

# NFIP IT Services: FREE Application

National Flood Conference | May 2008

**FREE** (Flood Rating Engine Environment) allows users to securely generate a flood insurance quote for Submit-For-Rate, Emergency Program, and some Regular Program policy in seconds.



**FEMA**

# FREE Agenda

- What is FREE?
- Getting Started!
  - Web Portal>FREE
  - Web Portal>Help
  - Accounts – My Profile
  - FREE Application
- FREE Demo
  - Access Levels
  - Rating
  - SFR Packet Submission
  - Underwriting Submission
- Review of May 21 – Underwriting Requirements
- Q&A

# FREE Application

- Flood Rating Engine Environment (FREE)
  - FEMA Centralized Rating/Quoting Engine
  - Quotes and Validates TRRP Policy Edits for Flood Insurance Policy Types (including SFR policies)
  - Validates Upfront Edits for Pre-FIRM, Post-FIRM, Flood Proofing Credit Eligibility, Address, Community, Map Panel, Flood Zone and Repetitive Loss data elements
  - Generates and Saves Quotes, Geo-Codes, CRS Discounts and NFIP Flood Application and Worksheet Forms
- Back Rating to 2004
- AIS Rating Test Bed

*FREE uses the same edits and validations as the TRRP.*

## FREE Features

- Web-Based Rating Application
- Authoritative NFIP Rules Engine
- Multiple Rules Engine Based on Effective Date
- e-SFR Packet Submission
- e-Underwriting Submission
- Built-In Submission, Tracking and Workflow
- Upfront Rating Related TRRP Edits
- Geo Coding (latitude/longitude)
- FREE is a Green Application
  - Less Paper
  - Green Energy-Efficient IT Servers

## FREE Benefits

- **Accountability**
  - Viewable Underwriting Statuses via Work List
  - NFIP Data Warehouse Repository
- **Underwriting Consistency**
  - Authoritative NFIP Rules Engine
- **Validations**
  - Upfront Rating Related TRRP Edits (e.g., Address)
  - Upfront SRL, 1316, etc. Validations
- **Underwriting Trending Data**

# Web Portal > FREE

- [www.NFIPBureau.FEMA.gov](http://www.NFIPBureau.FEMA.gov)

NFIPBureau.FEMA.Gov Web Portal

## NFIPservices



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**Welcome!**

- [Getting Started](#)
- [Acronym/Glossary List](#)
- [Forms](#)
- [Awareness Material](#)

**My Profile**

- [Request an Account](#)
- [Edit My Profile](#)
- [Forgotten Password](#)



**EDG**

- [Executive Decision Group \(EDG\)](#)

**Pilot Applications**

- AW-501
- [SQANet](#)
- F2M

**ezClaims**

- [Prelim Damage Assessment](#)
- [Adjuster Lookup](#)
- [Re-Inspections](#)
- [Disaster Info](#)

**NFIP Admin Only**

- [Admin Console](#)

Welcome to [NFIPBureau.FEMA.gov](http://NFIPBureau.FEMA.gov) Web Portal! This is your one-stop shop for FEMA, NFIP Bureau, WYO company, flood vendor and state NFIP needs, which includes access NFIP IT applications, forms, information and much more.

Over the next few months, you will see multiple upgrades to this Web Portal as we transition from [www.NFIPStat.com](http://www.NFIPStat.com) to [NFIPBureau.FEMA.gov](http://NFIPBureau.FEMA.gov). The transition phase is scheduled to start in January and end March 31, 2008. Come back often to see our progress! The NFIP Bureau NextGen Pilot Website for testing purposes will remain [www.nfipnextgen.com](http://www.nfipnextgen.com).

The NFIP Bureau Service production applications are listed below.

**Location Validation** allows NFIP stakeholders to standardize, validate, and geo-code an address. All addresses are validated by the US Postal Database, standardized based on NFIP standards, and system geo coded. *Production Level 1.0 | January 2008*

**FREE** (Flood Rating Engine Environment) allows users to generate a flood insurance quote for Submit-For-Rate, Emergency Program, and some Regular Program policy in seconds. *Production Level 1.0 | January 2008*

**Forms** allows users to complete online NFIP forms, for printing or downloading purposes. *Production Level 1.0 | January 2008*

**My Profile** allows users to modify their production user account online (i.e., change password, change contact information, request forgotten password). *Production Level 1.0 | January 2008*



# Web Portal > QuickStarts



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Help

NFIP Bureau.FEMA.Gov Web Portal

**NFIP**services

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## QuickStarts

### Welcome!

- [Getting Started](#)
- [Acronym/Glossary List](#)
- [Forms](#)
- [Awareness Material](#)

### My Profile

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- [Executive Decision Group \(EDG\)](#)

### Pilot Applications

- [AW-501](#)
- [SQANet](#)
- [F2M](#)

### ezClaims

- [Prelim Damage Assessment](#)
- [Adjuster Lookup](#)
- [Re-Inspections](#)
- [Disaster Info](#)

- **FREE** QuickStart for Quoting and Underwriting Submissions ([PDF](#)\* 1,173KB or [Text](#) 80KB)
- **SQANet** QuickStart for Reporting ([PDF](#) 855KB or [Text](#) 21KB)
- **Forms** QuickStart for NFIP forms ([PDF](#) 490KB or [Text](#) 11KB)
- **F2M** QuickStart for WYO Co Flood Financial Submissions ([PDF](#) 1,096KB or [Text](#) 33KB)
- **TRRP** QuickStart for WYO Co Submissions ([PDF](#) 203KB or [Text](#) 19KB)
- **Location Validation** QuickStart for Address Validation ([PDF](#) 633KB or [Text](#) 35KB)
- **AW-501 and RL Maintenance** QuickStart ([PDF](#) 225KB)

\* *Adobe Reader 5.0 or better is required to view NFIP IT Services documentation and QuickStarts. Click to download [Adobe Reader](#) for free.*

## FAQs

### General NFIP IT Services Questions

- How do I get a username and password?

# Request An NFIP IT Services Account

**my profile**

New Account Request ■ Update My Profile, Password & Account

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## 1. Enter your information.

First Name:	<input type="text"/>	Last Name:	<input type="text"/>	Second Phone:	<input type="text"/>
Email:	<input type="text"/>	Phone:	<input type="text"/>	Fax:	<input type="text"/>
Title:	<input type="text"/>	Area of Expertise:	<input type="text" value="- Select -"/>		
Employer:	<input type="text" value="- Select -"/>				

## 2. I am involved in (check all that apply.)

- IBHS
- Coalition
- CRS Task Force
- FISCAA
- Standards Committee
- Association of State Floodplain Management (ASFPM)
- Other

## 3. I am interested in (check all that apply):

### NFIP Bureau Applications

- FREE - Flood Insurance Quoting Engine
- SQANet - Flood Insurance Reports
- F2M - WYO Company Flood Financial Management
- AW-501 and Repetitive Loss Maintenance (Access for States, Commu
- ezClaims - Re-Inspection (Access for WYO Companies, Vendors, NFIP
- ezClaims - Disaster Information (Access for WYO Companies, Vendors
- ezClaims - Coordinating Office (Access for Bureau ONLY)
- ezClaims - Damage Assessment (Access for Adjusters, FEMA and Burea
- ezClaims - Adjuster Console (Access for Flood Certified Adjusters and B
- Admin Profile (Access for WYO Companies, Vendors, NFIP Servicing Ag
- Company Profile (Access for WYO Companies, Vendors, NFIP Servicing Agent and Bureau ONLY)

*-Access Control and Monitoring for all web-based applications.  
-Required for Web Access  
-Foundation for Admin Console*

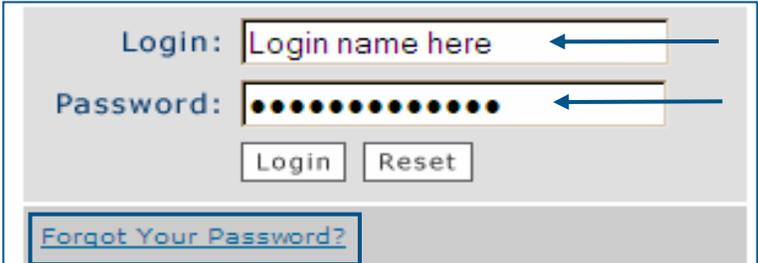
# NFIP IT Services Access Control

- NFIP IT Services Applications

- Follows DHS Guidelines and Procedures
- Single Sign On
- Access Granted Based on User's Need and Role

- Features

- Forgotten Password
- Workflow Approval Process



Login:  ←

Password:  ←

[Forgot Your Password?](#)

**FREE** quotesWork List ■ New Quote ■ Underwriting Submission ■ Search [Back to NFIPBureau.FEMA.gov](#) ■ Help ■ Logout

Welcome afester@ostglobal.com!

May 8, 2008








30 quotes found, displaying 1 to 20. [First/Prev] 1, 2 [Next/Last]

	<u>FREE ID</u>	<u>Transaction Date</u>	<u>Insured Name</u>	<u>Property Address</u>	<u>State</u>	<u>Coverage (blq/content)</u>	<u>Deductible (blq/content)</u>	<u>Notes</u>	<u>Status</u>	<u>Company</u>
<input type="checkbox"/>	<a href="#">24417</a>	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTON...	DC	200000/	500/	test	SFR Submitted	
<input type="checkbox"/>	<a href="#">24416</a>	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTON...	DC	200000/	500/	test	Quote	
<input type="checkbox"/>	<a href="#">24389</a>	05/02/08	Fester, AMy	2001 m street, nw, washington, DC...	DC	/	/		NFIP Response	
<input type="checkbox"/>	<a href="#">24388</a>	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	2000/	test	SFR Approved	
<input type="checkbox"/>	<a href="#">24387</a>	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	500/	test	SFR Approved	
<input type="checkbox"/>	<a href="#">23728</a>	04/15/08	Fester, Amy	2001 M Street, 300, Washington, D...	DC	/	/		NFIP Response	
<input type="checkbox"/>	<a href="#">23727</a>	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	500/	Test fo...	SFR Rejected	
<input type="checkbox"/>	<a href="#">23726</a>	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	1000/	Test fo...	Quote	
<input type="checkbox"/>	<a href="#">23678</a>	04/14/08	Fester, Amy	200 M St SW, Washington, DC, 2002...	DC	100000/	500/		Need Clarificat...	
<input type="checkbox"/>	<a href="#">23677</a>	04/14/08	Fester, Amy	7807 Main St, alexander, VA, 2223...	VA	/	/		Submitted	
<input type="checkbox"/>	<a href="#">23657</a>	04/14/08	Fester, Amy	2000 M ST NW, STE 300, WASHINGTON...	DC	200000/	500/	Test Qu...	SFR Submitted	
<input type="checkbox"/>	<a href="#">23625</a>	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	1000/	Test	SFR Submitted	
<input type="checkbox"/>	<a href="#">23623</a>	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	500/	Test	Quote	
<input type="checkbox"/>	<a href="#">23600</a>	04/10/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	500/	Demo	SFR Approved	

# FREE *quotes*

Work List ■ New Quote ■ Underwriting Submission ■ Search  Back to NFIPBureau.FEMA.gov ■ Help ■ Logout 

**Expert Search** - Enter in search data below.

<b>Insured Last Name:</b>	<input type="text"/>	<b>Insured First Name:</b>	<input type="text"/>
<b>Insured Company/Organization:</b>	<input type="text"/>		
<b>Property Street:</b>	<input type="text"/>	<b>Unit Number:</b>	<input type="text"/>
<b>City:</b>	<input type="text"/>	<b>State:</b>	<input type="text" value=""/>
<b>Zip:</b>	<input type="text"/>		
<b>FREE Transaction ID:</b>	<input type="text"/>	<b>WYO Company/Vendor:</b>	<input type="text" value="- Select -"/>
<b>FREE Transaction Date (mm/dd/yyyy):</b>	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	<b>Company Unique No:</b>	<input type="text"/>
<b>Transaction Type:</b>	<input type="text" value="-Select"/>		
<b>FREE Status:</b>	<input type="text" value="-Select"/>		

- Select
- Select
- Quote**
- Not Submitted - Saved
- Submitted
- SFR Submitted
- Under NFIP Review
- NFIP Bureau/FEMA Quote
- SFR Packet Approved
- SFR Rejected/Need More Info
- NFIP Bureau Rating Response
- NFIP Underwriting Answer

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62-7585

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Last Updated: Thursday, 27-Mar-2008, 2:51 PM (EDT)

# New Quote/Rating a SFR

Address  <http://fema.nfipnextgen.com/NGFREE/newQuote.do>

**FREE** quotes

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## PROPERTY LOCATION

* Is Address Descriptive/Rural Address?	No <input data-bbox="1011 525 1035 544" type="button" value="?"/>
Building Use: (Example: Guest House, Detached Garage, Primary Structure)	<input type="text" value="Main House"/>
* Address:	<input type="text" value="2001 M street"/> ?
Apartment, Suite, Floor, etc.:	<input type="text"/>
City:	<input type="text" value="washington"/>
State:	<input type="text" value="DC"/>
Zip Code:	<input type="text"/>

## POLICY HOLDER NAME

Insured Last Name:	<input type="text" value="Fester"/>	OR Insured Company/Organization:	<input type="text"/>
Insured First Name:	<input type="text" value="Amy"/>		

## POLICY TERM

*Policy Effective Date:	<input type="text" value="1"/> / <input type="text" value="1"/> / <input type="text" value="2007"/> MM/DD/YYYY (Example 2/28/2005) ?
-------------------------	--

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**FEMA**



500 C Street SW, Washington, D.C. 20472  
 Disaster Assistance: (800) 621-FEMA, TTY (800) 462-7585  
 U.S. Department of Homeland Security

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# FREE quotes

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## ADDRESS VALIDATION

### Your Address As Entered ?

2001 M street, washington, DC, [\[Edit\]](#)

### NFIP Standardized & Valid Address ?

Street Address:	2001 M ST NE <a href="#">[Edit]</a>
Apartment, Suite, Floor, etc.:	STE 9000
City, State and Zip Code:	WASHINGTON DC 20002-2046
Roof-Top Latitude/Longitude:	38.905589/-76.974736
Centroid Latitude/Longitude:	
Record Type:	
Valid Mailing Address:	

**Please note, choosing to override the suggested, standard address may result in a policy containing errors.**

### Please Select to Continue

- Continue rating using the standardized & valid address (suggested)
- Continue rating using the entered, non-valid address (Note - this will yield a TRRP address error)

## COMMUNITY

* CID:	<input type="text" value="110001"/>	or	<input type="text" value="DISTRICT OF COLUMBIA / 110001"/>	<span>?</span>
Panel Number:	<input type="text"/>	- Select - Not Listed DISTRICT OF COLUMBIA / 110001 FEDERAL LANDS OF THE U.S.A. / 111000		

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Last Updated: Thursday, 27-Mar-2008, 2:51 PM (EDT)

**PROPERTY LOCATION & POLICY HOLDER NAME**

Property Address:	2001 M street, washington, DC, <a href="#">[Edit]</a>
NFIP Valid Address:	No - Override
Roof Top Longitude/Latitude:	
Insured Name:	Fester, Amy <a href="#">[Edit]</a>

**POLICY TERM**

*Policy Effective Date:	1/ 1/ 2007 <a href="#">[Edit]</a>
-------------------------	-----------------------------------

**COMMUNITY**

Community Name/CID :	DISTRICT OF COLUMBIA / 110001 <a href="#">[Edit]</a>
Map Panel/Suffix:	/ <a href="#">[Edit]</a>
* Flood Insurance Rate Map Zone:	A5 ▾ ?

**CONSTRUCTION DATA**

* All Buildings:	Construction Date ▾ ?
* Construction Date:	1 / 20 / 1990 MM/DD/YYYY (Example 2/28/2004)

**BUILDING**

* Building Occupancy:	-Select ▾ ?
Number of Floors in Entire Building or Building Type: (Including Basement/Enclosed Area, if any)	-Select ▾ ?
Condo Coverage is for:	Not a Condominium ▾ ?
Estimated Replacement Cost \$	<input type="text"/> .00 ?
Is the Building Elevated?	-Select ▾ ?

**ELEVATION DATA**

Base Flood Elevation:	<input type="text"/> ?
Lowest Adjacent Grade:	<input type="text"/> ?
Top of Bottom Floor: (Including Basement or Enclosure)	<input type="text"/>
Building Floodproofed?	-Select ▾ ?
Elevation of Machinery or Equipment:	<input type="text"/> ?

**MACHINERY OR EQUIPMENT**

Value of Machinery or Equipment \$	-Select ▾ ?
------------------------------------	-------------

**COVERAGE TYPE**

* Coverage Requested	-Select ▾ ?
----------------------	-------------

**NOTES**

Notes:	<input type="text"/>
--------	----------------------

**PROPERTY LOCATION & POLICY HOLDER NAME**

Property Address:	2001 M street, washington, DC, <a href="#">[Edit]</a>
NFIP Valid Address:	No - Override
Roof Top Longitude/Latitude:	
Insured Name:	Fester, Amy <a href="#">[Edit]</a>

**POLICY TERM**

*Policy Effective Date:	1/ 1/ 2007 <a href="#">[Edit]</a>
-------------------------	-----------------------------------

**COMMUNITY**

Community Name/CID :	DISTRICT OF COLUMBIA / 110001 <a href="#">[Edit]</a>
Map Panel/Suffix:	/ <a href="#">[Edit]</a>
* Flood Insurance Rate Map Zone:	A5 <a href="#">?</a>

**CONSTRUCTION DATA**

* All Buildings:	Construction Date <a href="#">?</a>
* Construction Date:	1 / 20 / 1990 MM/DD/YYYY (Example 2/28/2004)

**BUILDING**

* Building Occupancy:	Single Family <a href="#">?</a>
Number of Floors in Entire Building or Building Type: (Including Basement/Enclosed Area, if any)	Two Floors <a href="#">?</a>
Condo Coverage is for:	Not a Condominium <a href="#">?</a>
Estimated Replacement Cost \$	200000 .00 <a href="#">?</a>
Is the Building Elevated?	Yes <a href="#">?</a>

**ELEVATED BUILDING**

Building Over Water:	No <a href="#">?</a>
Enclosed Area Below an Elevated Building:	Finished Enclosure <a href="#">?</a>
Materials Used to Construct Enclosure:	Breakaway Walls <a href="#">?</a>
Estimate Size of Enclosed Area (in sq ft):	3001-5000 <a href="#">?</a>
Is the Enclosed Area Constructed with Openings (Excluding Doors) to Allow the Passage of Flood Waters Through the Enclosed Area?	No <a href="#">?</a>
Enclosure Used Solely for Parking, Building Access, and/or Storage?	No <a href="#">?</a>

**ELEVATION DATA**

Base Flood Elevation:	20 <a href="#">?</a>
Lowest Adjacent Grade:	21 <a href="#">?</a>
Top of Bottom Floor: (Including Basement or Enclosure)	25
Top of Lowest Elevated Floor/Top of Next Higher Floor:	30
Building Floodproofed?	-Select- <a href="#">?</a>

<b>CONSTRUCTION</b>	
* All Buildings:	Construction Date <input type="text"/> ?
* Construction Date:	<input type="text"/> / <input type="text"/> / <input type="text"/> MM/DD/YYYY (Example 2/28/2004)
<b>BUILDING</b>	
* Building Occupancy:	Single Family <input type="text"/> ?
Number of Floors in Entire Building or Building Type: (Including Basement/Enclosed Area, if any)	Two Floors <input type="text"/> ?
Condo Coverage is for:	Not a Condominium <input type="text"/> ?
Estimated Replacement Cost \$	200000 <input type="text"/> .00 ?
Is the Building Elevated?	Yes <input type="text"/> ?
<b>ELEVATED BUILDING</b>	
Building Over Water:	No <input type="text"/> ?
Enclosed Area Below an Elevated Building:	Finished Enclosure <input type="text"/> ?
Materials Used to Construct Enclosure:	Breakaway Walls <input type="text"/> ?
Estimate Size of Enclosed Area (in sq ft):	3001-5000 <input type="text"/> ?
Is the Enclosed Area Constructed with Openings (Excluding Doors) to Allow the Passage of Flood Waters Through the Enclosed Area?	No <input type="text"/> ?
Enclosure Used Solely for Parking, Building Access, and/or Storage?	No <input type="text"/> ?
<b>ELEVATION DATA</b>	
Base Flood Elevation:	20 <input type="text"/> ?
Lowest Adjacent Grade:	21 <input type="text"/> ?
Top of Bottom Floor: (Including Basement or Enclosure)	25 <input type="text"/> ?
Top of Lowest Elevated Floor/Top of Next Higher Floor:	30 <input type="text"/> ?
Building Floodproofed?	No <input type="text"/> ?
Elevation of Machinery or Equipment:	35 <input type="text"/> ?
<b>MACHINERY OR EQUIPMENT</b>	
Value of Machinery or Equipment \$	Less than \$5,000 <input type="text"/> ?
<b>COVERAGE TYPE</b>	
* Coverage Requested	Building Only <input type="text"/> ?
* Total Building Coverage \$	200000 <input type="text"/> .00 ?
Building Deductible \$	500 <input type="text"/> ?
<b>NOTES</b>	
Notes:	<input type="text"/>

Quote Reset Cancel



Property Location:	2001 M street, washington, DC,
NFIP Valid Address :	No - Override
Community Name/CID/CRS Discount :	DISTRICT OF COLUMBIA / 110001 / .00
Roof Top Longitude/Latitude:	/
Insured Name:	Amy Fester
Policy Effective Date:	Jan 01, 2007
FREE ID and Date:	24469   May 08, 2008

**Determined Rates**

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREMIUM REDUCTION / INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000.00	.24	120.00	150,000.00	.08	120.00	.00	200,000.00	240.00	
<p>This quote is a regular program, manual quote, which means that the property is located in a community that fully participates in the National Flood Insurance Program. Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.</p>									ANNUAL SUBTOTAL	240.00
									ICC PREMIUM	6.00
									SUBTOTAL	246.00
									CRS PREMIUM DISCOUNT	.00
									SUBTOTAL	246.00
									PROBATION SURCHARGE	.00
									FEDERAL POLICY FEE	30.00
									TOTAL PREPAID AMOUNT	276.00

Policy Type:	Standard	Building Coverage:	200,000.00
Eligible for PRP (Non Repetitive Loss Property):	NA	Contents Coverage:	NA
Severe Repetitive Loss (SRL) Property:	NA	Building Deductible:	500.00
Program Type:	Regular	Content Deductible:	NA
Community Status:	Participating	Deductible Factor:	1.000
Building Occupancy:	Single Family		
Date of Construction:	Jan 20, 1990	Elevation Difference:	5.0
Pre-FIRM or Post-FIRM:	Post-FIRM	Replacement Cost:	200,000.00
Map Panel - Suffix / Effective Date:	NA - NA / NA	Base Flood Elevation:	20.0
Flood Zone:	A5 (Not Validated)	Highest Adjacent Grade:	NA
Number of Floors:	Two Floors	Lowest Adjacent Grade:	21.0
Condo Coverage/RCBAP:	NA / NA	Bottom of Lowest Horizontal Structural Member:	NA
Basement:	No Basement	Bottom of Slab/Enclosure Floor:	NA
Enclosure:	Finished Enclosure	Top of Bottom Floor:	25.0
Enclosure/Sub Grade Crawlspace Size (SQ FT):	NA	Top of Lowest Elevated Floor/Top of Next Higher Floor:	30.0
Proper Openings (Enclosure/Garage/Sub Grade Crawlspace):	NA / NA / NA	Building Flood Proofed / Eligible for Credit:	No / NA
Attached Garage:	NA	Flood Proof Elevation:	NA
M/E in Garage:	NA	Elevation of Machinery or Equipment:	35.0
M/E Value (dollars):	NA	Top of Garage Floor:	NA
Contents Location:	NA	Building Over Water:	NA
Appliance Present:	NA	Part of Support System In the Water:	NA
Location of Appliance:	NA	NFIP Condo Program:	



Community Status:	Participating	Deductible Factor:	1.000
Building Occupancy:	Single Family		
Date of Construction:	Jan 20, 1990	Elevation Difference:	5.0
Pre-FIRM or Post-FIRM:	Post-FIRM	Replacement Cost:	200,000.00
Map Panel - Suffix / Effective Date:	NA - NA / NA	Base Flood Elevation:	20.0
Flood Zone:	A5 (Not Validated)	Highest Adjacent Grade:	NA
Number of Floors:	Two Floors	Lowest Adjacent Grade:	21.0
Condo Coverage/RCBAP:	NA / NA	Bottom of Lowest Horizontal Structural Member:	NA
Basement:	No Basement	Bottom of Slab/Enclosure Floor:	NA
Enclosure:	Finished Enclosure	Top of Bottom Floor:	25.0
Enclosure/Sub Grade Crawlspace Size (SQ FT):	NA	Top of Lowest Elevated Floor/Top of Next Higher Floor:	30.0
Proper Openings (Enclosure/Garage/Sub Grade Crawlspace):	NA / NA / NA	Building Flood Proofed / Eligible for Credit:	No / NA
Attached Garage:	NA	Flood Proof Elevation:	NA
M/E in Garage:	NA	Elevation of Machinery or Equipment:	35.0
M/E Value (dollars):	NA	Top of Garage Floor:	NA
Contents Location:	NA	Building Over Water:	NA
Appliance Present:	NA	Part of Support System In the Water:	NA
Location of Appliance:	NA	NFIP Condo Program:	
Number of Appliance Sets:	NA	NFIP 1316:	
		NFIP Monroe County:	

	AMOUNT	ELEVATION DIFFERENCE
Building Basic Start Rate:	.24	5.00
Enclosure Loading:	.00	5.00
M/E Loading:	.00	15.00

\* Starred items are determined based on entered property/structure address and the address in the NFIP Data Warehouse. For validations to be applied correctly, a valid and correct address must be entered.

Submit or View this NFIP Bureau SFR Packet Submission.

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**FEMA**



500 C Street SW, Washington, D.C. 20472  
 Disaster Assistance: (800) 621-FEMA, TTY (800) 462-7585  
 U.S. Department of Homeland Security

Last Updated: Thursday, 27-Mar-2008, 2:51 PM (EDT)

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Work List | New Quote | Underwriting Submission | Search | Back to NFIPBureau.FEMA.gov | Help | Logout



### 1. Enter New/Update Submission Information

**FREE ID:** 24470  
**Address:** 2001 M street  
**Building Use:** Main House  
**Suite / Apt No:**  
**City:** washington  
**State:** DC  
**Zip Code:**  
**Policyholder First Name:** Amy  
**Last Name:** Fester  
**Submission Request:** SFR Packet Submission  
**Transaction Type:** New Business  
**WYD Company:** - Select -  
**NFIP Reported Policy Number:** 8888888  
**Company Unique No.:**  
**Note:**  
**Supporting Documentation:** Browse...

### 2. Submit

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**Choose file**

Look in: FREE Requirements

gif	FREE Requirements_R14_030108
May 2008	FREE Requirements_R14_030208
Test Reports	FREE Requirements_R14_031908
~\WRL3311.tmp	FREE Requirements_R14_031908v2
ezclaim_damage_input	FREE Requirements_R15_041408
FEMA CD Sticker_031908	FREE Requirements_R15_041508
FEMA CD Sticker_102907	FREE Supporting Documentation_FE
FREE Change Requests_082107	FREE)91407
FREE Change Requests_091407	free_bar
FREE Requirements_R13_091407	free_bar
FREE Requirements_R13_103107	free_barr

File name:   
 Files of type: All Files (\*.\*)



30 quotes found, displaying 1 to 20. [First/Prev] 1, 2 [Next/Last]

	FREE ID	Transaction Date	Insured Name	Property Address	State	Coverage (blg/content)	Deductible (blg/content)	Notes	Status	Company
<input type="checkbox"/>	<a href="#">24417</a>	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTON...	DC	200000/	500/	test	SFR Submitted	
<input type="checkbox"/>	<a href="#">24416</a>	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTON...	DC	200000/	500/	test	Quote	
<input type="checkbox"/>	<a href="#">24389</a>	05/02/08	Fester, Amy	2001 m street, nw, washington, DC...	DC	/	/		NFIP Response	
<input type="checkbox"/>	<a href="#">24388</a>	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	2000/	test	SFR Approved	
<input type="checkbox"/>	<a href="#">24387</a>	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	500/	test	SFR Approved	
<input type="checkbox"/>	<a href="#">23728</a>	04/15/08	Fester, Amy	2001 M Street, 300, Washington, D...	DC	/	/		NFIP Response	
<input type="checkbox"/>	<a href="#">23727</a>	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	500/	Test fo...	SFR Rejected	
<input type="checkbox"/>	<a href="#">23726</a>	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	1000/	Test fo...	Quote	
<input type="checkbox"/>	<a href="#">23678</a>	04/14/08	Fester, Amy	200 M St SW, Washington, DC, 2002...	DC	100000/	500/		Need Clarificat...	
<input type="checkbox"/>	<a href="#">23677</a>	04/14/08	Fester, Amy	7807 Main St, alexander, VA, 2223...	VA	/	/		Submitted	
<input type="checkbox"/>	<a href="#">23657</a>	04/14/08	Fester, Amy	2000 M ST NW, STE 300, WASHINGTON...	DC	200000/	500/	Test Qu...	SFR Submitted	
<input type="checkbox"/>	<a href="#">23625</a>	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	1000/	Test	SFR Submitted	
<input type="checkbox"/>	<a href="#">23623</a>	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	500/	Test	Quote	
<input type="checkbox"/>	<a href="#">23600</a>	04/10/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTON...	DC	200000/	500/	Demo	SFR Approved	

## NFIP Bureau Compliance

- Compliance SFR Packet Review
  - Complete SFR Packet
    - Photos, Elevation Certificate, etc
  - Accurate Data Entered in FREE
    - Underwriting Review
- Compliance Evaluation
  - Approved SFR Packet (green)
  - Need More Info (red)
  - Rejected (red)

*Same guidance applies for today – companies have 30-days to resubmit an corrections/files.*

**Policyholder First Name:** Amy

**Last Name:** Fester

**Submission Request:** NFIP Underwriting Question

**Transaction Type:**

**WYO Company:**

**NFIP Reported Policy Number:**

**Company Unique No:**

**Note:**

**Supporting Documentation:**

#### 4. Compliance Review & Response

**Submission Timestamp:** Apr 14, 2008

**Submitter:** afester@ostglobal.com

**Submission Request:** NFIP Underwriting Question

#### SFR Packet Incomplete Supporting Documentation: (select what is missing from WYO Company SFR Supporting Documents)

**Incomplete Supporting Documentation:**

- Flood Insurance Application (if not quoted using FREE)
- SFR Worksheet Elevated (if not quoted using FREE)
- SFR Worksheet Non-Elevated (if not quoted using FREE)
- Elevation Certificate
- Recent Building Photo(s) Front and Back
- Elevated Building Determination Form
- Certificate of Breakaway Walls (if required)
- Local Community/Statement of Variance (if required)
- Structure Plans (if required)
- Replacement Cost Documentation (if required)
- Enclosure Statement (if required)
- Other, List in Note Section

**NFIP Underwriting Reference Documentation:**

Browse...

**NFIP Underwriting Reference Type:** -Select-

**Note:**

#### 5. Update Workflow Status & Save

**Update FREE Compliance Status:** Save | Retain Current Status

Cancel Save

30 quotes found, displaying 1 to 20. [First/Prev] 1, 2 [Next/Last]

	FREE ID	Transaction Date	Insured Name	Property Address	State	Coverage (blg/content)	Deductible (blg/content)	Notes	Status	Company
<input type="checkbox"/>	<a href="#">24417</a>	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	SFR Submitted	
<input type="checkbox"/>	<a href="#">24416</a>	05/05/08	Fester, Amy	2001 M ST NE, STE 9000, WASHINGTO...	DC	200000/	500/	test	Quote	
<input type="checkbox"/>	<a href="#">24389</a>	05/02/08	Fester, Amy	2001 m street, nw, washington, DC...	DC	/	/		NFIP Response	
<input type="checkbox"/>	<a href="#">24388</a>	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	2000/	test	SFR Approved	
<input type="checkbox"/>	<a href="#">24387</a>	05/02/08	Fester, Amy	2001 M St NW, Ste 9000, Washingto...	DC	200000/	500/	test	SFR Approved	
<input type="checkbox"/>	<a href="#">23728</a>	04/15/08	Fester, Amy	2001 M Street, 300, Washington, D...	DC	/	/		NFIP Response	
<input type="checkbox"/>	<a href="#">23727</a>	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Test fo...	SFR Rejected	
<input type="checkbox"/>	<a href="#">23726</a>	04/15/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	1000/	Test fo...	Quote	
<input type="checkbox"/>	<a href="#">23678</a>	04/14/08	Fester, Amy	200 M St SW, Washington, DC, 2002...	DC	100000/	500/		Need Clarificat...	
<input type="checkbox"/>	<a href="#">23677</a>	04/14/08	Fester, Amy	7807 Main St, alexander, VA, 2223...	VA	/	/		Submitted	
<input type="checkbox"/>	<a href="#">23657</a>	04/14/08	Fester, Amy	2000 M ST NW, STE 300, WASHINGTON...	DC	200000/	500/	Test Qu...	SFR Submitted	
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<input type="checkbox"/>	<a href="#">23623</a>	04/11/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Test	Quote	
<input type="checkbox"/>	<a href="#">23600</a>	04/10/08	Fester, Amy	2001 M ST NW, STE 9000, WASHINGTO...	DC	200000/	500/	Demo	SFR Approved	

## May 21, 2008 FREE Requirements

- **Electronic Submission of all SFR New Business (11A) within 30-days**
  - FREE Rating
  - FREE SFR Packet Submission

**FREE** quotes

Work List | New Quote | **Underwriting Submission** | Search | Back to NFIPBureau.FEMA.gov | Help | Logout

Start → FREE Quote/Request → **Submission** → FEMA/Bureau Review → Processed

### 1. Enter New/Update Submission Information

**FREE Quote Number:** 13940  
**Address:** 123 Park St  
**Building Use:**  
**City:** San Francisco  
**State:** CA  
**Zip Code:** 94110 - 5835  
**Suite/Apt No:**

**Policyholder First Name:** test1  
**Last Name:** test

**Submission Request:** SFR Packet Submission  
**Request Type:** New Business  
**WYO Company:** - Select -

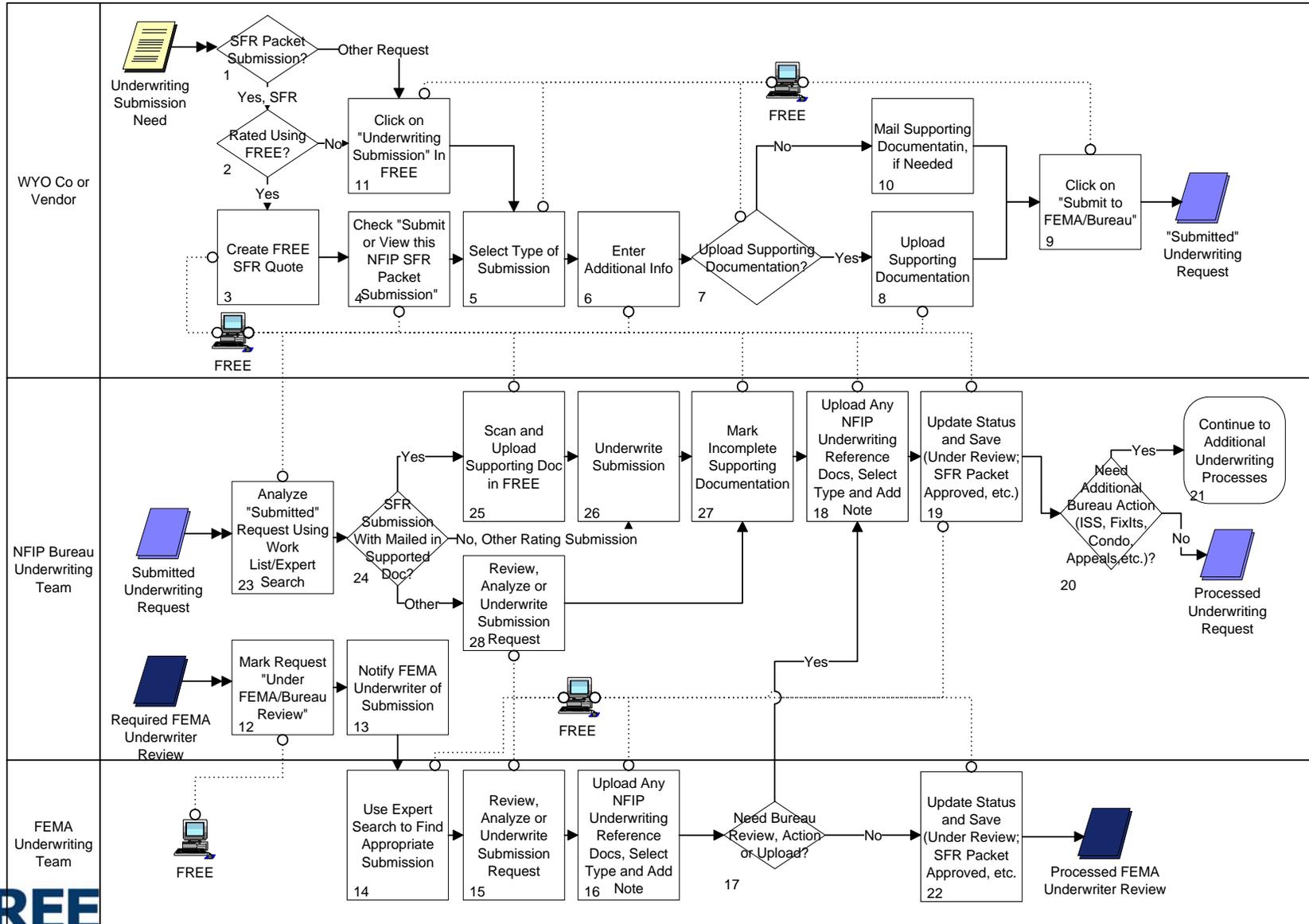
**TRRP Policy Number:**   
**Company Unique No:**   
**Note:**

**Supporting Documentation:**

### 2. Submit

*New Business SFR Packet Submission will be required in May 21.*

# FREE Submission Process



- Live Demo
  - Portal
  - FREE
- Q&A
  - Questions?

**FREE**