



FEMA

Memorandum

W-03062

To: WYO Company Principal Coordinators and the NFIP Servicing Agent

From: Anthony S. Lowe 
Director,
Mitigation Division
Emergency Preparedness and Response Directorate

Date: November 13, 2003

Re: May 1, 2004 Program Changes

The purpose of this memorandum is to provide notification of the National Flood Insurance Program (NFIP) changes that are to be implemented effective May 1, 2004. The changes include rate modifications and revised data elements of the Transaction Record Reporting and Processing (TRRP) Plan.

The revised pages to the TRRP Plan reflect the changes being implemented for new business with effective dates on or after May 1, 2004.

The rate changes for both new and renewal business with effective dates on or after May 1, 2004, are expected to increase the overall rate level by about 3.0 percent. A revised set of rate pages reflecting the rate modifications is enclosed with this memorandum. (Rate changes to Submit-for-Rate guidelines will be mailed separately.)

The Preferred Risk Policy (PRP) is being significantly revised. As a result, the PRP application has been changed. A copy of the revised PRP application is included in the material accompanying this notice. A brief description of the PRP revisions is in the attached "May 1, 2004 Rate and Rule Changes: A Summary" document.

If you have any question regarding these changes, please contact your WYO Program Coordinator.

Enclosures

cc: Vendors, IBHS, FIPNC, and Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

National Flood Insurance Program

May 1, 2004 Rate and Rule Changes: A Summary

The premiums will increase an average of 3.0% for policies written or renewed on or after May 1, 2004. This premium increase varies by zone as described below.

V-Zones (coastal high-velocity zones)

Larger rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

- **Post-FIRM V Zones:** Premiums will increase 8%.
- **Pre-FIRM V Zones:** Premiums will increase 6%.

A-Zones (non-velocity zones, which are primarily riverine zones)

There will be modest increases that will keep our Post-FIRM rates at actuarial levels and that will slightly decrease the amount of subsidy in our Pre-FIRM rates.

- **Post-FIRM A Zones:** Premiums will increase about 3% as indicated by our actuarial rate model.
- **Pre-FIRM AE Zones:** Premiums will increase about 3%.
- **AO, AH, AOB, and AHB Zones** (shallow flooding zones): No change. Experience has been favorable in these zones.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase about 3%. These increases are designed to keep rates in line with Post-FIRM AE Zones.
- **A99 Zones** (approved flood mitigation project—e.g., levees still in the course of construction): Premiums will increase 5%.
- **AR Zones:** Some rates change slightly; no overall change to the average premium.

X-Zones (zones outside the Special Flood Hazard Area)

Moderate increases are being implemented.

- **Standard Risk Policy:** Underwriting experience supports a 3% premium increase.
- **Preferred Risk Policy (PRP):** Major revisions to PRPs will be introduced; see below. The Federal Policy Fee will increase to \$11. Overall increase to current policyholders will be \$1, or 0.4%.

Preferred Risk Policy (PRP) The Preferred Risk Policy (PRP) is being significantly revised.

- Currently, the PRP is available only to 1-4 family residential policies. For these policyholders, the amount of contents coverage provided will be increased to an amount equal to 40% of their building coverage. The maximum coverage that will now be available under the PRP will be \$250,000 building and \$100,000 contents.
- In addition, PRP coverage is also being made available to other insureds. Combined building/contents amounts of insurance will now be available for owners of non-residential properties.
- Contents-only versions of the PRP will also be available for all occupancies.

All PRPs will continue to be subject to the current underwriting eligibility rules that require the property to be currently mapped as being in a B, C, or X-Zone at policy inception and at each renewal. Please also note that

- (i) except for townhouse/rowhouse condominiums, individual condominium units will continue to be ineligible for the PRP, and
- (ii) contents located exclusively in a basement will not be eligible for the contents-only PRP.

Optional Deductibles Relativities are being revised and higher limits are being introduced for non-residential properties.

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .34	.96 / .60	.76 / .34		.76 / .70		.83 / .60	
	With Basement	.81 / .50	.96 / .50	.81 / .50		.76 / .58		.88 / .58	
	With Enclosure	.81 / .60	.96 / .60	.81 / .60		.81 / .74		.88 / .74	
	Manufactured (Mobile) Home ²	.76 / .34	.96 / .60					.83 / .60	
CONTENTS LOCATION	Basement & Above				.96 / .50		.96 / .50		1.62 / 1.00
	Enclosure & Above				.96 / .60		.96 / .60		1.62 / 1.20
	Lowest Floor Only - Above Ground Level				.96 / .60		.96 / .60		1.62 / .51
	Lowest Floor Above Ground Level and Higher Floors				.96 / .41		.96 / .41		1.62 / .51
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ²								1.62 / .51

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .88	1.23 / 1.58	.99 / .88		.99 / 1.66		1.10 / 1.66	
	With Basement	1.06 / 1.34	1.23 / 1.33	1.06 / 1.34		1.06 / 2.49		1.16 / 2.49	
	With Enclosure	1.06 / 1.58	1.23 / 1.58	1.06 / 1.58		1.06 / 2.79		1.16 / 2.79	
	Manufactured (Mobile) Home ²	.99 / 4.18	1.23 / 1.58					1.10 / 7.03	
CONTENTS LOCATION	Basement & Above				1.23 / 1.33		1.23 / 1.33		2.14 / 2.95
	Enclosure & Above				1.23 / 1.58		1.23 / 1.58		2.14 / 3.21
	Lowest Floor Only - Above Ground Level				1.23 / 1.58		1.23 / 1.58		2.14 / 2.67
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.39		1.23 / 1.39		2.14 / 2.28
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home ²								2.14 / 6.53

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home ²	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								.61 / .39

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home ¹	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								.61 / .39

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .32	.96 / .57	.76 / .32		.83 / .57		.83 / .57	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home ¹	1.00 / .62	1.09 / .66					1.88 / .77	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.96 / .57		.96 / .57		1.62 / .52
	Lowest Floor Above Ground Level and Higher Floors				.96 / .39		.96 / .39		1.62 / .49
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.62 / .52

FIRM ZONES AO, AH ("No Basement" Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³ (AOB, AHB)	.25 / .06	.21 / .06	.34 / .11	.21 / .11
Without Certification of Compliance or Elevation Certificate ⁴	.77 / .17	.84 / .30	.97 / .20	1.63 / .25

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

³ "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

⁴ "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***** SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	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
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .08	.25 / .08
+1	.59 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.66 / .09	.72 / .08
0	.98 / .08	.88 / .20	.70 / .08	.54 / .16	.51 / .08	.45 / .16	1.52 / .09	1.47 / .08
-1 ³	2.40 / .95	3.48 / 1.29	2.17 / .86	2.80 / .69	1.19 / .49	1.33 / .70	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.33 / .18	.41 / .12	.28 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.68 / .45	.72 / .12	.48 / .27	.40 / .12	.29 / .12	1.21 / .12	1.01 / .64
-1 ³	3.01 / .75	1.94 / 1.26	1.78 / .58	1.37 / .77	.48 / .12	1.06 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

¹ If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (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 BFE.

***** SUBMIT FOR RATING**

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE¹

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non-Residential	Residential ²	Non-Residential ²	
+5 or more	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	.75 / .12	.78 / .20	.82 / .17	.89 / .23	
+1	1.42 / .56	1.60 / .75	1.40 / .63	1.33 / .72	
0 or below	***	***	***	***	
+2 or more	.32 / .08	.34 / .09	.50 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	.70 / .10	.61 / .17	.72 / .15	.76 / .21	
-1	2.24 / .88	2.88 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate	2.67 / 1.15	3.60 / 1.70	2.61 / 1.00	2.74 / 1.35	No Elevation Certificate

¹ Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

*** SUBMIT FOR RATING

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	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 ³	1.90 / .34	2.30 / .89	1.53 / .34	1.66 / .83	1.33 / .34	1.49 / .67	2.84 / .28	4.07 / .25
-1 ⁴	4.06 / 2.08	6.05 / 3.33	3.72 / 2.08	5.22 / 2.53	2.63 / 1.88	2.75 / 2.57	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	2.94 / .41	2.60 / 1.91	1.92 / .45	1.82 / 1.13	1.08 / .50	1.08 / .50	2.83 / .45	2.95 / 2.43
-1 ⁴	6.47 / 3.14	6.35 / 5.53	3.82 / 2.43	4.35 / 3.45	1.27 / .50	3.88 / .50	***	***
-2	***	***	***	***	***	***	***	***

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

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.55 / .25	.55 / .25	.42 / .25
-1 ⁴		.55 / .25	.55 / .25	.42 / .25
-2		.55 / .25	.55 / .25	.46 / .25

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 on page RATE 23 for V Zone Optional Rating.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ These rates are to be used if the lowest floor of the building is at or above BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below 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**

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	.30	.30	.50	.67	1.00
+3	.30	.30	.60	.80	1.20
+2	.42	.44	.75	1.00	1.50
+1	.73	.78	1.08	1.44	2.02
0	1.12	1.20	1.39	1.86	2.61
-1	1.62	1.68	1.83	2.42	3.14
-2	2.26	2.38	2.41	3.16	4.03
-3	3.10	3.30	3.10	4.15	5.26
-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 on page RATE 23 for V Zone Optional Rating.

² Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

³ Free of Obstruction -- The space below the lowest 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) Open wood constructed lattice "breakaway walls" (at least 40 percent of the lattice construction must be open).

These walls 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.

⁴ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

*** **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**

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	.40	.40	1.10	1.48	2.20
+3	.40	.40	1.22	1.61	2.45
+2	.50	.50	1.38	1.80	2.75
+1	.85	.90	1.60	2.15	3.10
0	1.21	1.28	1.88	2.58	3.50
-1 ⁶	1.68	1.78	2.24	2.97	4.00
-2 ⁶	2.33	2.48	2.79	3.66	4.75
-3 ⁶	3.18	3.38	3.58	4.66	6.00
-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 on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map 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 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.

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

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

*** SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ¹	
	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
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .08	.25 / .08
+1	.58 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.58 / .11	.71 / .08
0	.58 / .14	.52 / .14	.70 / .08	.52 / .14	.51 / .08	.45 / .16	.58 / .31	.71 / .29
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ¹	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.33 / .18	.41 / .12	.28 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.73 / .29	.72 / .12	.48 / .27	.40 / .12	.29 / .12	.94 / .25	.61 / .39
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.35 / .12	.22 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

TABLE 8. DEDUCTIBLE FACTORS

Single Family and 2-4 Family Building and Contents Policies^{1,2}

Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$ 500/ \$500	1.000	1.100	\$4,000/\$1,000	.835	.850
\$1,000/ \$500	.975	1.050	\$4,000/\$2,000	.810	.825
\$1,000/\$1,000	.960	1.000	\$4,000/\$3,000	.785	.800
\$2,000/ \$500	.930	1.000	\$4,000/\$4,000	.765	.775
\$2,000/\$1,000	.915	.950	\$5,000/ \$500	.810	.875
\$2,000/\$2,000	.890	.925	\$5,000/\$1,000	.800	.825
\$3,000/ \$500	.890	.950	\$5,000/\$2,000	.785	.800
\$3,000/\$1,000	.875	.900	\$5,000/\$3,000	.770	.780
\$3,000/\$2,000	.850	.875	\$5,000/\$4,000	.755	.765
\$3,000/\$3,000	.825	.850	\$5,000/\$5,000	.740	.750
\$4,000/ \$500	.850	.900			

Single Family and 2-4 Family Building Only or Contents Only Policies^{1,2}

Building	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.100
\$1,000	.960	1.000
\$2,000	.900	.935
\$3,000	.850	.885
\$4,000	.800	.835
\$5,000	.750	.785

Contents ³	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.150
\$1,000	.950	1.000
\$2,000	.850	.900
\$3,000	.775	.825
\$4,000	.700	.750
\$5,000	.650	.675

Other Residential and Non-Residential Policies^{1,2,4}

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.		Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500/ \$500	1.000	1.050	\$500	1.000	1.050	1.000	1.050
\$1,000/\$1,000	.980	1.000	\$1,000	.975	1.000	.980	1.000
\$2,000/\$2,000	.940	.960	\$2,000	.940	.960	.950	.965
\$3,000/\$3,000	.910	.930	\$3,000	.910	.925	.925	.940
\$4,000/\$4,000	.885	.910	\$4,000	.880	.900	.900	.915
\$5,000/\$5,000	.870	.890	\$5,000	.850	.875	.875	.890
\$10,000/\$10,000	.775	.800	\$10,000	.750	.760	.775	.800
\$15,000/\$15,000	.725	.750	\$15,000	.675	.685	.700	.725
\$20,000/\$20,000	.675	.700	\$20,000	.600	.610	.650	.660
\$25,000/\$25,000	.625	.650	\$25,000	.550	.560	.600	.610
\$50,000/\$50,000	.500	.525	\$50,000	.450	.460	.525	.535

¹ Deductible factors for the RCBAP are located on page CONDO 22.

² The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.

³ Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

⁴ Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

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	.85/.14	1.08/.34	.90/.04	.90/.04	.87/.19
With Basement	.90/.23	1.15/.81	1.15/.06	1.15/.06	SUBMIT FOR RATE
With Enclosure	.90/.14	1.15/.34	.90/.04	.90/.04	

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 and above	.96/.50	1.23/1.33	1.26/.46	1.26/.46	SUBMIT FOR RATE
Enclosure and above	.96/.60	1.23/1.58	1.26/.51	1.26/.51	
Lowest floor only- above ground level	.96/.60	1.23/1.58	.94/.48	.94/.48	.96/.60
Lowest floor above ground level and higher floors	.96/.41	1.23/1.39	.94/.25	.94/.25	.96/.41
Above ground level more than 1 full floor	.35/.12	.47/.29	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	1.17/.04	1.05/.04
-1 ²	3.73/.14	2.10/.11
-2	Submit for Rate	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ²	3.01/.75	1.78/.58	.48/.12	.35/.12
-2	Submit for Rate			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawl space (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 BFE.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATE OF COMPLIANCE ²	.34/.04	.34/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.94/.06	.97/.20

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.70/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.05/.05	.82/.17	
+1	1.74/.11	1.40/.63	
0 OR BELOW	***	***	
+2 OR MORE	.61/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	.88/.05	.72/.15	
-1	3.55/.14	2.08/.67	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	4.60/1.06	2.61/1.00	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure--Submit for rating.

²"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	.90/.04
With Basement	1.15/.06
With Enclosure	.90/.04

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.26/.46
Enclosure and above	1.26/.51
Lowest floor only- above ground level	.94/.48
Lowest floor above ground level and higher floors	.94/.25
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	.90/.04	1.05/.04
-1 ⁴	See footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 ³	2.23/.11	2.13/.11
-1 ⁴	6.54/.41	3.42/.31
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY--ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL--MORE THAN ONE FULL FLOOR
0 ³	2.94/.41	1.92/.45	1.08/.50	.55/.25
-1 ⁴	6.47/3.14	3.82/2.43	1.27/.50	.55/.25
-2	***	***	***	***

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating.

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION¹
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 RATES ¹

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	.70/.32	.96/.60	.93/.85	1.23/1.58	.52/.14	.94/.25
	WITH BASEMENT	.75/.40	.96/.50	1.00/1.48	1.23/1.33	.60/.20	1.12/.38
	WITH ENCLOSURE	.75/.46	.96/.52	1.00/1.61	1.23/1.58	.60/.22	1.12/.43

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.52/.14	.94/.25	.70/.32	.96/.55
	WITH BASEMENT	.60/.20	1.12/.38	***	***
	WITH ENCLOSURE	.60/.22	1.12/.43		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB) ³		.19/.06		.34/.11	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.71/.17		.97/.20	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for rating.

³“With Certification” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.

⁴“Without Certification” rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community’s elevation requirement.

***Submit for rating.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(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 BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.18/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.74/.08	.48/.08	.39/.08
-1 ²	1.87/.76	1.58/.70	.94/.47
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ²	3.01/.75	1.78/.58	.48/.12	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (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 BFE.

***Submit for rating.

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.30/.10	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.69/.12	.82/.17	
+1	1.27/.56	1.40/.63	
0 OR BELOW	***	***	
+2 OR MORE	.24/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.48/.10	.72/.15	
-1	1.74/.67	1.76/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	2.20/1.15	2.54/1.00	NO ELEVATION CERTIFICATE

¹Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

***Submit for rating.

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES

**REGULAR PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.52/.14	.94/.25
WITH BASEMENT	.60/.20	1.12/.38
WITH ENCLOSURE	.60/.22	1.12/.43

REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.19/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.52/.14	.48/.08	.39/.08
-1 ⁴	See footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE 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	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 ³	1.83/.34	1.46/.34	1.26/.34
-1 ⁴	3.99/2.08	3.65/2.08	2.56/1.88
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	2.94/.41	1.92/.45	1.08/.50	.55/.25
-1 ⁴	6.47/3.14	3.82/2.43	1.27/.50	.55/.25
-2	***	***	***	.55/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION²
UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

SUBMIT FOR RATING

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating.

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.49	.40
+3	.59	.40
+2	.74	.53
+1	1.07	.85
0	1.38	1.27
-1	1.82	1.76
-2	2.40	2.40
-3	3.18	3.25
-4 or lower	***	***

Rates above are only for elevated buildings. Use **Specific Rating Guidelines** for non-elevated buildings.

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²Free of Obstructions—The space below the lowest 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) Open wood constructed lattice "breakaway walls" (at least 40 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FIMA has approved the Application and established the risk premium for the building.

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings With Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.90	.50
+3	.99	.50
+2	1.13	.62
+1	1.40	.97
0	1.71	1.36
-1 ⁴	2.17	1.84
-2 ⁴	2.78	2.49
-3 ⁴	3.56	3.34
-4 or lower ⁴	***	***

¹Policies 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 on page RATE 23 for V Zone Optional Rating.

²With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains 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.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***Submit for rating. Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FIMA has approved the Application and established the risk premium for the building.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

**ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS¹**

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$112
\$ 30,000	\$ 12,000	\$163	\$ 30,000	\$ 12,000	\$138
\$ 50,000	\$ 20,000	\$205	\$ 50,000	\$ 20,000	\$180
\$ 75,000	\$ 30,000	\$232	\$ 75,000	\$ 30,000	\$207
\$100,000	\$ 40,000	\$263	\$100,000	\$ 40,000	\$233
\$125,000	\$ 50,000	\$279	\$125,000	\$ 50,000	\$249
\$150,000	\$ 60,000	\$294	\$150,000	\$ 60,000	\$264
\$200,000	\$ 80,000	\$331	\$200,000	\$ 80,000	\$296
\$250,000	\$100,000	\$352	\$250,000	\$100,000	\$317

ALL RESIDENTIAL CONTENTS ONLY^{1, 4}

Contents Located Above Ground Level More Than One Floor		All Other Locations (Basement Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 8,000	\$ 39	\$ 8,000	\$ 61
\$ 12,000	\$ 53	\$ 12,000	\$ 86
\$ 20,000	\$ 81	\$ 20,000	\$116
\$ 30,000	\$ 93	\$ 30,000	\$131
\$ 40,000	\$105	\$ 40,000	\$146
\$ 50,000	\$117	\$ 50,000	\$156
\$ 60,000	\$129	\$ 60,000	\$166
\$ 80,000	\$153	\$ 80,000	\$181
\$100,000	\$177	\$100,000	\$196

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS¹

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 50,000	\$ 50,000	\$ 800	\$ 50,000	\$ 50,000	\$ 500
\$100,000	\$100,000	\$1,375	\$100,000	\$100,000	\$ 800
\$150,000	\$150,000	\$1,850	\$150,000	\$150,000	\$1,050
\$200,000	\$200,000	\$2,200	\$200,000	\$200,000	\$1,300
\$250,000	\$250,000	\$2,500	\$250,000	\$250,000	\$1,500
\$300,000	\$300,000	\$2,800	\$300,000	\$300,000	\$1,700
\$350,000	\$350,000	\$3,100	\$350,000	\$350,000	\$1,850
\$400,000	\$400,000	\$3,350	\$400,000	\$400,000	\$2,000
\$500,000	\$500,000	\$3,850	\$500,000	\$500,000	\$2,300

NON-RESIDENTIAL CONTENTS ONLY^{1, 4}

Contents Located Above Ground Level More Than One Floor		All Other Locations (Basement Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 50,000	\$121	\$ 50,000	\$ 275
\$100,000	\$231	\$100,000	\$ 500
\$150,000	\$321	\$150,000	\$ 675
\$200,000	\$381	\$200,000	\$ 850
\$250,000	\$441	\$250,000	\$1,000
\$300,000	\$501	\$300,000	\$1,150
\$350,000	\$561	\$350,000	\$1,300
\$400,000	\$621	\$400,000	\$1,450
\$500,000	\$741	\$500,000	\$1,700

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$11.00.

³Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions in "I. General Description" on page PRP 1.

The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	2.20 / 1.10	2.30 / 1.10	75.00
V Zones - All building & occupancy types	3.38 / 3.38	3.47 / 3.47	75.00
A99 Zone, AR, AR Dual Zones	.67 / .35	.77 / .35	6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
 - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

Attached are the revised pages for the WYO TRRP Plan with a summary of the updates as follows:

Part 1	Added item G under Construction Type: With obstruction – enclosure/crawlspace
Part 2	Changed wording for ‘error tapes’ with ‘error files’
Part 3	Revised Flood Insurance Application (O.M.B. number, expiration date) Revised Preferred Risk Policy Application (see below)
Part 4	Revised Edit Criteria for stated data elements in Data Dictionary – Cancellation Reason Code (reason ‘18’) Deductible - Applicable to Building Claim Payment Deductible - Applicable to Contents Claim Payment Deductible - Building Deductible – Contents Location of Contents Indicator Risk Rating Method Total Amount of Insurance - Building Total Amount of Insurance – Contents
Part 5	Added codes for Claims Status Indicator and Policy Status Indicator Added codes 22 and 23 for Cancellation/Voidance Reason
Part 6	Removed reference ‘optional’ for Replacement Cost from record layouts - required as of Oct. 2002
Part 9	Added references to FTP
Part 10	Revised minor text for Procedures to back out Claim and Endorsement transactions; Added references to Reject Master File (Appendix A, Section 25)
Appendix A	Revised text for Cancellation Transaction and FTP Reject Data File
Appendix B	Sections 1: Added reference to record layouts for FTP Community Data file
Appendix C	Section 1, 2, 3: Revised text from tape processing to FTP processing; Renamed heading for report W2RPCLMR; Added errors to W2RPINVD and W2RPINVA report descriptions.
Appendix F	Section 4 – Instructions for FTP Processing: removed reference to sweep site

The **Preferred Risk Policy Application** has been revised to include the following features:

- Two additional building occupancies allowed (Other Residential and Non-Residential)
- Section added to identify Location of Contents

Please note that the premium table that previously appeared on the front of the PRP application form has been expanded to accommodate the new coverages, and now appears on the back of the form.

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

- e. Nonbreakaway walls
- f. With obstruction underneath lowest elevated floor
- g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)

7. Lowest Floor Elevation Relative to the Base Flood Elevation or Ground Elevation

This information is recorded as:

- a. Lowest Floor Elevation (LFE)
- b. Base Flood Elevation (BFE)
- c. Ground Elevation (GE)
- d. LF Elevation Difference to BFE
- e. LF Elevation Difference to GE

8. Special Certifications

- a. Floodproofing certification
- b. Elevation certification - FEMA form or equivalent documentation
- c. Other elevation certificates
- d. V-Zone Risk Factor Rating Form - FEMA 81-25
- e. Unnumbered V Zone Certification to standards of CFR 44, Sec. 60.3(e) (4)
- f. Coastal Barrier Resources Act (CBRA)

9. Program Status

- a. Emergency Program - Post-September 30, 1982, Construction
- b. Emergency Program - All other
- c. Pre-FIRM Regular Program
- d. V-Zone 1975-81 Post-FIRM Regular Program
- e. V-Zone 1981 Post-FIRM Regular Program
- f. Other Post-FIRM Regular Program

K. Effective Dates and Expiration Dates

On premium entries for new business and renewals, the policy effective and expiration dates shall be recorded.

On endorsements changing premiums, amounts of insurance, previously recorded policy classification, and/or geographical division information, the policy effective date, policy expiration date, and effective date of change must be reported.

L. Changes in Policies by Endorsement

Changes to the policy records can be made by endorsement. Each endorsement must bear the effective date of the policy and the effective date of the change, as well as the transaction date to facilitate the assignment of exposure, amount of insurance, premium and loss to the proper classification, risk zone, community, and program type in the NFIP Actuarial Information System. This level of detail allows for reconciliation with WYO company financial reports for financial control purposes.

M. Adjustments

Adjustment of errors in the original entries reported are to be made by the use of the appropriate correction transaction or in some cases by the use of a different transaction type.

The NFIP/WYO System requires that all adjustments to the policy and claims record be reconciled. Special care must be given to ensure changes to classification, geographical division, premiums, amount of insurance, and all claims-related data elements are processed correctly as they have a direct bearing on the information used to maintain financial control of the WYO Program.

N. Accounting Date (WYO Transaction Date)

The date on which a policy, loss, or loss adjustment related transaction was recorded on the books of the insurer shall be recorded to facilitate the updating of experience compilations.

III. SPECIAL DEFINITIONS

A. Number of Claims

In the NFIP, cases, claims, and closed without payments are counted by coverage. The number of losses are counted by policy. Thus, up to three cases, claims, or closed without payments (one for each of the building, contents, and ICC coverages) may be associated with one policyholder loss. Each loss under a policy is identified in this Plan by a date of loss.

- Step 5: Edit processor programs. All remaining informational and relational edits are performed against the policy and claims records on the NFIP/WYO data base.
- Step 6: Rate policies. All policy records that have been updated and have no errors associated with information required to calculate premiums are rated. This is performed for all terms on record for such policies. Errors associated with premium calculations are noted on the file.
- Step 7: Process "Change Key" transactions. All transactions that alter key data fields are processed. These include: policy number, date of loss, and claim payment date.
- Step 8: Produce reports and error files. Monthly, historical-to-date, and fiscal-year-to-date financial reconciliation and variance reports are generated from data loaded to the NFIP/WYO Master Files. These are provided to NFIP Accounting. Error files, error reports, and management information reports are generated.

III. DESCRIPTIONS OF NFIP/WYO SYSTEM POLICY AND CLAIMS RECORDS

The following diagrams show how the policy and claims data submitted by the companies are stored in the Policy and Claims Master Files of the NFIP/WYO System.

III. DESCRIPTIONS OF NFIP/WYO SYSTEM POLICY AND CLAIMS RECORDS
(Cont'd.)

NFIP/WYO POLICY MASTER FILE

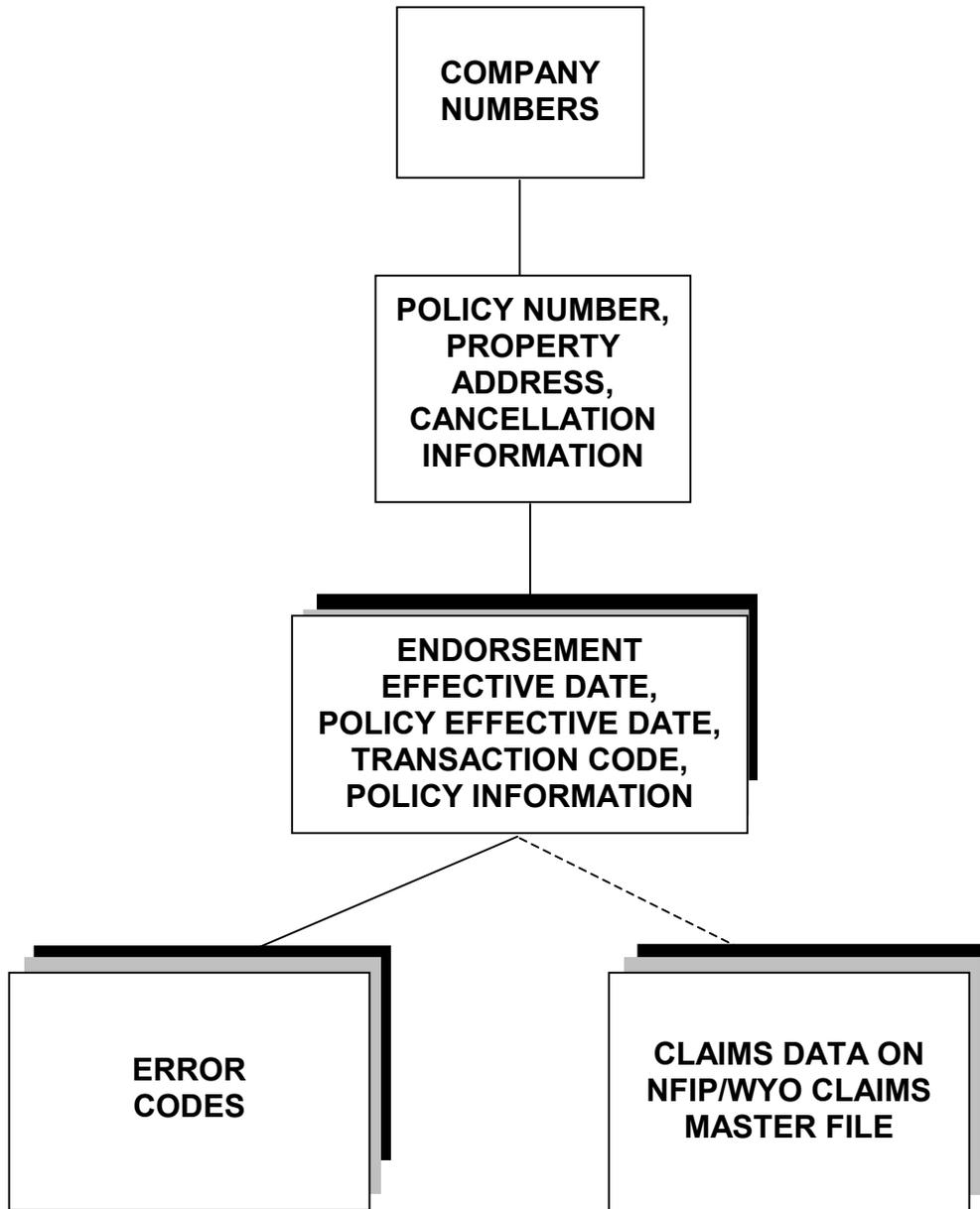


EXHIBIT 2-1. NFIP/WYO Policy Master File

II. SAMPLE NFIP FORMS

U.S. DEPARTMENT OF HOMELAND SECURITY
EMERGENCY PREPAREDNESS AND RESPONSE DIRECTORATE

O.M.B. No. 1660-0006 Expires July 31, 2006
PART I (OF 2) OF FLOOD INSURANCE APPLICATION

National Flood Insurance Program

IMPORTANT—PLEASE PRINT OR TYPE

CURRENT POLICY NUMBER																																					
DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER	POLICY PERIOD IS FROM (1D) _____ TO (1E) _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY INITIAL PURCHASE OF FLOOD INSURANCE RELATED TO: <input type="checkbox"/> LOAN—NO WAITING <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY																																				
ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: (1G) _____ AGENCY NO.: _____ AGENT'S TAX ID (T) OR SSN (S) _____ PHONE NO.: _____ FAX NO.: _____	NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED: (1F) _____ INSURED'S SOCIAL SECURITY NUMBER: _____																																				
IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER (1J) _____ OTHER (SPECIFY): _____																																					
NAME AND ADDRESS OF FIRST MORTGAGEE (1K) _____ LOAN NO.: _____ FAX NO.: _____	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____																																				
IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX). (1G) _____																																					
NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (2D) COMMUNITY NO./PANEL NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED (2A) _____ (2B) _____ (2C) _____ COMMUNITY PROGRAM TYPE IS: <input checked="" type="checkbox"/> IS BUILDING IN SPECIAL FLOOD HAZARD AREA? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO FLOOD INSURANCE RATE MAP ZONE (2U) _____ <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY																																					
BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY (2E) <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) BASEMENT OR ENCLOSED AREA BELOW AN ELEVATED BUILDING: <input type="checkbox"/> NONE (2G) <input type="checkbox"/> FINISHED <input type="checkbox"/> UNFINISHED	NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ ENCLOSED AREA, IF ANY) OR BUILDING TYPE (2F) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWN-HOUSE/ROW HOUSE (RCBAP LOWRISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME / TRAVEL TRAILER ON FOUNDATION IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____ CONDO COVERAGE IS FOR: (2J) <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING	RESIDENTIAL CONDOMINIUM (2K) <input type="checkbox"/> BUILDING ASSOCIATION POLICY ONLY. TOTAL NUMBER OF UNITS (INCLUDE NON-RES.) <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOWRISE ESTIMATED REPLACEMENT COST IF SINGLE FAMILY PRINCIPAL RESIDENCE, RCBAP, OR ANY V-ZONE BUILDING AMOUNT \$ _____ IS THIS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (2N) IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (2O)	DEDUCTIBLE (2P) <input type="checkbox"/> BUILDING \$ _____ <input type="checkbox"/> CONTENTS \$ _____ DEDUCTIBLE BUYBACK? (2Q) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IS BUILDING ELEVATED? (2R) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF BUILDING IS ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION. IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION (2S) <input type="checkbox"/> WITH OBSTRUCTION	DESCRIBE BUILDING AND USE IF NOT A 1-4 FAMILY DWELLING. FOR MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS, COMPLETE PART 2, SECTION III.																																	
DOES INSURED QUALIFY AS A SMALL BUSINESS RISK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING) IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____																																					
ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS: <input type="checkbox"/> BUILDING PERMIT DATE OR <input type="checkbox"/> DATE OF CONSTRUCTION (3A) ____/____/____ (MM/DD/YY) <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT DATE (3B) ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT ____/____/____ (MM/DD/YY)																																					
IS BUILDING POST-FIRM CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (3C) BUILDING DIAGRAM NUMBER (3D) _____ LOWEST ADJACENT GRADE (LAG) (3E) _____ IF POST-FIRM CONSTRUCTION IN ZONES A, A1, A30, AE, AO, AH, V, V1, V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. LOWEST FLOOR ELEVATION (3F) ____ (-) BASE FLOOD ELEVATION (3G) ____ (+) DIFFERENCE TO NEAREST FOOT (3H) ____ (+ OR -) IN ZONES V AND V1, V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO ELEVATION CERTIFICATION DATE (3I) _____																																					
COVERAGE REQUESTED—CHECK ONE BLOCK: <input type="checkbox"/> BUILDING AND CONTENTS <input type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY																																					
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">COVERAGE</th> <th colspan="3">BASIC LIMITS</th> <th colspan="3">ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)</th> <th rowspan="2">DEDUCTIBLE</th> <th rowspan="2">BASIC AND ADDITIONAL</th> <th rowspan="2">TOTAL PREMIUM</th> </tr> <tr> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> </tr> </thead> <tbody> <tr> <td>BUILDING</td> <td>(4K)</td> <td></td> <td>.00</td> <td>(4L)</td> <td></td> <td>.00</td> <td></td> <td>(4A)</td> <td>.00</td> </tr> <tr> <td>CONTENTS</td> <td>(4M)</td> <td></td> <td>.00</td> <td>(4N)</td> <td></td> <td>.00</td> <td></td> <td>(4B)</td> <td>.00</td> </tr> </tbody> </table>		COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	BUILDING	(4K)		.00	(4L)		.00		(4A)	.00	CONTENTS	(4M)		.00	(4N)		.00		(4B)	.00
COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL				TOTAL PREMIUM																									
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM																															
BUILDING	(4K)		.00	(4L)		.00		(4A)	.00																												
CONTENTS	(4M)		.00	(4N)		.00		(4B)	.00																												
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING																																					
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, & 4.																																					
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____ (OVER)																																					
ANNUAL SUBTOTAL \$ _____ (4I) ICC PREMIUM _____ SUBTOTAL _____ CRS PREMIUM DISCOUNT _____ % _____ (4H) SUBTOTAL _____ PROBATION SURCHARGE + _____ (4J) FEDERAL POLICY FEE + _____ (4D) TOTAL PREPAID AMOUNT \$ _____ (4E)																																					

FEMA Form 81-16, JUL 03

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM

F-050 (7/03)

IMPORTANT - COMPLETE PART I AND, IF REQUIRED, PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP - IMPORTANT

EXHIBIT 3-1. Flood Insurance Application

II. SAMPLE NFIP FORMS (Cont'd.)

U.S. DEPARTMENT OF HOMELAND SECURITY
EMERGENCY PREPAREDNESS AND RESPONSE DIRECTORATE
National Flood Insurance Program
FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

O.M.B. No. 1660-0006 Expires July 31, 2006

<input type="checkbox"/> NEW 1C	CURRENT POLICY NUMBER
<input type="checkbox"/> RENEWAL	FL 1A
	IF NEW, LEAVE BLANK

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN-NO WAITING	
	ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: 1G		POLICY PERIOD IS FROM 1D TO 1E 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION	
AGENT INFORMATION	AGENCY NO.:		NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: 1F	
	AGENT'S TAX ID T OR SSN S 1H		INSURED'S SOCIAL SECURITY NUMBER 1J	
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? Y YES N NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (PLEASE SPECIFY) 1I <input type="checkbox"/> FEMA <input type="checkbox"/> HHS CASE FILE NUMBER _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS. <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY, SPECIFY _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY _____ 1L	
	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: 1K		NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? Y YES N NO	
PROPERTY LOCATION	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? Y YES N NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)		COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED 2A 2B 2C FLOOD INSURANCE RATE MAP ZONE 2U INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER, SPECIFY _____	
	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY 2E <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL)		CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR	
BUILDING AND CONTENTS	BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): 2F <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION		INSURED'S PRINCIPAL RESIDENCE? Y YES N NO 2M	
	CONSTRUCTION DATE 3A	IS BUILDING: CONDO UNIT Y N 2J TOWNHOUSE/ROWHOUSE CONDO UNIT Y N		ESTIMATED REPLACEMENT COST AMOUNT \$ _____
MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____				
NOTICE	FAILURE TO ANSWER THE FOLLOWING QUESTIONS PROPERLY COULD RESULT IN VOIDANCE OF CONTRACT! THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP BASED ON ITS FLOOD LOSS HISTORY.		ENTER SELECTED OPTION FROM THE PREMIUM TABLES ON THE BACK OF THIS FORM.	
	A) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 Y YES N NO 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT Y YES N NO 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 Y YES N NO 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT Y YES N NO 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000. Y YES N NO B) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES ARI/AE, ARI/AH, ARI/AO, ARI/A1-A30, ARI/A? Y YES N NO		BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ 4A CONTENTS: \$ 4B PREMIUM: \$ 4E CONTENTS-ONLY COVERAGE AMOUNT: \$ 4B PREMIUM: \$ 4E	
SIGNATURE	(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)			
	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE _____ (MM/DD/YY) (OVER)			

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM

FEMA Form 81-67, JUL 03

PREVIOUS EDITIONS ARE OBSOLETE.

F-089 (10/03)

SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

EXHIBIT 3-2. Preferred Risk Policy Application

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, 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, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, 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, 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 Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area 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 a Special Flood Hazard Area (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

**DATA ELEMENT: Deductible - Applicable to Building Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

5. The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible. The following additional codes may be used:

6 - \$ 6,000	8 - \$ 10,000
7 - \$ 8,000	A - \$ 1,500

6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	E - \$ 3,250	H - \$ 6,250
C - \$ 1,750	F - \$ 4,250	I - \$ 8,250
D - \$ 2,250	G - \$ 5,250	J - \$10,250

7. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options K and N only.

K - \$ 10,000	M - \$20,000	P - \$50,000
L - \$ 15,000	N - \$25,000	

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options K, L, M, N, or P. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6 and 7 above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Deductible - Applicable to Contents Claim Payment

ALIAS: Deductible - Content Claim, Risk Retention - Content

ACRONYM: WYO (CMF) CDED-CNTIND

FILE: Claims Master (CMF)

DESCRIPTION:

The total deductible amount for contents in both main and appurtenant structures that can be applied against the loss.

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000 became available in Zones V, V1-V30, VE.
3. Standard Deductibles:
 - a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1992 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

9 - \$750
 - c. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

1 - \$1,000
4. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

1 - \$1,000	4 - \$4,000
2 - \$2,000	5 - \$5,000
3 - \$3,000	

**DATA ELEMENT: Deductible - Applicable to Contents Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

5. The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible. The following additional codes may be used:

6 - \$ 6,000	8 - \$ 10,000
7 - \$ 8,000	A - \$ 1,500

6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	E - \$ 3,250	H - \$ 6,250
C - \$ 1,750	F - \$ 4,250	I - \$ 8,250
D - \$ 2,250	G - \$ 5,250	J - \$10,250

7. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options K and N only.

K - \$ 10,000	M - \$20,000	P - \$50,000
L - \$ 15,000	N - \$25,000	

NOTE: Other Residential policies, effective on or after May 1, 2003 and prior to May 1, 2004, will be allowed deductible options K, L, M, N, or P. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6 and 7 above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Deductible - Building

ALIAS: Risk Retention - Building

ACRONYM: WYO (PMF) DED-BLDIND

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was \$50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
 - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

9 - \$750

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:
 - a. Except as noted in 4.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.
0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:
1 - \$1,000

The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates.
5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:
1 - \$1,000 3 - \$3,000 5 - \$5,000
2 - \$2,000 4 - \$4,000
6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options A and D only.
A - \$10,000 C - \$20,000 E - \$50,000
B - \$15,000 D - \$25,000

NOTE: 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, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from Flood Insurance Applic.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible - Contents

ALIAS: Risk Retention - Contents

ACRONYM: WYO (PMF) DED-CNT-IND

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was \$50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
 - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

9 - \$750

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:
 - a. Except as noted in 4.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.
0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:
1 - \$1,000

The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates.
5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:
1 - \$1,000 3 - \$3,000 5 - \$5,000
2 - \$2,000 4 - \$4,000
6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options A and D only.
A - \$10,000 C - \$20,000 E - \$50,000
B - \$15,000 D - \$25,000

NOTE: 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, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible Percentage WYO

ALIAS: None

ACRONYM: WYO (PMF) N-DEDDIS-PCT

FILE: Policy Master (PMF)

DESCRIPTION:

The deductible percentage calculated by the company to rate the policy.

EDIT CRITERIA: Unsigned Numeric

LENGTH: 4 with implied decimal of three positions.

DEPENDENCIES: Information may be obtained from the Flood Insurance Manual.

SYSTEM FUNCTION: Used by the Bureau to research rating anomalies.

REPORTING REQUIREMENT: Required

DATA ELEMENT: Location of Contents Indicator

ALIAS: None

ACRONYM: Direct (PMF) Contents-Locator
WYO (PMF) LOC-CONT

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Code that indicates where within the structure the contents are located. For single-family residential structures, contents are considered to be located throughout the structure. For multifamily or nonresidential structures, refer to the appropriate charts in the NFIP Flood Insurance Manual.

EDIT CRITERIA: Number; Alphanumeric, Acceptable Values:

- 1 - Basement/Enclosure only
- 2 - Basement/Enclosure and above
- 3 - Lowest floor only above ground level
- 4 - Lowest floor above ground level and higher floors
- 5 - Above ground level more than one full floor
- 6 - Manufactured (mobile) home or travel trailer on foundation

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the adjuster's report. Contents Location Code in Policy Master and Claims Master should be in agreement.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Lowest Adjacent Grade

ALIAS: None

ACRONYM: WYO (PMF) LOWADJ_GRADE

FILE: Policy Master File (PMF)
Elevation Certificate Master File (ECMF)

DESCRIPTION:

Lowest natural grade adjacent to the insured structure prior to excavating or filling. Value 9999.0 indicates the field is not reported and/or used for this policy.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Used in computing elevation.

REPORTING REQUIREMENT: Reported for new business with effective dates on or after May 1, 1997, when elevation information is used for rating. Optional as of May 1, 1997, and required beginning October 1, 1997, for new business with elevation certification date on or after October 1, 1997.

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

DESCRIPTION: (Cont'd.)

Provisional Rating: Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate. An Elevation Certificate and conversion to standard rating is still required. Provisionally rated policies cannot be renewed or rewritten with provisional rates. Provisionally rated policies cannot be endorsed to increase coverage limits until the required elevation information is received. Failure to obtain the Elevation Certificate could result in reduced coverage limits at the time of a loss.

Provisional rates may be used in writing new business whether or not the 30 day waiting period is applicable. The policy term is 1 year.

Policies rated using provisional rates are subject to CRS discounts, probation surcharges, and optional deductible relativities, as applicable. The Expense Constant and Federal Policy Fee also apply to policies rated using provisional rates.

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones.

There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies.

Premiums, likewise, are flat and fixed, with no rates, and vary only for basement and no-basement structures. Effective May 1, 2004, premiums for contents-only PRP policies will vary depending upon the specific location of contents reported, regardless of the basement/enclosure type. The only deductible available is the standard \$500.00.

Tentative Rate: Tentative rates, which are generally higher than the normal manual rates, are used to issue policies when producers fail to provide the required actuarial rating information such as a valid Elevation Certificate. By applying tentative rates, the agent can generate a policy with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Mortgage Portfolio Protection Program (MPPP) Policies: MPPP policies are allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. Policies are written because the mortgagor did not respond to previous notices to purchase coverage and show evidence of such. Policies under the MPPP will be for one term only and can be renewed but not automatically.

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

DESCRIPTION: (Cont'd.)

The following data elements are required to be reported for MPPP policies:

1. WYO Transaction Code
2. WYO Transaction Date
3. WYO Prefix Code
4. Policy Number
5. Policy Effective Date
6. Policy Expiration Date
7. Name or Descriptive Information Indicator
8. Property Street Address
9. Property City
10. Property State
11. Property ZIP Code
12. Taxpayer Identification Number
13. Community Identification Number
14. Map Panel Number
15. Map Panel Suffix
16. Flood Risk Zone
17. Occupancy Type
18. Total Amount of Insurance - Building
19. Total Amount of Insurance - Contents
20. Total Calculated Premium
21. Risk Rating Method
22. Insured Last Name
23. Condominium Indicator
24. Regular/Emergency Program Indicator
25. Insured First Name
26. Name Format Indicator

Optional Post-1981 V Zone Rate: Post-FIRM and Pre-FIRM 1975-1981 buildings in Zones VE and V01-V30 are allowed to use Post-1981 V Zone rates if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.
- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction, with obstruction less than 300 square feet, or with obstruction - no walls.

Target Group Full Risk: Effective August 1, 2000, Repetitive Loss Target Group policies must begin writing with the Direct Servicing Agent at their renewal. The Servicing Agent will perform a re-inspection of the properties, and FEMA will target

DATA ELEMENT: Total Amount of Insurance - Building

ALIAS: Building Coverage

ACRONYM: (PMF) T-COV-BLD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount in hundreds of dollars of building coverage purchased for the property. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program. Maximum total amounts of coverage for policies other than Residential Condominium Building Association Policy and Preferred Risk Policy are:

Emergency Program:

Single-Family Dwelling	\$ 35,000
Two- to Four-Family Dwelling	\$ 35,000
Other Residential	\$100,000
Nonresidential	\$100,000

Regular Program:

Single-Family Dwelling	\$250,000
Two- to Four-Family Dwelling	\$250,000
Other Residential	\$250,000
Nonresidential	\$500,000

The Residential Condominium Building Association Policy has coverage available not to exceed the single-family limit amount times the total number of residential units.

There are various levels of coverage that may be chosen for a Preferred Risk Policy. The amounts for each option are fixed and cannot vary and include both building and contents coverage. The Residential building coverage amounts available for the Preferred Risk Policy are:

Single Family, 2-4 Family:

\$20,000	\$ 75,000	\$150,000
\$30,000	\$100,000	\$200,000
\$50,000	\$125,000	\$250,000

Other Residential:

Building coverage will not be allowed for Other Residential Buildings.

Effective May 1, 2004, the Non-residential building coverage amounts available for the Preferred Risk Policy are:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

DATA ELEMENT: Total Amount of Insurance - Building (Cont'd.)

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Contents

ALIAS: Contents Coverage

ACRONYM: (PMF) T-COV-CONT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount of coverage in hundreds of dollars purchased for the contents. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program.

Maximum total amounts of coverage for policies other than the Preferred Risk Policy are:

Emergency Program:

Residential \$ 10,000
Nonresidential \$100,000

Regular Program:

Residential \$100,000
Nonresidential \$500,000

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents coverage is not available for condominium units (except townhouse/rowhouse or single family dwellings) or for contents located in basements. The contents coverage amounts available for the Preferred Risk Policy are:

Prior to May 1, 2004 (Single Family, 2-4 Family buildings only):

\$ 5,000 \$18,000 \$38,000
\$ 8,000 \$25,000 \$50,000
\$12,000 \$30,000 \$60,000

On or after May 1, 2004 (Single Family, 2-4 Family, Other Residential):

\$ 8,000 \$30,000 \$ 60,000
\$12,000 \$40,000 \$ 80,000
\$20,000 \$50,000 \$100,000

On or after May 1, 2004 (Non-residential buildings):

\$ 50,000 \$200,000 \$350,000
\$100,000 \$250,000 \$400,000
\$150,000 \$300,000 \$500,000

DATA ELEMENT: Total Amount of Insurance - Contents (Cont'd)

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Total Building Damages - Main and Appurtenant
(ACV)

ALIAS: Damage Sustained Building, Building Damage,
Damage Incurred

ACRONYM: WYO (CMF) TDMGBLDG_ACV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to the main building and all eligible appurtenant structures for the flooding event for which the claim is being filed. Actual expenses for temporary flood protection are to be included in this data element.

The total building damages value is subject to the following qualifications:

- (1) It includes only damages covered by the policy (i.e., damage resulting from a peril insured against by the flood policy and caused to property insured by the policy).
- (2) The amount included as expenses for temporary flood protection is not to exceed \$1000.00.
- (3) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

The total building damages value can be considered to be the actual cash value amount that would be payable to the insured under the policy for all building damages if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

Report the total building damages value on an actual cash value basis even if the claim on the main building is being paid on a replacement cost basis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of damages to the main and appurtenant buildings. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

PART 5 - CODES

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PART 5 - CODES

INTRODUCTION

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

BASEMENT/ENCLOSURE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished	1
Unfinished	2

BUILDING DAMAGE 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

BUILDING IN COURSE OF CONSTRUCTION INDICATOR

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

CANCELLATION/VOIDANCE REASON

<u>DESCRIPTION</u>	<u>CODE</u>
Building Sold or Removed	01
Contents Sold or Removed (for Contents-Only Policy)	02
Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage	03
Duplicate NFIP Policies	04
Nonpayment With Refund	05
Risk Not Eligible for Coverage	06
Property Closing Did Not Occur	08
Insurance No Longer Required by Lender Because Property Is No Longer Located in a Special Flood Hazard Area (Map Revision Only)	09
Other: Continuous Lake Flooding or Closed Basin Lakes	10
Nonpayment/No Refund	11
Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination	16
Duplicate Policies from Sources Other Than the NFIP	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage	18
Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy	19

CANCELLATION/VOIDANCE REASON (Cont'd.)

<u>DESCRIPTION</u>	<u>CODE</u>
Insurance No Longer Required by Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)	20
Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)	21
Cancel/Rewrite	22
Fraud	23
Condominium Policy (Unit or Association) Converting to RCBAP	45
Policy Not Required by Mortgagee	50
Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error	70

CAUSE OF LOSS

<u>DESCRIPTION</u>	<u>CODE</u>
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

CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING
CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS

<u>DESCRIPTION</u>	<u>CODE</u>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10
Fence damage	11
Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16

CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING
CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS (Cont'd.)

Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

CLAIM CLOSED WITHOUT PAYMENT REASON - ICC

<u>DESCRIPTION</u>	<u>CODE</u>
Flood-related portion of damage less than 50% of property value	01
No record of previous loss payment for a repetitive loss ICC claim	02
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

CLAIM STATUS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Open	A
Closed With Payment	C
Closed Without Payment	X

COINSURANCE CLAIM SETTLEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
RCBAP coinsurance penalty applied	Y
No RCBAP coinsurance penalty	N or Blank

COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

CONDOMINIUM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Not a Condominium	N
Individual Condominium Unit insured by a unit owner or by an association	U
Condominium Association	A
Condominium Master Policy (RCBAP) - High-Rise	H
Condominium Master Policy (RCBAP) - Low-Rise	L

CONTENTS DAMAGE 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

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS	4
Other Agency	5

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P

DEDUCTIBLE - BUILDING

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E

DEDUCTIBLE - CONTENTS

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E

DURATION BUILDING WILL NOT BE HABITABLE

<u>DESCRIPTION</u>	<u>CODE</u>
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

ELEVATED BUILDING INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Elevated Building	Y
Not Elevated Building	N

INSURANCE TO VALUE RATIO INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Less than .50	1
.50 - .74	2
.75 or More	3

LOCATION OF CONTENTS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Basement Only	1
Basement and Above	2
Lowest Floor Only Above Ground Level	3
Lowest Floor Above Ground Level and Higher Floors	4
Above Ground Level More Than One Full Floor	5
Manufactured (Mobile) Home or Travel Trailer on Foundation	6

NAME FORMAT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Person	P
Group	G

NAME OR DESCRIPTIVE INFORMATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Name	N
Descriptive	D

NEW/RENEWAL INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
New Issue	N
Rollover/Renewal	R
Rollover/Renewal with Elevation Certification Date Prior to October 1, 1997	E
Rewritten for TRRP Cancellation Reason Code 22	Z

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
One Floor	1
Two Floors	2
Three or More Floors	3
Split-Level	4
Manufactured (Mobile) Home or Travel Trailer on Foundation	5
Three or More Floors - Townhouse/Rowhouse	6

OBSTRUCTION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (Zone A only)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20
With obstruction: less than 300 sq. ft. with breakaway walls and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor	30
With obstruction: 300 sq. ft. or more with breakaway walls and with machinery or equipment attached to building below lowest elevated floor	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/Equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60

OCCUPANCY TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Nonresidential	4

POLICY STATUS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
In force as of the reporting month	A
Future effective as of the reporting month	B
Cancelled before the reporting month	C
Cancelled during or after the reporting month	D
Expired more than 120 days before the reporting month	E
Expired before the reporting month less than 29 days	F
Expired before the reporting month more than 29 days but less than 120 days	G
Reinstated within the latest term month	R

POLICY TERM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
1 Year	1
3 Years (only for policies effective prior to May 1, 1999)	3
Other (between 1 and 3 years)	9

POST-FIRM CONSTRUCTION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Post-FIRM Construction	Y
Pre-FIRM Construction	N

PREMIUM PAYMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Credit Card	C
Cash/Check	Blank

PRINCIPAL RESIDENCE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Principal Residence of Insured	Y
Not Principal Residence	N

REGULAR/EMERGENCY PROGRAM INDICATOR

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

REPETITIVE LOSS TARGET GROUP 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
Target Group Full Risk	T

SPECIAL EXPENSE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Engineering expense	1
Cost to establish coverage or property value	2
Legal expense	3
Cost of appraisal	4

STATE-OWNED PROPERTY

<u>DESCRIPTION</u>	<u>CODE</u>
State-Owned	Y
Not State-Owned	N

SUBSTANTIAL IMPROVEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of market value of building before it was damaged or improved	Y
No alterations meeting criterion above	N

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

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
Loss Transactions	
Open Claim/Loss - Initial Reserve - required	31A
Open Claim/Loss - Initial Reserve - optional	31B
Reopen Claim/Loss - required	34A
Change Reserve - required	37A
Partial Payment - required	40A
Close Claim/Loss - required	43A
Close Claim/Loss - optional	43B
Close Claim/Loss Without Payment - required	46A
Addition to Final Payment - required	49A
Addition to Final Payment - optional	49B
Recovery After Final Payment - required	52A
Recovery After Final Payment - optional	52B
Loss Correction Transactions	
General Claim/Loss Correction - required	61A
General Claim/Loss Correction - optional	61B
Claim Payment Correction - required	64A
Recovery Correction - required	67A
Special Allocated Loss Adjustment Expense - required	71A
Special Allocated Loss Adjustment Expense Correction - required	74A
Change Keys	
Change Policy Number Key - required	81A
Change Date of Loss Key - required	84A
Change Claim Payment Key - required	87A
Lender Data (Expired Policy Notification) - required	99A

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes, Certification Provided	Y
No, Certification Not Provided	N

New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

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

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
Taxpayer Identification Number	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure 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
Reinstatement Premium	9	259-267
Risk Rating Method	1	268
Policy Term Indicator	1	269
Premium Payment Indicator	1	270
New/Renewal Indicator	1	271
Endorsement Effective Date	8	272-279
Insurance to Value Ratio Indicator	1	280
Elevation Certificate Indicator	1	281
1981 Post-FIRM V Zone Certification Ind.	1	282
Condominium Master Policy Units	3	283-285
Insured Last Name	25	286-310
Insured First Name	25	311-335

Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Reinstatement Federal Policy Fee	5	339-343
Expense Constant	3	344-346
Principal Residence Indicator	1	347
■ Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE)	6	364-369
Repetitive Loss Target Group 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

17 Renewals

<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
Taxpayer Identification Number	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure 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
Filler	9	269-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

Renewals (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
■ Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

20 Endorsements

<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
Taxpayer Identification Number	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure 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
Endorsement Premium Amount	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Renewal Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

Endorsements (Cont'd.)

<u>Record A (Cont'd)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
■ Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

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
Taxpayer Identification Number	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number	6	205-210
Map Panel Number	4	211-214
Map Panel Suffix	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
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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
Premium (incremental adjustment to Total Calculated Premium or Endorsement Premium)	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Renewal Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333

Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
■ Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

PART 9 - DATA SUBMISSION MONITORING

INTRODUCTION

Monthly reports and letters to the Principal Coordinator, or possibly to a higher company executive level, are used to focus management attention, when required, on the quality and timeliness of reported data. The WYO Standards Committee reviews company performance and the operation of the data submission monitoring system, and makes recommendations to the Federal Insurance and Mitigation Administrator regarding company appeals, further development of the system, and actions that may be necessary to ensure compliance with reporting requirements.

This section provides details on the actions that will be taken when errors on policy and loss records exceed tolerance levels, transactions are rejected, data are submitted late, or the data submission fails front-end balancing. Additionally, information is provided on submitting appeals to adjust notations of poor performance.

I. ERRORS IN POLICY RECORDS ON THE NFIP/WYO SYSTEM

A. Uncorrected Critical Errors

Performance will be assessed based on critical errors that are uncorrected 6 months after they are noted on the NFIP/WYO System. Substandard performance will be based on the number of policy records with critical errors exceeding an error tolerance level of 5 percent. For example, if there are 100 policy records and 10 of them each contains at least 1 critical error that is 6 months old, then there would be 5 records in excess of tolerance and performance would be considered deficient. The information pertaining to errors and error dates is provided to WYO companies each month via magnetic tape and the File Transfer Protocol (FTP) site. ■

B. Error Rates

The error rates for the purpose of data submission monitoring are determined by categories of policy records grouped by month based on the effective dates of the policy terms. For example, an error rate is computed for all policy terms effective in January 1992. Although policy term records are being grouped in these monthly categories, the date that begins the 6-month countdown is the date that the error is noted on the record, not the effective date of the policy term. For example, if a policy term record with an effective date in June 1992, has an error created by a transaction against that record in February 1993, then that record is not potentially

counted against performance until the record is examined as of August 1993.

C. Date Used To Note an Error

The date that is used to note an error on the policy record is, by convention, the last day of the month for which the data was submitted. For example, errors created while processing March data submitted to the NFIP by the end of April are noted with a date of March 31. These errors are potentially counted against performance after the processing of the September data submitted to the NFIP by the end of October.

D. Continued Notation for Being Out of Tolerance

A policy record category will continue to be noted as being out of tolerance each month until such time as that category is corrected to within the tolerance level.

E. Policy Terms Applicable for Determining Performance

If there are categories of policy terms (or years in the case of 3-year policies) for which errors have been forgiven, then those categories will not be used in the assessment of performance even if a transaction is processed against those terms (or years) after the forgiveness was granted.

II. ERRORS IN LOSS RECORDS

A. Uncorrected Critical Errors

Performance will be assessed based on critical errors that are uncorrected 6 months after they are noted on the NFIP/WYO System. Substandard performance will be based on the number of loss records with critical errors exceeding an error tolerance level of 2 percent. The information pertaining to errors and error dates is provided to WYO companies each month via FTP.

B. Error Rates

The error rates for the purpose of data submission monitoring are determined by categories of loss records grouped by month based on the dates of loss. For example, an error rate is computed for all loss records with dates of loss in January 1992. Although loss records are being grouped in these monthly categories, the date that begins the 6-month countdown is the date that the error is noted on the record, not the date of loss. For example, if a loss record with a date of loss in June 1992, has an error created by a transaction against that record in February 1993, then

that record is not potentially counted against performance until the record is examined as of August 1993.

C. Date Used To Note an Error

The date that is used to note an error on the loss record is, by convention, the last day of the month for which the data was submitted. For example, errors created while processing March data submitted to the NFIP by the end of April are noted with a date of March 31. These errors are potentially counted against performance after the processing of the September data submitted to the NFIP by the end of October.

D. Continued Notation for Being Out of Tolerance

A loss record category will continue to be noted as being out of tolerance each month until such time as that category is corrected to within the tolerance level.

E. Loss Records Applicable for Determining Performance

If there are categories of loss records for which errors have been forgiven, then those categories will not be used in the assessment of performance even if a transaction is processed against those records after the forgiveness was granted.

III. REJECTED TRANSACTIONS

A. Critical Rejected Transactions

Performance will be assessed based on all critical rejected transactions that remain unrectified on the NFIP/WYO System Reject Master File after 6 months. Since critical rejects have premium, loss payments, or other expenses associated with them, there is no tolerance level and all must be rectified to resolve the imbalance between the TRRP Plan and financial reports. Information pertaining to rejected transactions and the associated dates is provided to WYO companies each month via FTP. ■

B. Date of Rejected Transaction

The date that is used to identify a rejected transaction is, by convention, the last day of the month for which the data was submitted. For example, transactions rejected while processing March data submitted to the NFIP by the end of April are noted with a date of March 31. These rejects are potentially counted against performance after the processing of the September data submitted to the NFIP by the end of October.

C. Assignment of Submission Month and Reject Control Number

Transactions that are rejected multiple times will retain the originally assigned Original Submission Month and Reject Control Number.

D. Continued Notation of Rejected Transactions

A monthly category of rejected transactions will continue to be noted as long as there are critical rejected transactions in that category that remain unrectified for 6 months or longer.

IV. DATA SUBMISSIONS

A. Late Data Submission

A data submission will be considered late if it is received 1 day past the due date. In the case of transmissions containing multiple company submissions, each company will be notified of the performance problem. If a submission is received by the due date, but is unreadable because of damage, then a grace period of 1 business day from notification of this problem, to the sender, will be allowed for the submission of a replacement before performance is assessed.

B. Front-End Balancing Rejection

A company will be cited for substandard performance if a submission must be rejected because of failing front-end balancing. In the case of transmissions containing multiple company submissions, this problem will be charged to the company whose data caused the failure.

V. APPEALS OF PERFORMANCE ASSESSMENT

A. WYO Standards Committee

A company may appeal to the WYO Standards Committee that an error condition has been corrected as much as possible, although not to the tolerance level. The Committee will review the circumstances in order to make a recommendation regarding the waiver of the reporting requirement. Appeals must be made in writing and submitted through the company's WYO Program Coordinator.

B. Adjustments Due to Special Circumstances

The WYO Services Department of the NFIP will be able to make adjustments to performance notification letters in order to handle cases where extenuating circumstances

A. Identification of Critical Rejected Transactions on Archived Policy Records

WYO companies should conduct a file comparison between the Reject Master File and the Archived Policy Records Tape.

The rejected transactions can be identified by the records on the Reject Master File that match with the Archived Policy Records.

B. Detailed Report of Uncorrected Critical Rejected Transactions on Archived Policy Records

WYO companies must submit a detailed report to their WYO Program Coordinator that identifies those rejected premium transactions that cannot be corrected due to archived policy records or duplicate policy transactions.

The report should contain the same rejected detail data elements provided to WYO companies by the NFIP/WYO. A brief explanation as to the reason for non-processing should also be included.

The request will be forwarded to the WYO Accounting Manager.

The WYO company will be notified by its Program Coordinator if the documentation provided is acceptable and approved.

C. Correction Transactions to Remove Entries from the Reject Master File

1. Upon approval, policy correction transactions 23A can be used to remove entries from the Reject Master File. These will be dummy transactions employing some valid policy number so that the transaction can be accepted by the system. The remainder of the information is to be keyed to the transaction that is to be removed from the Reject Master File. The NFIP/WYO system will match the required key fields to the Reject Master File and delete the outstanding transaction. The required key fields are stated in item 2.

2. Companies should submit policy correction transaction 23A's with the key fields required:
 - Company Number (NAIC)
 - *- Policy Number (same valid policy number on file that is selected in order to be accepted by the system)
 - Transaction Code
 - Transaction Date
 - *- Policy effective date for the selected policy number
 - Original submission month and reject control number
 - Endorsement effective date
3. The remaining data elements should be set to blank.
4. No money amount should be reported.

*The same policy number and policy effective date may be used for all 23A transactions.

Refer to Appendix A, Section 25, Control and Resubmission of Rejection Transaction, for additional information on the Reject Master File.

III. PROCEDURES TO BACK OUT A CLAIM TRANSACTION

If a claim has to be backed out, the reasons may vary such as an invalid policy number, missing policy terms or incorrect claim attachments to a policy number. In order to remove a claim against a policy and create a new claim for the policy, submissions for two monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. The WYO company or vendor must back out all money associated with the claim on a policy using a 64A transaction (Claim Payment correction).
2. Delete the claim using a 61A transaction (General Claim/Loss correction). Use CWOP reason code 97 for building, contents and ICC.

Month 2:

Re-establish the claim with a 31A transaction (Open Claim/Loss - Reserve).

IV. PROCEDURES TO BACK OUT A CLAIM AND RESTORE CLAIM HISTORY UNDER A NEW POLICY NUMBER

In order to remove a claim against an old policy number and restore all claim history to a new policy number, submissions for two monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. The WYO company or vendor must back out all money associated with the claim on a policy using a 64A transaction (Claim Payment correction).
2. Delete the claim using a 61A transaction (General Claim/Loss correction). Use CWOP reason code 97 for building, contents and ICC.
3. Re-issue the policy under a new policy number. (Note the file for cross-reference and auditing purposes).

Month 2:

1. Cancel the old policy back to the inception date using cancellation reason code 4.
2. Re-establish the claim history under the new policy number.

V. PROCEDURES TO BACK OUT AN ENDORSEMENT TRANSACTION

If an endorsement has to be backed out, the reasons may vary such as missing policy terms, changing policy dates or policy numbers that are missing on the WYO company database. In order to remove an endorsement against a policy, submissions for three monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. The WYO company or vendor must back out all money associated with the endorsement on a policy using a 23A transaction (Policy Correction).
2. Submit a request to the NFIP Bureau and Statistical Agent for the endorsement to be removed from the WYO system.

Month 2:

The NFIP Bureau and Statistical Agent will remove the endorsement and appropriately notify the WYO company. Only the NFIP Bureau can remove an endorsement.

Month 3:

The WYO company can resubmit the endorsement in the same month as any other transaction as long as the transactions are properly sequenced.

VI. PROCEDURES TO REMOVE A CLAIM REJECT

Permission from the NFIP Bureau Accounting Department must be given prior to removing a claim reject from the Reject Master file. After the approval is given, the WYO company/vendor must attach a copy of the approval to the financials for the same month they are submitting the transaction. There are three possible ways to remove a claim reject.

- Submit a 61A transaction (General Claim/Loss correction) with the reject control number, valid date of loss and a valid policy number. **(Recommended)**
- Submit a 23A transaction (Policy Correction) with the reject control number and a valid policy number.
- To remove a 31A reject transaction, submit a 31A transaction (Open Claim/Loss - Reserve) with the reject control number and a valid policy number.

Refer to Appendix A, Section 25, Control and Resubmission of Rejection Transaction, for additional information on the Reject Master File.

SECTION 7 - CANCELLATION TRANSACTION

The transaction code for the required format of the Cancellation transaction is "26A." This transaction is used to enter cancellation data on existing policies into the system.

Only one Cancellation transaction is allowed against a policy. The refund amount submitted on the Cancellation transaction should be the amount refunded for the respective policy term(s) with regard to the refund rules specified for the reported cancellation reason code.

MAJOR PROCESSING ACTIVITIES

The Cancellation transaction will have the following key data edits:

- Verify that the transaction code is "26A."
- Verify that the Policy Number is currently in the system.
- Verify that the policy was never cancelled.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the refund reported is numeric and a positive number.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 8 - CANCELLATION CORRECTION TRANSACTION

The transaction code for the required format of the Cancellation Correction transaction is "29A." This transaction is used to correct data entered into the system via a Cancellation transaction (required format). This transaction allows the correction of a single field or any combination of fields per a single run.

MAJOR PROCESSING ACTIVITIES

The Cancellation Correction transaction will have the following key data edits:

- Verify that the transaction code is "29A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the policy has been cancelled.
- Verify that the refund reported is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 25 - CONTROL AND RESUBMISSION OF REJECTION TRANSACTION

The Control and Resubmission of Rejection transaction is necessitated by the WYO Financial Control Plan requirements for reconciling the monthly financial statements with policy and loss transaction detail. When a policy or loss transaction is rejected, an out-of-balance condition is created if premium or loss payments or other expenses are reported on that transaction.

The NFIP/WYO system categorizes rejections as critical or non-critical. A critical rejection is one where the transaction has premium or loss payments or other expenses reported. These rejections must be rectified by following the procedures as set forth below so that the reconciliations with the appropriate monthly financial statements can be completed. If these procedures are not used, then the out-of-balance condition will continue. A non-critical rejection is one where no premium or loss payments or other expenses are reported. Because no out-of-balance condition has been created, companies may follow the resubmission procedures below, but it is not mandatory that they do so.

When resubmitting a rejected transaction, the Original Submission Month and Rejected Transaction Control Number must be the same as the values assigned by the NFIP/WYO system and provided to the company on the rejected transaction record. Without these two data elements, the NFIP/WYO system will not recognize the transaction as a resubmission. If these two fields are not zero or blank (not reporting) but are a valid value, the NFIP/WYO System will assume that a resubmission is being attempted. Therefore, the processing actions of condition 1 below will take place.

A Reject Master File is maintained by the NFIP/WYO system. Upon receipt of a resubmitted transaction, the following processing takes place:

1. If the Original Submission Month and Control Number do not match any record held on the Reject Master File, then:
 - The resubmitted transaction is rejected before any further processing.
 - The resubmitted transaction is not added to the Reject Master File.
 - Any dollar amounts associated with the resubmitted transaction are reported to WYO Accounting for reconciliation purposes.

- The transaction is supplied to the company on the FTP Individual Company Reject Data File with the disputed Original Submission Month and Control Number. The record will include a Reject Error Code (PR138020) denoting this problem. This transaction cannot be resubmitted with this disputed Original Submission Month and Reject Control Number.
2. If the Original Submission Month and the Control Number match a record held on the Reject Master File, then:
- If the resubmission is accepted after full processing:
 - The original record on the Reject Master File is purged.
 - A report of the acceptance of the resubmission and the purged dollar amount is made to the NFIP Program Accounting Department for reconciliation.
 - If the resubmission is rejected after full processing:
 - The original reject record on the Reject Master File is purged.
 - The resubmitted transaction is added to the Reject Master File keeping the same Original Submission Month and Control Number as submitted by the company.
 - The rejected transaction is supplied to the company on the FTP Individual Company Reject Data File.

The corrective action for a rejected transaction may require the submission of more than one transaction. In order to purge the record held on the Reject Master File, only one of the transactions must contain the Original Submission Month and Control Number as assigned by the NFIP/WYO System. However, if more than one of these transactions is submitted with these two data elements, they must then be submitted in the same month.

In order to handle the resubmission of transactions that were rejected prior to the initiation of the control number system, companies must supply the Original Submission Month as would normally have been done and must also supply a Reject Control Number of "999999." This applies to transactions rejected from data reported prior to the submission of October 1989 data in November 1989.

Additional information regarding procedures to remove entries from the Reject Master File can be found in Part 10, NFIP/WYO System Archiving.

APPENDIX B - COMMUNITY INFORMATION

INTRODUCTION

It is necessary for WYO companies to have the data contained in the National Flood Insurance Program (NFIP) Community File in order to issue flood insurance policies correctly. The responsibility for proper and efficient dissemination of the Community File rests with the NFIP. It is the WYO company's responsibility to maintain this file by incorporating all updated information provided by the NFIP to the Community File in a timely manner.

Community information and updates can be provided to a company in a variety of ways. The most suitable methods should be arranged through the company's WYO Program Coordinator.

Complete Community File information is available by File Transfer Protocol (FTP) every 6 months (January and June).

Updates to the community information are available two ways: (1) by daily electronic (FTP) transmissions, and (2) by weekly hardcopy reports.

This appendix includes the following:

- File Transfer Protocol (FTP) description.
- Record layouts of the complete Community File and Map Panel File.
- Daily community change activity description and record layouts.
- Weekly hardcopy report description.
- Community File data dictionary.

SECTION 1 - SEMIANNUAL COMMUNITY DATA

Complete Community File information is available via the FTP site every 6 months (January and June).

As part of the 6-month cycle, a special FTP transmission and message are sent, which contain all the changes from the time the Semiannual Community File was created up to the date of the transmission. This transmission is provided so that WYO companies can easily bring the Community File information up to date. The 6-month cumulative updates are available on the first Monday of the following month (February and July).

FILE TRANSFER PROTOCOL (FTP) SPECIFICATIONS

1. An electronic data transfer system, FTP, is available for WYO companies to retrieve the NFIP Semiannual Community Files. The FTP address is **bureau.nfipstat.com**. The files are located in directory **/ftpcommon/community**. The record layouts are located in directory **/ftpcommon/filelayouts**.

The files and record layouts can also be retrieved from the NFIP's web site: **bsa.nfipstat.com**.

2. File #1 - Community Master Extract Record (Exhibit B-1)
The zipped file is created as MCOMTP.COMM.MMMYY.ZIP where MMM is the reporting month and YY is the reporting year.
3. File #2 - Community Map Panel Record (Exhibit B-2)
The zipped file is created as MMAPFL.PANEL.MMMYY.ZIP where MMM is the reporting month and YY is the reporting year.

APPENDIX C - ERROR REPORTING

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APPENDIX C - ERROR REPORTING

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APPENDIX C - ERROR REPORTING

INTRODUCTION

Information about errors is produced each month by the NFIP/WYO System based on editing of WYO company data during the processing of the monthly submissions and updating of the system data base. All policy and loss records against which valid transactions have been applied in a reporting month are edited.

Policy data are stored within a policy record by the reported effective dates, whether they are Policy Effective Dates or Endorsement Effective Dates. Loss data are stored within a loss record only by the primary keys, the Date of Loss and Policy Number. Error flags that are set during the editing process are stored with the associated effective dates or dates of loss. Clearing errors requires the submission of the appropriate effective date or date of loss on the transaction used to correct the error condition.

Error codes are keyed to the WYO Edit Specifications document. While brief error messages are associated with the codes, the WYO Edit Specifications document must be consulted for more detailed information about the edit, which the reported data failed to pass. For the purpose of tracking the age of errors, each error code stored in a policy or loss record is assigned an error date. This date is, by convention, the last day of the reporting month for which the WYO company submitted the data.

WYO companies receive error information at the detailed record level via magnetic tape (policy) and FTP (claims, rejects) and the summary level via reports formatted for the FTP for each of three categories: policies, claims, and rejected transactions. This appendix contains descriptions and examples of the available reports and record layout description of the error files.

Companies receiving error data for the first time can be provided with a file containing a table of error codes, error messages, the data elements associated with each error code, and the critical/non-critical status of the error in order to generate their own error reports. A description and record layout of the error code table can be provided with the file.

SECTION 1 - POLICY ERROR INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF POLICY ERROR REPORTS

Descriptions and examples of the following Policy Error Reports are provided:

- Policy Detail Error Report (W2RPRPOL)
- Policy Error Summary Report (W2RHPSUM)
- Policy Data Base Error Statistics Report (W2PRPR03)

B. MAGNETIC TAPE TRANSMISSION OF POLICY ERROR INFORMATION ■

WYO companies choosing to receive magnetic tape containing policy error information will receive, on a monthly basis, a tape containing policy records in error. On a quarterly basis, the tape will contain all policy records on the NFIP/WYO System regardless of error condition. Thus, these quarterly tapes will provide all policy records.

Information about a policy is stored in the NFIP/WYO System in a single policy record that holds certain data by the Policy Number and other data elements by the reported Policy Effective Dates and Endorsement Effective Dates. (Note: The NFIP/WYO System also stores the Policy Effective Date submitted with New Business [11] and Renewal [17] Transactions in an Endorsement Effective Date field.) On the tape provided to WYO companies, policy information is transmitted in a separate record for each effective date. Thus, one policy's information can require several records on the tape. Data elements that are stored in the NFIP/WYO System policy records by the WYO Policy Number are included in each of the effective date records on the tape. These common data elements are marked with an asterisk (*) on the record layout.

There are two NFIP calculated data elements provided on the magnetic tape that are not described in the data dictionary. These are Activity Date and Policy Status Indicator.

The Activity Date is a date set by the NFIP/WYO System that indicates the last reporting month in which transactions were processed against the policy record. This date is in a year-month-day (YYYYMMDD) format where the day is always set to the last day of the reporting month.

The Policy Status Indicator is a code that indicates the in-force, expired, or cancelled status of the policy record as set by the NFIP/WYO System as of the last day of the reporting month. The following is a description of each code.

- A - In-force as of the reporting month
- B - Future Effective as of the reporting month
- C - Cancelled before the reporting month
- D - Cancelled on or after the reporting month
- E - Expired more than 120 days before the reporting month
- F - Expired before the reporting month less than 29 days

- G - Expired before the reporting month more than 29 days but less than 120 days
- R - Reinstated within the latest term month

The error codes provided at the bottom of each record indicate which data element was being edited when the error was detected. For further information, consult the WYO Edit Specifications document.

The following is the sort sequence of the records:

- WYO Prefix Code (ascending)
- Policy Number (ascending)
- Endorsement Effective Date (descending)

Error Tape Specifications

1. Standard ½-inch, 18-track tape enclosed in a compact cartridge.
2. Recording Density - Standard IBM 38k.
3. Recording Code - Extended Binary Coded Decimal Interchange Code (EBCDIC)
4. File Labels and Data Set Name (DSN) - Standard IBM Tape Label with the data set name of ZFG073.W2POLERR.R1MMYY.POLERR.DATA where MMM is the reporting month and YY the reporting year. If the WYO vendor will be receiving the error tape, the data set name will be ZFG073.W2POLERR.R1MMYY.PXXXXX.DATA where XXXXX represents the vendor number. A tape scan and a ten-record hexadecimal dump are provided along with the cartridge.
5. Record size or logical record length (LRECL) - All of the records are 1049 characters in length. Therefore, all logical record lengths are a fixed length of 1049 bytes.
6. Blocking Factor - 32,519 bytes or characters per block.

Note: Within the next 6 months, the policy error information will be placed on FTP site **bureau.nfipstat.com**. The magnetic tape medium will be eliminated once the FTP conversion for the policy error data has been implemented.

SECTION 2 - CLAIMS ERROR INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF CLAIMS ERROR REPORTS

Descriptions and examples of the following Claims Error Reports are provided:

- Claims Detail Error Report (W2RCRCLM)
- Claims Error Summary Report (W2RCHSUM)
- Loss Records Error Statistics Report (W2PRCR03)
- Losses Open More Than 120 Days by Company Number (W2RPCLMR) ■
- Open Losses by Company Number - for ICC Losses Only (W2RCICCO)

W2RCRCLM

Claims Detail Error Report

Description: This report is produced on a special request basis only after the processing of the WYO company TRRP submission. All loss records against which valid transactions have been applied in processing the current TRRP submission are edited. Also, all loss records where the associated policy record has had current transaction activity are edited. If these edited loss records contain errors, they are included in this report even if the only errors in the loss record were caused by transaction activity in a previous processing cycle.

In the NFIP/WYO System, loss data are stored within a loss record only by the primary keys, the Date of Loss and the Policy Number. Loss and error information are displayed in this report by Date of Loss and Policy Number. W2RCRCLM contains a two-page report for each loss that contains errors. The first page contains reported loss information and pertinent NFIP/WYO System calculated fields. The second page contains error information for errors stored under that Date of Loss and Policy Number.

Report Keys: W2RCRCLM is keyed by WYO Prefix Code (Company Code), Date of Loss, Policy Number, and Claims Error Code.

WYO Prefix Code: This is the highest key and indicates to which Write Your Own company the report applies.

Date of Loss: This is the second highest key and indicates the Date of Loss reported by the WYO company.

Policy Number: This is the third highest key and is the final identifier for establishing a loss record. If there are no errors for a particular loss, W2RCRCLM will not display any information on the loss. Losses that had activity (transactions being applied to either the loss record or the associated policy record) in the current reporting month and have old or new claims errors will be included in this report.

EXHIBIT C-6. W2PRCR03, Loss Records Error Statistics

REPORT: W2PRCR03
 RUNDATE: DEC 20 1996
 RUNTIME: 14:53:09

FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM

LOSS RECORDS ERROR STATISTICS
 AS OF 10/31/1996

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
 COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

<u>DATE OF LOSS CATEGORY</u>	<u>MONTH</u>	<u>TOTAL LOSS RECORDS</u>	<u>LOSS RECORDS W/ERRORS</u>	<u>LOSS RECORDS W/CRITICAL ERRORS</u>	<u>ERR PCT</u>	<u>LOSS RECORDS W/CRITICAL AGED 6 MOS</u>	<u>ERR PCT</u>	<u>ERRORED LOSS RCDS ALLOWED WITHIN TOLERANCE</u>	<u>LOSS RECORDS OVER TOLERANCE</u>
1996	JANUARY	319	32	32	10.0	30	.9.0	6	24
	FEBRUARY	131	7	7	5.0	5	3.0	3	2
	MARCH	108	7	7	6.0	2	1.0	2	0
	APRIL	1,144	20	20	1.0	0	.0	23	0
	MAY	971	19	19	1.0	0	.0	19	0
	JUNE	641	9	9	1.0	0	.0	13	0
	JULY	86	5	5	5.0	0	.0	2	0
	AUGUST	66	5	5	7.0	0	.0	1	0
	SEPTEMBER	27	1	1	3.0	0	.0	1	0
	OCTOBER	159	1	1	.0	0	.0	3	0
TOTAL FOR 1996		3,652		106		37		73	26
TOTAL FOR COMPANY # 99999		3,652		106		37		73	26
PERFORMANCE INDICATOR IS						52.00			
ADJUSTMENTS						0.00			
NET PERFORMANCE INDICATOR IS						52.00			

W2RPCLMR

■ Losses Open More Than 120 Days by Company Number

Description: This report is produced monthly after processing the WYO company TRRP submissions. This report lists losses that are open more than 120 days from the current cycle date. If the claim is open for Building and ICC, the loss is listed on the report. If the claim is closed for Building but ICC remains open, the loss will not be listed on the report. This report is used by FIMA to monitor WYO company performance.

Report Keys: W2RPCLMR is keyed by Company Code and the transaction date of the Open Loss Transaction (31A) for the loss.

Company Code: This is the highest key and indicates to which WYO company the report applies.

Opening Transaction Date: The transaction date of the open loss transaction.

REPORT: W2RPCLMR FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
 RUNDATE: OCT 20 2003 NATIONAL FLOOD INSURANCE PROGRAM
 RUNTIME: 10.59.54

LOSSES OPEN MORE THAN 120 DAYS BY COMPANY NUMBER
 AS OF 08/31/2003

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
 COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

<u>OPENING TRANS DATE</u>	<u>DATE OF LOSS</u>	<u>POLICY NUMBER</u>	<u>BUILDING DAMAGE</u>	<u>CONTENTS DAMAGE</u>	<u>LAST ACTION DATE</u>
02/01/1987	06/30/1986	2015544800	0	0	02/28/1987
09/11/1997	06/05/1994	2031962100	0	0	03/31/1998
02/13/1996	02/09/1996	0011262906	81,491	0	04/30/1998
03/10/1997	03/01/1997	3021139400	2,452	0	09/30/1998
07/02/1997	07/02/1997	3021260800	0	0	07/31/1997
04/24/1998	12/06/1997	3018752100	2,115	0	07/31/1998
02/07/1998	02/02/1998	0014390613	0	0	02/28/1998
02/05/1998	02/03/1998	0017561706	0	0	05/31/1998
03/04/1998	02/10/1998	2039509800	0	0	03/31/1998
03/12/1998	02/15/1998	4017454300	0	0	03/31/1998
02/25/1998	02/18/1998	0017657406	0	0	03/31/1998
03/10/1998	02/19/1998	0010138906	0	0	03/31/1998
02/24/1998	02/19/1998	0017189006	0	0	03/31/1998
05/19/1998	04/05/1998	2035838900	0	0	05/31/1998
04/21/1998	04/17/1998	0016492506	0	0	04/30/1998
05/26/1998	04/27/1998	0010171206	0	0	06/30/1998
TOTAL WYO_PREFIX 99999			86,058	0	
TOTAL OPEN LOSSES FOR 99999		16			

EXHIBIT C-7. W2RPCLMR, Losses Open More Than 120 Days
 By Company Number

W2RCICCO

Open Losses by Company Number - for ICC Losses Only

Description: This report is produced on a special request basis only after the processing of WYO company TRRP submissions. This report lists losses that are open for ICC regardless of age.

Report Keys: W2RCICCO is keyed by Company Code and the transaction date of the Open Loss Transaction (31A) for the loss.

Company Code: This is the highest key and indicates to which WYO company the report applies.

Opening Transaction Date: The transaction date of the open loss transaction.

REPORT: W2RCICCO FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
RUNDATE: AUG 08 2000 NATIONAL FLOOD INSURANCE PROGRAM
RUNTIME: 10.59.54

OPEN LOSSES BY COMPANY NUMBER – FOR ICC LOSSES ONLY
AS OF 06/30/2000

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

<u>OPENING TRANS DATE</u>	<u>DATE OF LOSS</u>	<u>POLICY NUMBER</u>	<u>ICC ACTUAL EXPENSE</u>	<u>ICC PAYMENT</u>	<u>LAST ACTION DATE</u>
02/25/1998	02/05/1998	1234567890	22,100	7,500.00	05/31/2000
09/14/1998	09/10/1998	3456789012	5,200	2,600.00	12/31/1999
09/29/1998	09/28/1998	6789012345	15,918	7,500.00	07/31/2000
TOTAL WYO_PREFIX 99999			43,218	17,6000.00	
TOTAL OPEN LOSSES FOR 99999		3			

EXHIBIT C-8. W2RCICCO, Open Losses By Company Number -
ICC Losses Only

■ B. FTP TRANSMISSION OF CLAIMS ERROR INFORMATION

WYO companies will receive, on a monthly basis, a file containing only those loss records in error. On a quarterly basis, the file will contain all loss records on the NFIP/WYO System regardless of error condition.

Information on the monies associated with a loss will be reported as a sum total for the loss. For instance, Building Claim Payments will be shown as Total Building Claim Payments reported to-date for the loss.

■ There are four NFIP calculated data elements provided on the error file that are not described in the data dictionary. These are Activity Date, Claim Status Indicator, Payment Limit-Building, and Payment Limit-Contents.

The Activity Date is a date set by the NFIP/WYO system that indicates the last reporting month in which transactions were processed against the loss record. This date is in a year-month-day (YYYYMMDD) format where the day is always set to the last day of the month.

The Claim Status Indicator is a code that indicates the status of loss records based on transactions applied in the NFIP/WYO System. The status is open ('A'), closed with payment ('C'), or closed without payment ('X').

The payment limits for building and contents indicate the maximum payments possible for the loss. The NFIP/WYO System sets these limits in accordance with the edits for building and contents claim payments. For further information, consult the WYO Edit Specifications.

The error codes provided at the bottom of each record indicate which data element was being edited when the error was detected. For further information, consult the WYO Edit Specifications document.

The following is the sort sequence of the records:

- WYO Prefix Code (ascending)
- Date of Loss (descending)
- Policy Number (descending)

Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxx/errordata** are outlined below:

- Claim Error Data File name: W2Cxxxxx.zip
- Claim Error Record Count File name: W2Cxxxxx.txt
- The Record Count File will contain the following information:
"The accompanying W2Cxxxxx.zip file contains ##### records"

Note: xxxxxx = company/vendor NAIC number
= number of records

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). For instructions on how to properly set up the FTP client to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Catastrophe Number	3	24-26
Cause of Loss	1	27
Water Depth - Relative to Main Building	3	28-30
Total Property Value - Main and Appurtenant (ACV)	10	31-40
Total Building Damages - Main and Appurtenant (ACV)	10	41-50
Total Damage to Contents - Main and Appurtenant (ACV)	7	51-57
Expense of Contents Removal	4	58-61
Total Expense of Temporary Flood Protection	4	62-65
Reserve - Building	12	66-77
Reserve - Contents	9	78-86
Claim/Loss Closed Date	8	87-94
Claim Closed Without Payment Reason - Building	2	95-96
Replacement Cost Indicator	1	97
Expense of Manufactured (Mobile) Home Removal	4	98-101
Claim Closed Without Payment Reason - Contents	2	102-103
Claim/Loss Reopen Date	8	104-111
Foundation Type	2	112-113
Exterior Wall Structure Type	1	114
Exterior Wall Surface Treatment	1	115
Flood Characteristics	1	116
Factors Related to Cause of Loss	1	117
Duration of Flood Waters in Building	3	118-120
Alteration Date	8	121-128
Substantial Improvement Indicator	1	129
Duration Building Will Not Be Habitable	1	130
Property Value - Main (ACV)	10	131-140
Property Value - Appurtenant (ACV)	7	141-147
Damage - Main (ACV)	10	148-157
Damage - Appurtenant (ACV)	7	158-164
Damage to Contents - Main (ACV)	7	165-171
Damage to Contents - Appurtenant (ACV)	7	172-178
Deductible - Applicable to Building Claim Payment	1	179
Deductible - Applicable to Contents Claim Payment	1	180
Value of Building Items Subject to Policy Exclusions (ACV)	1	181
Value of Contents Subject to Policy Exclusions (ACV)	1	182

B. FTP TRANSMISSION OF REJECTED TRANSACTIONS

WYO companies will receive, via FTP, the policy and claims transactions that have been rejected from a submission. These transactions are the same as supplied by the company, except with some information added by the NFIP/WYO System as described below.

For each rejected transaction, the data element Original Submission Month is supplied by the NFIP/WYO System and is set to the month for which the data were being reported. The data element Rejected Transaction Control Number is assigned a unique number within the WYO company and submission month by the NFIP/WYO System. Thus, the combination of Original Submission Month and Rejected Transaction Control Number will be unique across all transactions ever reported and rejected.

A reject error code will also be supplied with the rejected transaction. The WYO company must determine the critical or non-critical status of the rejected transaction by reading the record for premium, loss payments, or other expense amounts.

Appendix A, Section 25, Control and Resubmission of Rejection Transaction, contains a detailed explanation of the process for resubmitting rejected transactions.

The following is the sort sequence in ascending order of the records:

- WYO Prefix Code
- Policy Number
- Sort Sequence Key
- Transaction Date
- Transaction Code

Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Reject Data directory **/users/coxxxxx/rejectdata** are outlined below:

- Reject Data File name: W2Rxxxxx.zip
- Reject Data Record Count File name: W2Rxxxxx.txt
- The Record Count File will contain the following information:
"The accompanying W2Rxxxxx.zip file contains ##### records"

NOTE: xxxxxx = company/vendor NAIC number

= number of records

All files will be available from the designated FTP address (**bureau.nfipstat.com**). User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). For instructions on how to properly set up the FTP client to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

Record Layouts

The record layouts are the same as described in Part 6. The only difference is that the rejection error code indicating the reason for rejection is supplied with a record. On all transactions this code is placed in position 450 through 457. If the rejection reason pertains to the Rejected Transaction Control Number, the control number is placed in position 444 through 449, the reported Original Submission Month is placed in position 438 through 443, and new Rejected Transaction Control Number and Original Submission Month are assigned. This reduces the length of the "Reserved for NFIP Use" area by 20 and does not change the length of the record or shift the position of any other data element.

REPORT: W2MYPFZN
 RUNDATE: DEC 09 1998
 RUNTIME: 11.39.24

FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM

INVALID PREFERRED RISK POLICIES
 AS OF 10/31/1998

BASED ON INELIGIBLE FLOOD RISK ZONE

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
 COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

INSURED NAME/ PROPERTY ADDRESS		Q3/RPTD FLD ZONE	Q3/RPTD COMMUN NUMB	ERROR CODE	TXN TYP	ENDORSE EFF DATE
JOSEPH PALMISANO 67 S BAY AVENUE	POLICY: 0000074019 EFF DT: 1998/10/17 EXP DT: 1999/10/17	AE X	1234560002A 1234560002A	PL021065	17	1998/10/30
NEW CITY MD 99999-9999	ERR DT: 1998/10/31	C ***				
JAMES MCDONOUGH 32 SEAVIEW AVENUE	POLICY: 0000834811 EFF DT: 1998/09/11 EXP DT: 1999/09/11		1234560001D	PL021065	17	1998/10/01
NEW CITY MD 99999-9999	ERR DT: 1998/10/31					
SHARON L TOLLIVER 311 45 TH STREEET	POLICY: 0000083138 EFF DT: 1998/09/02 EXP DT: 1999/09/02	AE	1234560024E	PL021065	11	1998/9/30
NEW CITY MD 99999-9999	ERR DT: 1998/10/31					

TOTAL ERRORS FOR ABC INSURANCE COMPANY ARE 3

*** - COMPANY REPORTED FLOOD RISK ZONE OTHER THAN B, C OR X

THE FOLLOWING ACTUAL FLOOD RISK ZONES MAY BE ON THIS REPORT. IF SO, THE ACTUAL FLOOD RISK ZONE HAS NOT BEEN DETERMINED BUT IT HAS BEEN DETERMINED THAT THE ACTUAL FLOOD RISK ZONE IS NOT B, C OR X.

- 100 - 1% ANNUAL CHANCE FLOOD DISCHARGE CONTAINED IN CHANNEL
- 500 - 0.2% ANNUAL CHANCE FLOOD DISCHARGE CONTAINED IN CHANNEL
- FWI - FLOODWAY CONTAINED IN CHANNEL
- IN - AREA IN SFHA (A, AE, AO, AH, A99, AR, V, OR VE)
- ANI - AREA NOT INCLUDED ON ANY PUBLISHED FIRM
- UND - AREA OF UNDESIGNATED FLOOD HAZARD

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

W2RPINVD

Invalid Policies - By Company Code and Policy Number

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides detail policy information on ineligible policies due to the following:

INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY - PL041100

INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY - PL041110

REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED - PL004086

PROPERTY ADDRESS LOCATED IN CBRA AREA - PL011170

THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE - PL017030

THE COMMUNITY HAS BEEN SUSPENDED - PL017040

THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050

THE COMMUNITY MUST BE PARTICIPATING - PL017060

THE COMMUNITY HAS WITHDRAWN FROM NFIP -PL017070

THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID - PL017080

SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030

TOTAL CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT - PI120020

ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY - PL004130

COMMUNITY IDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. - PL017100

POST-FIRM CONSTRUCTION INDICATOR INVALID PER COMMUNITY FLOODPLAIN OFFICIAL - PL035060

INSPECTION PROCEDURE POLICY WRITTEN IN ERROR - PL004120

These policies must be canceled, endorsed, or rewritten as of the policy's effective date. The insurer is required to take immediate action. There is no tolerance level for these errors.

Report Keys: W2RPINVD is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has at least one of the above-mentioned errors that are to be included in this report.

Endorsement Effective Date: This is the endorsement effective date of the record that is in error.



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EXHIBIT C-17. W2RPINVD, Invalid Policies

REPORT: W2RPINVD
 RUNDATE: DEC 15 2002
 RUNTIME: 21.11.47

FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM

INVALID POLICIES – BY COMPANY CODE AND POLICY NUMBER
 AS OF 10/31/2002

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
 COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

<u>POLICY NUMBER</u>	<u>POL EFF DT</u>	<u>POL EXP DT</u>	<u>ENDORSE EFF DATE</u>	<u>PRGM TYPE</u>	<u>COMMUNITY #</u>	<u>PROPERTY ADDRESS</u>	<u>TOTAL PREMIUM</u>	<u>ERROR CODE</u>	<u>ERROR DATE</u>
3000257974	2002/05/16	2003/05/16	2002/05/16	R	1251270001B	904 BAY POINT DR NEW CITY FL 99999-9999	207	PL017040	2002/05/31
3000258285	2002/06/02	2003/06/02	2002/06/02	R	3452790001B	25 E 10TH ST NEW CITY FL 99999-9999	285	PI040030	2002/05/31
3000258351	2002/05/29	2003/05/29	2002/05/29	R	4802870740J	76 BARRON ST NEW CITY LA 99999	288	PL004086	2002/05/31
3000258770	2002/06/09	2003/06/09	2002/06/09	R	0601950180E	25527 RIVERSIDE WAY NEW CITY FL 99999	768	PL004130	2002/10/31

TOTAL PL011170 ERRORS	0
TOTAL PL017030 ERRORS	0
TOTAL PL017040 ERRORS	1
TOTAL PL017050 ERRORS	0
TOTAL PL017060 ERRORS	0
TOTAL PL017070 ERRORS	0
TOTAL PL017080 ERRORS	0
TOTAL PI040030 ERRORS	1
TOTAL PI120020 ERRORS	0
TOTAL PL004086 ERRORS	1
TOTAL PL041110 ERRORS	0
TOTAL PL004130 ERRORS	1
TOTAL PL041100 ERRORS	0
TOTAL PL035060 ERRORS	0
TOTAL PL004120 ERRORS	0
TOTAL PL017100 ERRORS	0

TOTAL ERROR COUNT 4

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM. IF THE ERROR CODE IS 'PI040030' OR 'PI120020', SEE CALCULATION BELOW:

TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM – (ICC PREMIUM + COMMUNITY PROBATION AMOUNT)

FEDERAL POLICY FEE IS NOT PART OF COMPANY SUBMITTED PREMIUM.

W2RPINVA

Ineligible/Invalid Policies - By Error Code and Company

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides summary policy information on ineligible policies due to the following:

INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY - PL041100

INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY - PL041110

REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED - PL004086

PROPERTY ADDRESS LOCATED IN CBRA AREA - PL011170

THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE - PL017030

THE COMMUNITY HAS BEEN SUSPENDED - PL017040

THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050

THE COMMUNITY MUST BE PARTICIPATING - PL017060

THE COMMUNITY HAS WITHDRAWN FROM NFIP - PL017070

THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID - PL017080

ZONE MUST BE B, C, OR X FOR PREFERRED RISK - PL021060

PRP POLICY INVALID; PROPERTY IN SFHA - PL021065

SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030

THE CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT - PI120020

ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY - PL004130

COMMUNITY IDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. - PL017100

POST-FIRM CONSTRUCTION INDICATOR INVALID PER COMMUNITY FLOODPLAIN OFFICIAL - PL035060

INSPECTION PROCEDURE POLICY WRITTEN IN ERROR - PL004120

These policies must be canceled, endorsed, or rewritten as of the policy's effective date. The insurer is required to take immediate action. There is a no tolerance level for these errors.

Report Keys: W2RPINVA is keyed by Company Code and Error Code.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Error Code: This is the specific Error Code.

Months Count: This is the number of months that the error has been aged.

Note:

Error code PL041100 will be included on W2RPINVD and W2RPINVA if any policies were found with an error date on or after October 31, 2002.

REPORT: W2RPINVA
 RUNDATE: DEC 13 2002
 RUNTIME: 19.20:26

FEDERAL EMERGENCY MANAGEMENT AGENCY
 NATIONAL FLOOD INSURANCE PROGRAM

PAGE: 1

INELIGIBLE/INVALID POLICIES BY ERROR CODE AND COMPANY
 AS OF 10/31/2002

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
 COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

ERROR CODE	200210 MONTHS COUNT	200209 MONTHS COUNT	200208 MONTHS COUNT	200207 MONTHS COUNT	200206 MONTHS COUNT	200205 MONTHS COUNT	200204 MONTHS COUNT	200203 MONTHS COUNT	200202 MONTHS COUNT	200201 MONTHS COUNT	200112 MONTHS COUNT	200111 MONTHS COUNT	12+MTH MONTHS COUNT	TOTAL MONTHS COUNT
PI120020	0	0	0	0	0	0	0	0	0	1	0	0	0	1
PL011170	0	0	0	0	1	0	0	0	0	0	0	0	0	1
PL017040	1	0	0	0	0	0	0	0	0	0	0	0	0	1
PL021065	56	1	1	0	0	0	0	0	0	0	0	0	0	58
PL004086	8	1	1	0	0	0	0	0	0	0	0	0	0	10
PL004130	1	0	0	0	0	0	0	0	0	0	0	0	0	1
*TOTAL COMPANY_CD 99999	66	2	2	0	1	0	0	0	0	1	0	0	0	72
TOTAL ERROR COUNT						72								

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.
 THE 12 MONTH COLUMN INCLUDES ERRORS AGED 12 MONTHS OR MORE.

EXHIBIT C-18.

W2RPINVA, Ineligible/Invalid Policies
 by Error Code and Company

Appendix C

C-76

Revision 4 (10/1/01)
 3 Effective 10/1/02

**SECTION 4 - INSTRUCTIONS FOR FTP TRANSACTION
PROCESSING**

A. DATA SUBMISSION PROCEDURES

The submission procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com** to access directory **/users/coxxxxx/rltg/out** (xxxxxx is the company/vendor number).

When submitting data via FTP, the following steps must be used.

- File name (compressed)
- Reconciliation statements for each file.
- The file name must follow the convention outlined below:

XXXXXMMM.RLTGNN.zip

XXXXX = Company NAIC Number

MMM = Processing Month

NN = Unique Identifier for WYO Company Use

e.g., 12345DEC.RLTG01.Zip, represents XYZ Insurance Company's Additional Data Record file for December in a compressed format. The expanded zipped file name should be the same as the zip file name except the extension should be .dat.

All files must be submitted using FTP directory **/users/coxxxxx/rltg/out**

User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). For instructions on how to properly set up the FTP client to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

B. DATA TRANSMITTAL DOCUMENT

A WYO Additional Data Record FTP Transmittal Document must accompany each RLTG data transmission.

This document should use the same naming convention as the data file but use .txt as the last node, e.g., XXXXXMMM.RLTGNN.txt

All files must be submitted using FTP directory **/users/coxxxxx/rltg/out**.

A sample form is provided on the following page.

■ WYO ADDITIONAL DATA RECORD FTP TRANSMITTAL DOCUMENT

DATE SENT:

COMPANY NAME:

NAIC NUMBER:

FILE NAME (DSN):

TOTAL NUMBER OF RECORDS:

CONTACT PERSON:

CONTACT TELEPHONE NUMBER:

U.S. DEPARTMENT OF HOMELAND SECURITY

O.M.B. No. 1660-0006 Expires July 31, 2006

EMERGENCY PREPAREDNESS AND RESPONSE DIRECTORATE

National Flood Insurance Program

FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

<input type="checkbox"/> NEW	CURRENT POLICY NUMBER
<input type="checkbox"/> RENEWAL	FL _____
	IF NEW, LEAVE BLANK

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN-NO WAITING	
	ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ AGENCY NO.: _____ AGENT'S TAX ID <input type="checkbox"/> T OR SSN <input type="checkbox"/> S _____		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION	
AGENT INFORMATION	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (PLEASE SPECIFY) _____ <input type="checkbox"/> FEMA <input type="checkbox"/> HHS _____ CASE FILE NUMBER _____		NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: _____ _____ _____ INSURED'S SOCIAL SECURITY NUMBER _____	
	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS. <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY, SPECIFY _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY _____ _____ LOAN NUMBER _____	
DISASTER ASSISTANCE	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER _____		NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	
	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____		COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ FLOOD INSURANCE RATE MAP ZONE _____ INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER, SPECIFY _____	
FIRST MORTGAGEE	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL)		CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR	
	CONSTRUCTION DATE _____		INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ESTIMATED REPLACEMENT COST AMOUNT \$ _____	
PROPERTY LOCATION	IS BUILDING: CONDO UNIT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO TOWNHOUSE/ROWHOUSE CONDO UNIT <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____	
	FAILURE TO ANSWER THE FOLLOWING QUESTIONS PROPERLY COULD RESULT IN VOIDANCE OF CONTRACT! THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP BASED ON ITS FLOOD LOSS HISTORY. A) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURENCES, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000. <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO B) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		ENTER SELECTED OPTION FROM THE PREMIUM TABLES ON THE BACK OF THIS FORM. BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____ CONTENTS COVERAGE ONLY AMOUNT: \$ _____ PREMIUM: \$ _____	
BUILDING	MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____			
	<p style="text-align: center;">(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)</p> <p style="text-align: center;">THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.</p> SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE _____ (MM/DD/YY)			
BUILDING	<p style="text-align: center;">(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)</p> <p style="text-align: center;">THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.</p> SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE _____ (MM/DD/YY)			
	(OVER)			

NFIP COPY

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM

1-4 FAMILY RESIDENTIAL BUILDING & CONTENTS COVERAGE COMBINATIONS¹

ALL RESIDENTIAL CONTENTS ONLY^{1,4}

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$112
\$ 30,000	\$ 12,000	\$163	\$ 30,000	\$ 12,000	\$138
\$ 50,000	\$ 20,000	\$205	\$ 50,000	\$ 20,000	\$180
\$ 75,000	\$ 30,000	\$232	\$ 75,000	\$ 30,000	\$207
\$100,000	\$ 40,000	\$263	\$100,000	\$ 40,000	\$233
\$125,000	\$ 50,000	\$279	\$125,000	\$ 50,000	\$249
\$150,000	\$ 60,000	\$294	\$150,000	\$ 60,000	\$264
\$200,000	\$ 80,000	\$331	\$200,000	\$ 80,000	\$296
\$250,000	\$100,000	\$352	\$250,000	\$100,000	\$317

Contents Located Above Ground Level More Than One Floor		All Other Locations (Basement Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 8,000	\$ 39	\$ 8,000	\$ 61
\$ 12,000	\$ 53	\$ 12,000	\$ 86
\$ 20,000	\$ 81	\$ 20,000	\$116
\$ 30,000	\$ 93	\$ 30,000	\$131
\$ 40,000	\$105	\$ 40,000	\$146
\$ 50,000	\$117	\$ 50,000	\$156
\$ 60,000	\$129	\$ 60,000	\$166
\$ 80,000	\$153	\$ 80,000	\$181
\$100,000	\$177	\$100,000	\$196

NON-RESIDENTIAL BUILDING & CONTENTS COVERAGE COMBINATIONS¹

NON-RESIDENTIAL CONTENTS ONLY^{1,4}

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 50,000	\$ 50,000	\$ 800	\$ 50,000	\$ 50,000	\$ 500
\$100,000	\$100,000	\$1,375	\$100,000	\$100,000	\$ 800
\$150,000	\$150,000	\$1,850	\$150,000	\$150,000	\$1,050
\$200,000	\$200,000	\$2,200	\$200,000	\$200,000	\$1,300
\$250,000	\$250,000	\$2,500	\$250,000	\$250,000	\$1,500
\$300,000	\$300,000	\$2,800	\$300,000	\$300,000	\$1,700
\$350,000	\$350,000	\$3,100	\$350,000	\$350,000	\$1,850
\$400,000	\$400,000	\$3,350	\$400,000	\$400,000	\$2,000
\$500,000	\$500,000	\$3,850	\$500,000	\$500,000	\$2,300

Contents Located Above Ground Level More Than One Floor		All Other Locations (Basement Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 50,000	\$121	\$ 50,000	\$ 275
\$100,000	\$231	\$100,000	\$ 500
\$150,000	\$321	\$150,000	\$ 675
\$200,000	\$381	\$200,000	\$ 850
\$250,000	\$441	\$250,000	\$1,000
\$300,000	\$501	\$300,000	\$1,150
\$350,000	\$561	\$350,000	\$1,300
\$400,000	\$621	\$400,000	\$1,450
\$500,000	\$741	\$500,000	\$1,700

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$11.00.

³Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

⁴ Contents-only policies are not available for contents located in basement only.

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions in "I. General Description" on page PRP 1 of the NFIP Flood Insurance Manual. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

**FLOOD INSURANCE
PREFERRED RISK POLICY APPLICATION
FEMA FORM 81-67**

WARNING TO AGENTS AND INSURANCE APPLICANTS

The National Flood Insurance Act of 1968, as amended, prohibits a flood insurance policy from being newly issued or renewed on a property officially declared as being in violation of Section 1316 of the Act.

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Repetitive Loss Target Group (RLTG) property owners and Preferred Risk Policy (PRP) owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Solicitation of your Social Security Number (SSN) is authorized under Executive Order 9397. Providing the SSN, as well as the other information, is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 93-579 SECTION 7(B)

Solicitation of the Social Security Number (SSN) is authorized under provisions of Executive Order 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide for your precise identification.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 15 minutes per response. Burden means the time, effort, and financial resources expended by persons to generate, maintain, retain, disclose, or to provide information to us. You may send comments regarding the burden estimate or any aspect of the form, including suggestions for reducing the burden to: U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send your completed form to this address.**