

October 1, 2018, Program Changes: A Summary

The changes outlined in this bulletin apply to new business, renewals, endorsements, and cancellations that will become effective on or after October 1, 2018.

1. Cancellation Reason Code 26 for Duplicate Coverage under Non-NFIP Policy

Beginning October 1, 2018, FEMA will establish Cancellation Reason Code 26 to allow cancellation of an NFIP policy when a policyholder has obtained a duplicate policy from sources other than the NFIP. The non-NFIP insurance coverage must be for building coverage on the same building that is insured by the flood policy being canceled.

- Cancellation Effective Date: The date the cancellation request is received by the insurer.
- Type of Refund: Pro-rata refund including ICC premium, Reserve Fund Assessment, and HFIAA Surcharge. The refund does not include the Federal Policy Fee and Probation Surcharge (if applicable).
- Cancellation Request: Must be received within the current NFIP policy year.
- Required Documentation: A copy of the non-NFIP policy's declaration page and a statement from the mortgagee, if any, accepting the non-NFIP policy as the replacement.
- Years Eligible for Refund: Current year.

2. Required Notification of PRP Eligibility for Certain Cancellation Reasons

Effective October 1, 2018, NFIP insurers must inform eligible policyholders with standard-rated policies for property in a non-Special Flood Hazard Area (SFHA) of their option to convert to the Preferred Risk Policy (PRP). They must inform policyholders prior to processing cancellations for the following Cancellation Reason Codes:

- Reason Code 8 – Policy Not Required by Mortgagee
- Reason Code 9 – Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Because of a Physical Map Revision or LOMR
- Reason Code 15 – Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination

- Reason Code 19 – Insurance No Longer Required by the Mortgagee Because the Building Has Been Removed from the SFHA by Means of a LOMA

To implement this requirement, NFIP insurers may develop notice requirements that align with their normal business practices. NFIP insurers must be able to demonstrate that they informed eligible policyholders of the availability of the PRP.

Insurers may cancel/rewrite the policy to a PRP using the current cancel/rewrite procedures outlined in Cancellation Reason Code 22 or 24, as appropriate.

3. Extended Eligibility for Newly Mapped Rating Procedure

FEMA is extending the time period for properties newly mapped into an SFHA to be rated using the Newly Mapped rating procedure instead of going immediately to full-risk (actuarial) rating.

Currently, properties newly mapped into an SFHA are eligible for the Newly Mapped rating procedure if the applicant obtains coverage that is effective within 12 months of the map revision date. Effective October 1, 2018, FEMA is expanding eligibility to be either within 12 months of the map revision date or within 45 days of initial lender notification if the notification occurred within 24 months of the map revision date. In these cases, the Newly Mapped multiplier to be used for premium calculation should be based on the map effective date and the policy effective date for that new business transaction.

4. TRRP/Edit Specifications Updates

Refer to Attachment B for updated TRRP and Edit Specifications pages.

ATTACHMENT B

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND
EDIT SPECIFICATIONS CHANGES**

EFFECTIVE OCTOBER 1, 2018

Summary of the October 2018 TRRP Plan updates (Change 30):

Part 4 - Data Dictionary	• Cancellation/Voidance Reason: Added new cancellation reason code '26'. Added comments to reason codes '18' and '51' (no longer valid) to keep in sync with those codes listed on Cancellation/Nullification chart (page 4-43C). • Pre-FIRM SFHA - Prior Policy Indicator: revised criteria stated in NOTE section • Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator: revised criteria stated in NOTE section • Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator: revised criteria stated in NOTE section
Part 5 Codes	• Cancellation/Voidance Reason Add new cancellation reason code '26'.

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1	.....	January 1, 1992
Revision 2	.....	March 1, 1995
Revision 3	.....	October 1, 1997
Revision 4	.....	October 1, 2001
Changes 1 & 2	.....	May 1, 2002
Change 3	.....	October 1, 2002
Change 4	.....	May 1, 2003
Change 5	.....	October 1, 2003
Change 6	.....	May 1, 2004
Change 6.1	.....	February 1, 2005
Changes 7 & 7 (Revised)	.....	May 1, 2005
Changes 8 & 8.1	.....	October 1, 2005
Change 9	.....	May 1, 2006
Changes 10, 11 & 12	.....	May 1, 2008
Changes 13, 13.1 & 13.2	.....	October 1, 2009
Change 14	.....	January 1, 2011
Change 15	.....	October 1, 2011
Change 16	.....	May 1, 2012
Change 17	.....	October 1, 2012
Change 18	.....	January 1, 2013
Change 19, 19.1, 19.2 & 19.3	.....	October 1, 2013
Change 20	.....	June 1, 2014
Change 21	.....	October 1, 2014
Change 22	.....	January 1, 2015
Change 23, 23.1, 23.2, 23.3	.....	April 1, 2015
Change 24, 24.1	.....	November 1, 2015
Change 25	.....	April 1, 2016
Change 26, 26.1, 26.2	.....	October 1, 2016
Change 27	.....	April 1, 2017
Change 28	.....	October 1, 2017
Change 29	.....	April 1, 2018
Change 30	.....	October 1, 2018

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-year 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, Probation Surcharge, Reserve Fund Assessment, HFIAA Surcharge, and producer commission remain in effect. See the reference chart on page 4-43A.

Building Sold or Removed, Destroyed or Physically Altered to no Longer Meet the Definition of an Eligible Building.

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. The cancellation effective date is the date the building was sold or removed.

1. Building Sold or Removed.

TRRP Reason Code: 01
Number of Policy Years Allowed: 5*

*The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy term being canceled that is in addition to a mid-term cancellation.
- Pro-Rata - Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy term that is canceled mid-term.

DATA ELEMENT: Cancellation/Voidance Reason

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata- N/A

Cancellation effective date is within October 1, 2013 and September 30, 2014.

- Current year - Full refund to be applied to rewritten policy.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

26. **Duplicate Policy from Source Other Than the NFIP.** This reason code is used to cancel an NFIP policy when a duplicate flood policy has been obtained from a source other than the NFIP. 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 Federal Policy Fee and Probation Surcharge.

TRRP Reason Code:	26
Number of Policy Years Allowed:	1
Number of Policy Terms Allowed:	1

Premium Refund:

- Full- N/A
- Pro-Rata- Pro-rata refund of premium (including ICC premium, Reserve Fund Assessment and HFIAA Surcharge). Federal Policy Fee and Probation Surcharge are not refunded.

Cancellation effective date is:

- Current term-Receipt of cancellation request, including supporting documentation. Use pro-rata refund.
- Prior term-Not Applicable (N/A)

DATA ELEMENT: Cancellation/Voidance Reason

DESCRIPTION: (Cont'd.)

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.

45. **Certain Condominium Units Covered by Dwelling Policy and by RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP at the statutory maximum limit of coverage. Duplicate coverage occurs when the unit owner policy and the RCBAP are insured at the maximum limits of the Program. The Dwelling form policy may be canceled when a RCBAP is issued at statutory limits. A pro-rata refund of premium and Reserve Fund Assessment will be issued in the first year coverage was duplicated between the Dwelling form and the RCBAP. A full refund of premium (including ICC and Reserve Assessment) will be issued for subsequent policy years with duplicate coverage (up to 5 consecutive years prior to date of cancellation request).

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

DATA ELEMENT: Cancellation/Voidance Reason

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge should be included.

Cases I, IV: Cancellation effective halfway through 1-year policy year

Cases II, III, V, VI: Cancellation effective on policy year effective date

Case I: Reasons 3 or 4; for reasons 1, 2, 45, 50, and 52 with cancellation dates 11/1/2015 and after; and reason 26 with cancellation dates 10/1/2018 and after.

Written Premium (including Total Calculated Premium, ICC Premium, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	-44.00
Less HFIAA Surcharge	-00.00
Less Probation Surcharge	-00.00
	<u>\$465.00</u>
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 232.50</u>

**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 10/01/2018**

TRRP Reason Code	Premium Refund (including ICC, Reserve Fund Assessment)		Probation Surcharge			Federal Policy Fee			HFIAA Surcharge			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 Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained	Full Deduction	Pro Rata	Retained
01		X			X			X		X			X			X	
02		X			X			X		X			X			X	
03		X			X			X		X			X			X	
04		X			X			X		X			X			X	
05	X		X			X			X			X			X		
06	X		X			X			X			X			X		
08	X		X			X			X			X			X		
09		X			X			X		X				X	X		
10	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED													X			X
16		X			X			X		X		X			X		
17	DELETED																
18	DELETED																
20	X				X			X	X					X	X		
21	X		X			X			X			X			X		
22	X		X			X			X			X			X		
23	NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED													X			X
24	X		X			X			X					X			X
25	X		X			X			X					X			X
26		X			X			X		X			X			X	
45		X			X			X		X			X			X	
50		X			X			X		X			X			X	
51	DELETED																
52		X			X			X					X			X	
60	X		X			X			X	X		X			X		
70	DELETED																

*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.

DATA ELEMENT: Cancellation/Voidance Reason

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DATA ELEMENT: Cancellation/Voidance Reason

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

CANCELLATION/VOIDANCE REASON	
Building Sold or Removed	01
Contents Sold or Removed (contents-only policy)	02
Policy Cancelled and Rewritten to Establish a Common	03
Expiration Date with Other Lines of Insurance	
Duplicate Policies (NFIP)	04
Non-Payment	05
Ineligible Risk	06
No Insurable Interest	08
PMR (Physical Map Revision) or LOMR with Lender Release	09
Closed Basin Lake (ineligible)	10
FEMA Letter of Determination with Lender Release	16
Duplicate Policies from Sources Other Than NFIP (no longer valid 11/1/15)	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage (no longer valid 05/1/03)	18
LOMA with Lender Release	20
SRL Written with Incorrect Insurer	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite to PRP after Map Revision	24
Cancel/Rewrite to Process HFIAA Refund	25
Duplicate Policy from a Source Other Than NFIP	26
Certain Condominium Units Covered by Dwelling Policy and by RCBAP	45
Policy Required by Mortgagee in Error	50
Mid-Term Voidance of a 3-Year Policy Due to Cessation of Community Participation in the NFIP (no longer valid 05/1/03)	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error (no longer valid 11/1/15)	70

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, 10, or 26.

DATA ELEMENT: **Pre-FIRM SFHA - Lender Required under Mandatory
Purchase Indicator**

ALIAS: None

ACRONYM: LEND-REQ-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the prior policy was required by a lender under mandatory purchase (42 U.S.C. 4012a of the Flood Disaster Protection Act of 1973, as amended).

EDIT CRITERIA: Alpha, acceptable values:

 N - No
 Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA - Prior Policy Indicator of 'Y', must report 'N' or 'Y'.
- Policies with Pre-FIRM SFHA - Prior Policy Indicator of 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Indicator

ALIAS: None

ACRONYM: WYO (PMF) PF-SFHA-PRIOR-POL

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if an applicant had a prior NFIP policy for the insured property.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z', must report 'N', 'Y', or blank regardless of the original new business date.

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the prior NFIP policy ever lapsed while coverage was required by the lender.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Policies with Original New Business Date on or after 11/01/2015 must report 'N' or 'Y'.
- Policies with Original New Business Date prior to 11/01/2015 must report 'N', 'Y' or Blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator of 'Y', must report 'N' or 'Y'.
- Policies with Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator of 'N' or blank, must report blank.

PART 5 - CODES

INTRODUCTION

This section documents the coding scheme used to record NFIP/WYO insurance information.

CANCELLATION/VOIDANCE REASON

Building Sold or Removed	01
Contents Sold or Removed (contents-only policy)	02
Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Lines of Insurance	03
Duplicate Policies (NFIP)	04
Non-Payment	05
Ineligible Risk	06
No Insurable Interest	08
PMR (Physical Map Revision) or LOMR with Lender Release	09
Closed Basin Lake (ineligible)	10
FEMA Letter of Determination with Lender Release	16
Duplicate Policies from Sources Other Than NFIP (no longer valid 11/1/15)	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage (no longer valid 05/1/03)	18
LOMA with Lender Release	20
SRL Written with Incorrect Insurer	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite to PRP after Map Revision	24
Cancel/Rewrite to Process HFIAA Refund	25
Duplicate Policy from a Source Other Than NFIP	26
Certain Condominium Units Covered by Dwelling Policy and by RCBAP	45
Policy Required by Mortgagee in Error	50
Mid-Term Voidance of a 3-Year Policy Due to Cessation of Community Participation in the NFIP (no longer valid 05/1/03)	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error (no longer valid 11/1/15)	70

CAUSE OF LOSS

DESCRIPTION	CODE
Other Causes	0
Tidal Water Overflow	1
Stream, River, or Lake Overflow	2
Alluvial Fan Overflow	3
Accumulation of Rainfall or Snowmelt	4
Erosion - Demolition	7
Erosion - Removal	8
Earth Movement, Landslide, Land Subsidence, Sinkholes, etc.	9
Closed Basin Lake	A
Expedited Claim Handling Process Without Site Inspection	B
Expedited Claim Handling Process Follow-up Site Inspection	C
Expedited Claim Handling Process by Adjusting Process Pilot Program	D

Summary of the October 2018 Edit Specifications updates (Change 23):

Part 2 – Edits Dictionary	PI060020: Cancellation/Voidance Reason (revised) Assigned new reason code ‘26’ – Duplicate Policy from Source Other than the NFIP. PL060040: Cancellation/Voidance Reason (revised) Modified an edit condition. PL029040: Deductible - Building (revised) Added an edit condition text for Non-Residential Business Building Policies. PL030030: Deductible - Contents (revised) Added an edit condition text for Non-Residential Business Building Policies. PL341010: Pre-Firm SFHA – Prior Policy Indicator (revised) Deleted an edit condition for data element values. PL351010: Pre-Firm SFHA – Lender Required Under Mandatory Purchase Indicator (revised) Modified an edit condition. PL352010: Pre-Firm SFHA – Prior Policy Lapsed Policy Indicator (revised) Modified an edit condition. PL061030: Total Premium Refund (revised) Modified an edit condition.
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EDITS DICTIONARY

DATA ELEMENT: CANCELLATION/VOIDANCE REASON

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/1984 REVISED: 10/01/2018 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PI060020 ERROR TYPE: CRITICAL
ERROR MESSAGE: CANCELLATION/VOIDANCE REASON IS NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN

IF THE CANCELLATION/VOIDANCE REASON IS '18' OR '51', THE
CANCELLATION DATE MUST BE PRIOR TO 05/01/2003.

IF THE CANCELLATION/VOIDANCE REASON IS '70', THE
PREMIUM PAYMENT INDICATOR MUST BE 'C'.

IF THE CANCELLATION/VOIDANCE REASON IS '22' OR '23', THE
CANCELLATION DATE MUST BE ON OR AFTER 10/1/2001.

IF THE CANCELLATION/VOIDANCE REASON IS '24', THE
CANCELLATION DATE MUST BE ON OR AFTER 02/1/2004.

IF THE CANCELLATION/VOIDANCE REASON IS '25', THE
CANCELLATION DATE MUST BE WITHIN 10/1/2013 THRU 09/30/2014.

IF THE CANCELLATION/VOIDANCE REASON IS '26', THE
CANCELLATION DATE MUST BE ON OR AFTER 10/1/2018.

OTHERWISE:

THE CANCELLATION/VOIDANCE REASON MUST BE A VALID CODE.

EDITS DICTIONARY

DATA ELEMENT: CANCELLATION/VOIDANCE REASON

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 07/01/1995 REVISED: 10/01/2018 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL060040 ERROR TYPE: CRITICAL

ERROR MESSAGE: CANCELLATION/VOIDANCE REASON SHOULD BE '4', '6', '10', OR '26' FOR
GROUP FLOOD POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF RISK RATING METHOD IS 'G', MUST BE '04', '06', '10', OR '26'.

EDITS DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 10/01/2018 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION (THE POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE FLOOD RISK ZONE IS 'V', 'VE', 'V01' - 'V30', AND THE ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER 1, 1981), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

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

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

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

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

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

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

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

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

1. FOR OTHER NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE = '4' AND THE POLICY EFFECTIVE DATE IS PRIOR TO 4/1/2015, DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A, B, C, D, E, F OR G.

IF OCCUPANCY TYPE = '4' AND THE POLICY EFFECTIVE DATE IS ON OR AFTER 4/1/2015, DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.

EDITS DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING (CONT'D.)

2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A, OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, OR 5.
4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER
MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE
ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

EFFECTIVE APRIL 1, 2018, OTHER RESIDENTIAL POLICIES WILL BE
ALLOWED TO USE THE FOLLOWING DEDUCTIBLE OPTIONS:

DEDUCTIBLE OPTIONS

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

5. FOR NON-RESIDENTIAL BUSINESS BUILDING POLICIES:
IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/1/2015
AND THE OCCUPANCY TYPE = '6', DEDUCTIBLE-BUILDING
MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.
6. FOR ALL RESIDENTIAL POLICIES THAT ARE NOT CONDOMINIUM TYPE 'A', 'H', OR 'L':

IF NEW, RENEWAL, OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 4/1/2015,
DEDUCTIBLE-BUILDING CAN BE REPORTED AS (CODE 'A' - \$10,000).
7. FOR ALL POLICIES:
IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND
PRIOR TO 10/1/2009, DEDUCTIBLE-BUILDING CAN BE
REPORTED AS (CODE 0).

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

EDITS DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 10/01/2018 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030030 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

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

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION
(THE POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE
FLOOD RISK ZONE IS 'V ', 'VE', 'V01' - 'V30', AND THE
ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER
1, 1981), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

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

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

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

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

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

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

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

FOR NON-RESIDENTIAL BUSINESS BUILDING POLICIES:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 11/01/2015
AND THE OCCUPANCY TYPE IS '6',
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.

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

1. FOR OTHER NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE IS '4' AND THE POLICY EFFECTIVE DATE
IS PRIOR TO 4/1/2015, DEDUCTIBLE- MUST
BE 1, 2, 3, 4, 5, A, B, C, D, E, F OR G.

IF OCCUPANCY TYPE = '4' AND THE POLICY EFFECTIVE DATE
IS ON OR AFTER 4/1/2015, DEDUCTIBLE-CONTENTS
MUST BE 1, 2, 3, 4, 5, B, C, D, E, F OR G.

EDITS DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS (CONT'D.)

2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A, OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, OR 5.
4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER
MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE
ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

EFFECTIVE APRIL 1, 2018, OTHER RESIDENTIAL POLICIES
WILL BE ALLOWED TO USE THE FOLLOWING DEDUCTIBLE OPTIONS:

DEDUCTIBLE OPTIONS

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

5. FOR ALL POLICIES:

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

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009,
DEDUCTIBLE-CONTENTS CANNOT BE REPORTED AS (CODE 0).
6. FOR ALL RESIDENTIAL POLICIES THAT ARE NOT CONDOMINIUM TYPE 'A', 'H', OR 'L':

IF NEW, RENEWAL, OR ENDORSEMENT EFFECTIVE DATE IS ON OR AFTER 4/1/2015,
DEDUCTIBLE-CONTENTS CAN BE REPORTED AS (CODE 'A' - \$10,000).
7. IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 04/01/2015:

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

EDITS DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: PF-LENDER-REQ-MP-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 11/01/2015 REVISED: 10/01/2018 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL351010 ERROR TYPE: CRITICAL

ERROR MESSAGE: PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR
IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, MUST REPORT 'N', 'Y', OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
AND POLICY HAS POST-FIRM INDICATOR 'N' AND THE RATED ZONE IS 'A', AE,
A01 - A30, AH, AO, V, VE, V01-V30 OR 'D', THEN

IF THE PRE-FIRM SFHA - PRIOR POLICY INDICATOR = 'Y', MUST REPORT 'N' OR
'Y' ELSE

IF THE PRE-FIRM SFHA - PRIOR POLICY INDICATOR = 'N', MUST REPORT BLANK.

EDITS DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - PRIOR POLICY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PF-POL-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: 10/01/2018 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL341010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - PRIOR POLICY INDICATOR IS NOT VALID.
FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/2015 MUST REPORT 'N' OR 'Y'.

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015, 'N', 'Y', OR BLANKS CAN BE REPORTED.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z', BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDITS DICTIONARY

DATA ELEMENT: PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: PF-LAPSEDPOL
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER
ORDER: 10

EDIT CRITERIA

EFFECTIVE: 11/01/2015 REVISED: 10/01/2018 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL352010 ERROR TYPE: CRITICAL
ERROR MESSAGE: PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR IS NOT
VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015 MUST REPORT 'N', 'Y' OR
BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP), 'F'
(LEASED FEDERAL) OR 'G' (GFIP),
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
BLANKS CAN BE REPORTED REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 11/01/2015 AND PRE-FIRM SFHA -
LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR OF 'Y', MUST REPORT 'N' OR 'Y'.

IF PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR IS 'N' OR BLANK,
MUST REPORT BLANK.

EDIT DICTIONARY

DATA ELEMENT: TOTAL PREMIUM REFUND

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 10/01/1984 REVISED: 10/01/2018 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL061030 ERROR TYPE: CRITICAL
ERROR MESSAGE: TOTAL PREMIUM REFUND IS GREATER THAN TOTAL PREMIUM.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF CANCELLATION REASON IS 5, 10, 11, 16, 17, 18, 19, 21, '26', 50,
51, 52, 60, OR 70, MAY NOT BE GREATER THAN TOTAL CALCULATED
PREMIUM OF THE LATEST TERM.

NOTE: ALLOWING PRIOR TERM CANCELLATIONS FOR REASONS '01'
AND '02' ACCOMODATES COMPANIES THAT REPORT A
RENEWAL RECORD WHEN THEY SEND A RENEWAL BILL.