



FEMA

W-09072

November 2, 2009

MEMORANDUM TO: Write Your Own Principal Coordinators and the
National Flood Insurance Program Servicing Agent

Edward L. Connor

FROM: Edward Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

SUBJECT: May 1, 2010, Program Changes

The purpose of this memorandum is to provide notification of the changes that the National Flood Insurance Program (NFIP) will implement effective May 1, 2010, as specified below:

- Increase the Federal Policy Fee to fund Program administrative costs (including an increase to the Federal Policy Fee for Preferred Risk Policies)
- Decrease building rates to comply with the statutory annual limitation on premium increases
- Update the Community Rating System listing (changes will be provided early 2010)

Please see the following attachments for more details of these upcoming Program changes.

- Attachment A – Rate Changes Effective May 1, 2010
- Attachment B – Edit Specifications Changes Effective May 1, 2010

There will be no Transaction Record Reporting and Processing (TRRP) Plan changes for May 1, 2010.

If you have any questions, please contact your WYO Company Business Consultant.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

ATTACHMENT A

RATE CHANGES EFFECTIVE MAY 1, 2010

(Changes appear in bold print with a change bar in the margin of the page.)

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES^{1, 2}
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 / .56	.96 / 1.03	.76 / .56		.76 / 1.18		.83 / 1.13	
	With Basement	.81 / .83	.96 / .86	.81 / .83		.76 / .98		.88 / 1.11	
	With Enclosure	.81 / 1.01	.96 / 1.03	.81 / 1.01		.81 / 1.24		.88 / 1.39	
	Elevated on Crawlspace	.76 / .56	.96 / 1.03	.76 / .56		.76 / 1.18		.83 / 1.13	
	Non-Elevated with Subgrade Crawlspace	.76 / .56	.96 / .86	.76 / .56		.76 / 1.18		.83 / 1.13	
	Manufactured (Mobile) Home ³	.76 / .56	.96 / 1.03					.83 / 1.13	
CONTENTS LOCATION	Basement & Above ⁴				.96 / .86		.96 / .86		1.62 / 1.92
	Enclosure & Above ⁵				.96 / 1.03		.96 / 1.03		1.62 / 2.30
	Lowest Floor Only - Above Ground Level				.96 / 1.03		.96 / 1.03		1.62 / 1.01
	Lowest Floor Above Ground Level and Higher Floors				.96 / .71		.96 / .71		1.62 / .86
	Above Ground Level - More than One Full Floor				.35 / .13		.35 / .13		.24 / .13
	Manufactured (Mobile) Home ³								1.62 / 1.01

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 / 1.47	1.23 / 2.54	.99 / 1.47		.99 / 2.72		1.10 / 2.82	
	With Basement	1.06 / 2.20	1.23 / 2.14	1.06 / 2.20		1.06 / 4.07		1.16 / 4.21	
	With Enclosure	1.06 / 2.60	1.23 / 2.53	1.06 / 2.60		1.06 / 4.55		1.16 / 4.70	
	Elevated on Crawlspace	.99 / 1.47	1.23 / 2.54	.99 / 1.47		.99 / 2.72		1.10 / 2.82	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.47	1.23 / 2.14	.99 / 1.47		.99 / 2.72		1.10 / 2.82	
	Manufactured (Mobile) Home ³	.99 / 6.08	1.23 / 2.53					1.10 / 10.44	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.14		1.23 / 2.14		2.14 / 5.00
	Enclosure & Above ⁵				1.23 / 2.53		1.23 / 2.53		2.14 / 5.39
	Lowest Floor Only - Above Ground Level				1.23 / 2.53		1.23 / 2.53		2.14 / 4.52
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.23		1.23 / 2.23		2.14 / 3.90
	Above Ground Level - More than One Full Floor				.47 / .32		.47 / .32		.45 / .43
	Manufactured (Mobile) Home ³								2.14 / 9.80

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	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home ³	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above ⁴				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above ⁵				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.85 / .53

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

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

⁴ Includes subgrade crawlspace.

⁵ Includes crawlspace.

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/Enclosure/Crawlspace ⁴		More than One Floor No Basement/Enclosure/Crawlspace ⁴		More than One Floor With Basement/Enclosure/Crawlspace ⁴		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	.38 / .08	.25 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.68 / .09	.45 / .10	.46 / .08	.28 / .08	.30 / .08	.25 / .08	.88 / .09	.72 / .08
0	1.42 / .11	1.31 / .12	1.03 / .10	.79 / .15	.73 / .09	.59 / .16	2.25 / .11	1.83 / .09
-1 ³	3.79 / 1.39	5.38 / 1.35	3.33 / 1.21	3.64 / .62	1.89 / .67	1.74 / .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/Enclosure/Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace ⁴)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		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	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	1.13 / .19
-1 ³	3.74 / .75	2.41 / 1.10	2.11 / .58	1.61 / .70	.60 / .14	1.06 / .14	***	***
-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 either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

⁴ Includes subgrade crawlspace.

***** 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/Crawlspace ⁵		More than One Floor, No Basement/Encl/Crawlspace ⁵		More than One Floor, With Basement/Encl/Crawlspace ⁵		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	2.54 / .46	3.08 / 1.20	2.06 / .46	2.23 / 1.12	1.78 / .46	1.99 / .91	3.82 / .38	5.46 / .34
-1 ⁴	5.44 / 2.79	8.12 / 4.48	4.98 / 2.79	6.99 / 3.41	3.53 / 2.53	3.70 / 3.46	***	***
-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/Crawlspace ⁵)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace ⁵)		More than One Floor With Basement/Enclosure/Crawlspace ⁵		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	3.96 / .55	3.50 / 2.56	2.57 / .61	2.44 / 1.53	1.45 / .55	1.45 / .55	3.81 / .61	3.97 / 3.27
-1 ⁴	8.68 / 4.22	8.52 / 7.43	5.12 / 3.27	5.84 / 4.63	1.71 / .55	5.21 / .55	***	***
-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		.56 / .25	.56 / .25	.42 / .25
-1 ⁴		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .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.

⁵ Includes subgrade crawlspace.

*****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	.41	.41	.66	.88	1.34
+3	.41	.41	.80	1.08	1.62
+2	.59	.63	1.03	1.38	2.07
+1	1.08	1.16	1.58	2.11	2.95
0	1.66	1.78	2.03	2.72	3.82
-1	2.40	2.47	2.69	3.55	4.62
-2	3.33	3.51	3.54	4.64	5.92
-3	4.57	4.85	4.56	6.10	7.73
-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 elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

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

Any machinery or equipment below the lowest elevated floor must be at or above the BFE. See page RATE 20 for more details.

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 pages RATE 20-21 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 ⁶				
	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	.53	.53	1.46	1.95	2.90
+3	.54	.54	1.63	2.15	3.28
+2	.70	.70	1.91	2.49	3.81
+1	1.25	1.33	2.34	3.14	4.55
0	1.79	1.88	2.76	3.78	5.13
-1 ⁶	2.47	2.61	3.29	4.37	5.88
-2 ⁶	3.43	3.66	4.09	5.38	6.99
-3 ⁶	4.68	4.98	5.27	6.86	8.82
-4 or below ⁶	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

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. If the enclosure is at or above the BFE, use the “Free of Obstruction” rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for more details.

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 pages RATE 20-21 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 1 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/Crawlspace ⁴		More than One Floor, No Basement/Encl/Crawlspace ⁴		More than One Floor, With Basement/Encl/Crawlspace ⁴		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	.38 / .08	.25 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.68 / .08	.45 / .10	.46 / .08	.28 / .08	.30 / .08	.25 / .08	.78 / .38	.72 / .08
0	.78 / .21	.74 / .21	.78 / .21	.81 / .15	.74 / .09	.59 / .16	.78 / .38	.95 / .39
-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/Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace ⁴)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		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	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	.77 / .48
-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	.37 / .12	.24 / .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.

⁴ Includes subgrade crawlspace.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$40	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is **\$20.00**.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. The insured may choose a deductible amount different from the standard \$1,000 for Post-FIRM or the standard \$2,000 for structures in the Emergency Program and those rated using Pre- FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

V. DEDUCTIBLES AND FEES

A. Deductibles

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

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

Optional deductible amounts are available under the RCBAP.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	-	\$ 40.00	per policy
2-4 units	-	\$ 80.00	per policy
5-10 units	-	\$200.00	per policy
11-20 units	-	\$440.00	per policy
21 or more	-	\$840.00	per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

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

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

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

VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and

- The premium refund will be calculated on a pro rata basis.

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

IX. APPLICATION FORM

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

A. Type of Building

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

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (RCV) and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain

**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/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.28	1.15/1.08	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.21	1.15/.53	1.12/.05	1.12/.05	
Elevated on Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
Non-Elevated with Subgrade Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement/Subgrade Crawlspace and above	.96/.86	1.23/2.14	1.53/.56	1.53/.56	SUBMIT FOR RATE
Enclosure/Crawlspace and above	.96/1.03	1.23/2.53	1.53/.65	1.53/.65	
Lowest floor only- above ground level	.96/1.03	1.23/2.53	1.20/.59	1.20/.59	1.11/.70
Lowest floor above ground level and higher floors	.96/.71	1.23/2.23	1.20/.34	1.20/.34	1.11/.48
Above ground level more than 1 full floor	.35/.13	.47/.32	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE • POST-FIRM

ELEVATION	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE/CRAWLSPACE ³	WITH BSMNT/ENCL/CRAWLSPACE ³
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.28/.05	1.15/.05
-1 ²	5.26/.15	2.98/.12
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE • POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT/ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
	+4	.38/.12	.38/.12	.38/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 ²	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

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 crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

**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/ CRAWLSPACE ⁵	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	2.76/.14	2.63/.14
-1 ⁴	8.08/.58	4.24/.43
-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/ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 ³	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 ⁴	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	***

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

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

⁴ Use 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.

⁵ Includes subgrade crawlspace.

*****SUBMIT FOR RATING.**

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

SUBMIT FOR RATING

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

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.54	.96/1.03	.93/1.45	1.23/2.69	.74/.21	1.20/.37
	WITH BASEMENT	.75/.67	.96/.86	1.00/2.52	1.23/2.53	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.79	.96/.89	1.00/2.74	1.23/2.75	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE	.70/.54	.96/1.03	.93/1.45	1.23/2.69	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70/.54	.96/1.03	.93/1.45	1.23/2.69	.74/.21	1.20/.37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:		D	
		A99, B, C, X		BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.70
		FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)	
				BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ³				.21/.08	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴				.86/.21	1.18/.24

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/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE: Submit for Rating.

³“With Certification of Compliance” 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 of Compliance” 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 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/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	2.47/.46	1.98/.46	1.71/.46
-1 ⁴	5.42/2.83	4.96/2.83	3.54/2.57
-2	***	***	***

**REGULAR PROGRAM – 1975-1981¹ 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/ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 ⁴	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	.56/.26

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.

⁵Includes subgrade crawlspace.

***SUBMIT FOR RATING.

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

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	.65	.53
+3	.79	.54
+2	1.03	.73
+1	1.58	1.25
0	2.02	1.87
-1	2.68	2.59
-2	3.52	3.53
-3	4.54	4.78
-4 or lower	***	***

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

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

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE. See page RATE 20 for more details.

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

*****SUBMIT FOR RATING**

**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 RATES^{1,2}

**Elevated Buildings With Obstruction³ 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 site ⁴	Building Rate	Contents Rate
+4 or more	1.16	.67
+3	1.29	.68
+2	1.53	.86
+1	2.06	1.38
0	2.51	2.00
-1 ⁵	3.11	2.72
-2 ⁵	3.95	3.66
-3 ⁵	4.97	4.91
-4 or lower ⁵	***	***

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.

²Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³With 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. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for details.

⁴Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁵For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

**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

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart on the next page.

- Properties in Special Flood Hazard Areas or in Emergency Program communities are **not eligible** for the PRP.
- Residential condominium associations eligible under the Residential Condominium Building Association Policy are **not eligible** for the PRP.
- Individual residential condominium units in non-residential condominium buildings are **not eligible** for building coverage.
- Individual non-residential condominium units are **not eligible** for building coverage.
- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure are **not eligible** for the PRP.

IV. DOCUMENTATION

All Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following:

- A Letter of Map Amendment (LOMA)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location and flood zone of the building
- A letter indicating the exact location and flood zone of the building, and signed and dated by a local community official
- An Elevation Certificate indicating the exact location and flood zone of the building, and

signed and dated by a surveyor, engineer, architect, or local community official

- A flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the property's continued eligibility for the PRP must be provided for the policy to be renewed. See IV. DOCUMENTATION.

VI. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to the PRP.

VII. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- The \$50.00 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of **\$20.00** is included in the premium and is not subject to commission.
- The ICC premium of \$6.00 is included.

IX. DEDUCTIBLES

The standard deductible for PRPs is \$1,000 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2010

**ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}**

With Basement or Enclosure ⁵			Without Basement or Enclosure ⁶		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$175	\$ 30,000	\$ 12,000	\$150
\$ 50,000	\$ 20,000	\$226	\$ 50,000	\$ 20,000	\$201
\$ 75,000	\$ 30,000	\$267	\$ 75,000	\$ 30,000	\$237
\$100,000	\$ 40,000	\$294	\$100,000	\$ 40,000	\$264
\$125,000	\$ 50,000	\$314	\$125,000	\$ 50,000	\$284
\$150,000	\$ 60,000	\$333	\$150,000	\$ 60,000	\$303
\$200,000	\$ 80,000	\$368	\$200,000	\$ 80,000	\$333
\$250,000	\$100,000	\$395	\$250,000	\$100,000	\$355

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 55	\$ 12,000	\$ 82
\$ 20,000	\$ 86	\$ 20,000	\$118
\$ 30,000	\$ 100	\$ 30,000	\$137
\$ 40,000	\$112	\$ 40,000	\$154
\$ 50,000	\$124	\$ 50,000	\$171
\$ 60,000	\$136	\$ 60,000	\$188
\$ 80,000	\$160	\$ 80,000	\$208
\$100,000	\$184	\$100,000	\$228

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁵

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
Building Coverage	\$ 20,000	\$158	\$172	\$185	\$198	\$210	\$221	\$232	\$242	\$252
	\$ 30,000	\$172	\$186	\$199	\$212	\$224	\$235	\$246	\$256	\$266
	\$ 50,000	\$206	\$220	\$233	\$246	\$258	\$269	\$280	\$290	\$300
	\$ 75,000	\$222	\$236	\$249	\$262	\$274	\$285	\$296	\$306	\$316
	\$100,000	\$244	\$258	\$271	\$284	\$296	\$307	\$318	\$328	\$338
	\$125,000	\$251	\$265	\$278	\$291	\$303	\$314	\$325	\$335	\$345
	\$150,000	\$256	\$270	\$283	\$296	\$308	\$319	\$330	\$340	\$350
	\$200,000	\$287	\$301	\$314	\$327	\$339	\$350	\$361	\$371	\$381
	\$250,000	\$304	\$318	\$331	\$344	\$356	\$367	\$378	\$388	\$398

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁶

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
Building Coverage	\$ 20,000	\$130	\$142	\$153	\$164	\$174	\$184	\$193	\$202	\$210
	\$ 30,000	\$148	\$159	\$170	\$181	\$191	\$201	\$210	\$219	\$227
	\$ 50,000	\$183	\$194	\$205	\$216	\$226	\$236	\$245	\$254	\$262
	\$ 75,000	\$203	\$214	\$225	\$235	\$245	\$255	\$264	\$273	\$281
	\$100,000	\$221	\$232	\$243	\$253	\$263	\$273	\$282	\$291	\$299
	\$125,000	\$230	\$241	\$252	\$262	\$272	\$281	\$290	\$299	\$307
	\$150,000	\$237	\$248	\$259	\$269	\$279	\$288	\$297	\$306	\$314
	\$200,000	\$265	\$276	\$287	\$297	\$307	\$316	\$325	\$333	\$341
	\$250,000	\$280	\$291	\$302	\$312	\$322	\$331	\$340	\$348	\$356

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

²Premium includes Federal Policy Fee of **\$20.00**.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

⁵Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

⁶Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008 (cont'd.)

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 887	\$1,146	\$1,394	\$1,630	\$1,855	\$2,069	\$2,272	\$2,463	\$2,643	\$2,812
	\$100,000	\$1,261	\$1,520	\$1,767	\$2,003	\$2,228	\$2,442	\$2,645	\$2,836	\$3,016	\$3,185
	\$150,000	\$1,536	\$1,795	\$2,042	\$2,278	\$2,503	\$2,717	\$2,920	\$3,111	\$3,291	\$3,460
	\$200,000	\$1,685	\$1,944	\$2,191	\$2,427	\$2,652	\$2,866	\$3,069	\$3,260	\$3,440	\$3,609
	\$250,000	\$1,790	\$2,049	\$2,296	\$2,532	\$2,757	\$2,971	\$3,174	\$3,365	\$3,545	\$3,714
	\$300,000	\$1,906	\$2,165	\$2,412	\$2,648	\$2,873	\$3,087	\$3,290	\$3,481	\$3,661	\$3,830
	\$350,000	\$2,034	\$2,293	\$2,540	\$2,776	\$3,001	\$3,215	\$3,417	\$3,608	\$3,788	\$3,957
	\$400,000	\$2,118	\$2,377	\$2,624	\$2,860	\$3,085	\$3,299	\$3,501	\$3,692	\$3,872	\$4,041
	\$450,000	\$2,214	\$2,473	\$2,720	\$2,956	\$3,181	\$3,395	\$3,597	\$3,788	\$3,968	\$4,137
	\$500,000	\$2,319	\$2,578	\$2,825	\$3,061	\$3,286	\$3,500	\$3,702	\$3,893	\$4,073	\$4,242

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 557	\$ 695	\$ 827	\$ 953	\$1,073	\$1,187	\$1,295	\$1,397	\$1,493	\$1,583
	\$100,000	\$ 749	\$ 887	\$1,019	\$1,145	\$1,265	\$1,379	\$1,487	\$1,589	\$1,685	\$1,775
	\$150,000	\$ 892	\$1,030	\$1,162	\$1,288	\$1,408	\$1,522	\$1,630	\$1,732	\$1,828	\$1,918
	\$200,000	\$1,041	\$1,179	\$1,311	\$1,437	\$1,557	\$1,671	\$1,779	\$1,881	\$1,977	\$2,067
	\$250,000	\$1,141	\$1,279	\$1,411	\$1,537	\$1,657	\$1,771	\$1,879	\$1,981	\$2,077	\$2,167
	\$300,000	\$1,247	\$1,385	\$1,517	\$1,643	\$1,763	\$1,877	\$1,985	\$2,087	\$2,183	\$2,273
	\$350,000	\$1,304	\$1,442	\$1,574	\$1,700	\$1,820	\$1,934	\$2,042	\$2,144	\$2,240	\$2,330
	\$400,000	\$1,367	\$1,505	\$1,637	\$1,763	\$1,883	\$1,997	\$2,105	\$2,207	\$2,303	\$2,393
	\$450,000	\$1,436	\$1,574	\$1,706	\$1,832	\$1,952	\$2,066	\$2,174	\$2,276	\$2,372	\$2,462
	\$500,000	\$1,511	\$1,649	\$1,781	\$1,907	\$2,027	\$2,141	\$2,249	\$2,351	\$2,447	\$2,537

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$152	\$ 50,000	\$ 337
\$100,000	\$227	\$100,000	\$ 507
\$150,000	\$302	\$150,000	\$ 677
\$200,000	\$377	\$200,000	\$ 847
\$250,000	\$452	\$250,000	\$1,017
\$300,000	\$527	\$300,000	\$1,187
\$350,000	\$602	\$350,000	\$1,357
\$400,000	\$677	\$400,000	\$1,527
\$450,000	\$752	\$450,000	\$1,697
\$500,000	\$827	\$500,000	\$1,867

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

²Premium includes Federal Policy Fee of **\$20.00**.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

⁵Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

ATTACHMENT B

EDIT SPECIFICATIONS CHANGES EFFECTIVE MAY 1, 2010

A summary of the May 2010 Edit Specifications updates (Change 7) is as follows:

Part 1 (1.1, 1.2, 1.3) – Instructions	Full reprint
Part 2 - Edits Dictionary	PL140030: Federal Policy Fee - added text regarding FPF changes, effective May 1, 2010

NATIONAL FLOOD INSURANCE PROGRAM
EDIT SPECIFICATIONS
FOR THE WRITE-YOUR-OWN PROGRAM
MAY 1, 2004

REVISION 8	MAY 1, 2004
CHANGE 1	MAY 1, 2005
CHANGE 2	OCTOBER 1, 2005
CHANGE 3	MAY 1, 2006
CHANGE 4	MAY 1, 2008
CHANGE 5 (REVISED).....	MAY 1, 2008
CHANGE 6	OCTOBER 1, 2009
CHANGE 6.1	OCTOBER 1, 2009
CHANGE 7	MAY 1, 2010

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INSTRUCTIONS

1. PURPOSE

THIS DOCUMENT IS A DETAILED DESCRIPTION OF THE EDITS PERFORMED BY THE NFIP WRITE-YOUR-OWN SYSTEM.

THIS DOCUMENT IS DIVIDED INTO THE FOLLOWING CATEGORIES:

PART 1 - INSTRUCTIONS
1.1 - INSTRUCTIONS
1.2 - NEW/REVISED EDITS
1.3 - DELETED EDITS

PART 2 - DATA EDIT DICTIONARY

PART 3 - LEVELS
3.1 - POLICY
3.2 - CLAIMS

PART 4 - ERROR CODES/MESSAGES

PART 5 - FIELD NAMES

2. DEFINITIONS

DATA ELEMENT: THE TRANSACTION DATA ELEMENT AS NAMED IN THE WYO STATISTICAL PLAN.

FILE NAME: THE DATA ELEMENTS IN THIS DOCUMENT FALL INTO TWO CATEGORIES - POLICY OR CLAIMS.

STATUS: INDICATES WHETHER THIS DATA ELEMENT IS REQUIRED OR OPTIONALLY DESIGNATED TO BE REPORTED TO NFIP.

FIELD NAME: THE NAME OF THE DATA ELEMENT AS FOUND IN THE DATABASE.

UPDATE: THE UPDATE ACTION UPON SUCCESSFULLY PASSING THE EDITS FOR THE DATA ELEMENT. WITH DATA ELEMENTS THAT UPDATE AS INCREMENTALS, THE EDITS FOR THESE DATA ELEMENTS, EXCLUDING ORDER 10 AND 20, APPLY TO THE SUM OF THE AMOUNT ON FILE AND THE TRANSACTION AMOUNT.

FORMAT: THE SYSTEM DESCRIPTION OF THE DATA ELEMENT

ORDER: THIS NUMBER DESIGNATES THE ORDER IN WHICH THE EDITS FOR A DATA ELEMENT ARE TO BE PERFORMED. IF A DATA ELEMENT FAILS AN EDIT, SUBSEQUENT EDITS ARE NOT DONE FOR THE CORRESPONDING DATA ELEMENT.

EFFECTIVE: THE DATE ON WHICH THE EDIT BECAME EFFECTIVE.

CANCELLED: THE DATE ON WHICH THE EDIT IS NO LONGER APPLIED.

EDIT LEVEL: THE POINT IN THE WYO SYSTEM WHERE THE EDITS ARE PERFORMED.

(0) SPECIAL PROCESS -
POLICY - THESE EDITS ARE DONE FOR THE TRANSACTION 81 - CHANGE POLICY

INSTRUCTIONS

NUMBER KEY AT THE TIME OF
PROCESSING THE TRANSACTIONS.

CLAIMS - THESE EDITS ARE DONE FOR THE
TRANSACTION 84 - CHANGE DATE
OF LOSS KEY AND 87 - CHANGE
PAYMENT DATE KEY AT THE TIME OF
PROCESSING THE TRANSACTIONS.

- (1) REFORMAT/PRE-PROCESSOR PROGRAM -
POLICY - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE POLICY MASTER FILE.

CLAIMS - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE CLAIMS MASTER FILE.
- (2) NEW BUSINESS (11) LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
LOADING THE POLICY MASTER FILE WITH
THE NEW POLICY RECORDS.
- (3) OTHER POLICY TXN LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE WITH
THE "OTHER THAN 11" TRANSACTIONS.
- (9) POLICY LOAD PROGRAMS -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE (ALL
TRANSACTIONS).
- (4) EDIT PROCESSOR PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (5) POST RATING PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE AND THE POLICIES
RATED.
- (6) LENDER PROCESSING PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
PROCESSING THE LENDER TRANSACTIONS (99A)
AGAINST THE LENDER FILE.
- (7) PREFERRED RISK EDIT PROGRAM -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (8) CONDO INSPECTION / GIS SYSTEMS -
THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (2) OPEN CLAIMS/LOSS LOAD PROGRAM -

INSTRUCTIONS

THESE EDITS ARE DONE AT THE TIME OF
LOADING THE NEW LOSS RECORDS.

- (3) OTHER CLAIMS TXN LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
THE "OTHER THAN 31" TRANSACTIONS.
- (9) CLAIMS LOAD PROGRAM -
THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
ALL TRANSACTIONS.
- (4) EDIT PART I PROGRAM -
THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.
- (5) EDIT PART II PROGRAM -
THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.

EDIT TYPE: THE EDIT TYPE FALLS INTO TWO CATEGORIES:
(I) INFORMATIONAL - THOSE EDITS THAT DO NOT
DEPEND ON THE VALUES OF
OTHER DATA ELEMENTS.

(R) RELATIONAL - THOSE EDITS THAT DO DEPEND
ON THE VALUES OF OTHER
DATA ELEMENTS.

ERROR TYPE: THE ERROR TYPE FALLS INTO TWO CATEGORIES:
(C) CRITICAL - THE DATA ELEMENT IN ERROR
IS REQUIRED.

(N) NON-CRITICAL - THE DATA ELEMENT IN ERROR
IS OPTIONAL.

ERROR CODE: THE FOLLOWING METHOD WAS USED FOR
ASSIGNING THE ERROR CODES:

CHARACTER POSITION	DESCRIPTION
1	P - POLICY FIELDS C - CLAIM FIELDS
2	R - REJECT TRANSACTIONS U - UNREADABLE DATA - I.E. ALPHABETIC DATA IN A NUMERIC FIELD. I - READABLE DATA BUT INVALID CODES OR VALUES. L - RELATIONAL ERRORS
3 - 5	UNIQUE NUMBER ASSIGNED TO EACH DATA ELEMENT.
6 - 8	UNIQUE NUMBER ASSIGNED TO EACH EDIT WITHIN A DATA ELEMENT.

ERROR MESSAGE: THE MESSAGE TO BE DISPLAYED ON THE ERROR
REPORTS FOR THE ERROR.

INSTRUCTIONS

FAILED EDIT
UPDATE ACTION: INDICATES THE ACTION TAKEN IF THE DATA
 FAILS THE PARTICULAR EDIT.

DESCRIPTION: THE DESCRIPTION OF THE EDIT TO BE
 PERFORMED.

NEW AND REVISED EDITS EFFECTIVE MAY 1, 2010

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
FEDERAL POLICY FEE	10	PL140030

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EDITS REMOVED FROM THE EDITS SPECIFICATIONS DOCUMENT

THE FOLLOWING EDITS HAVE BEEN CANCELED PRIOR TO
MAY 1, 2010 AND ARE NOT USED BY THE NFIP PROCESSING
OF TRRP DATA. THESE CANCELLED EDIT ERRORS HAVE BEEN
REMOVED FROM THIS DOCUMENT.

DATA ELEMENT -----	ORDER -----	CANCELLED ON -----	ERROR CODE -----
ACTUAL SALVAGE RECOVERY	10	1986/01/01	CU109010
ACTUAL SALVAGE RECOVERY DATE	10	1992/11/01	CU111010
	20	1992/11/01	CU111020
ADDITIONAL LIMIT AMOUNT OF INSURANCE - BUILDING	10	1996/10/01	PU052010
	30	1996/10/01	PL052030
	40	1996/10/01	PL052040
	50	1996/10/01	PL052050
ADDITIONAL LIMIT AMOUNT OF INSURANCE - CONTENTS	10	1996/10/01	PU056010
	30	1996/10/01	PL056030
	40	1996/10/01	PL056040
	50	1996/10/01	PL056050
ADDITIONAL LIMIT AMOUNT OF PREMIUM - BUILDING	10	1986/01/01	PU053010
	15	1996/10/01	PR053015
	30	1996/10/01	PL053030
	40	1996/10/01	PL053040
ADDITIONAL LIMIT AMOUNT OF PREMIUM - CONTENTS	10	1986/01/01	PU057010
	15	1996/10/01	PR057015
	30	1996/10/01	PL057030
	40	1996/10/01	PL057040
ADDITIONAL LIMIT AMOUNT OF PREMIUM REFUND - BUILDING	10	1986/01/01	PU064010
	15	1996/10/01	PR064015
ADDITIONAL LIMIT AMOUNT OF PREMIUM REFUND - CONTENTS	10	1986/01/01	PU065010
	15	1996/10/01	PR065015
AGENT TAX-SSN	10	2008/05/01	PI186010
BASE FLOOD ELEVATION	50	2006/05/01	PU049050
	60	2006/05/01	PI049060
	70	2006/05/01	PL049070
	80	2006/05/01	PL049080
BASIC LIMIT AMOUNT OF INSURANCE - BUILDING	10	1996/10/01	PU050010
	30	1996/10/01	PL050030
	40	1996/10/01	PL050040
	50	1996/10/01	PL050050
BASIC LIMIT AMOUNT OF INSURANCE - CONTENTS	10	1996/10/01	PU054010
	30	1996/10/01	PL054030
	40	1996/10/01	PL054040
BASIC LIMIT AMOUNT OF PREMIUM - BUILDING	10	1986/01/01	PU051010
	15	1996/10/01	PR051015
	30	1996/10/01	PL051030
BASIC LIMIT AMOUNT OF PREMIUM - CONTENTS	10	1986/01/01	PU055010
	15	1996/10/01	PR055015
	30	1996/10/01	PL055030
BASIC LIMIT AMOUNT OF PREMIUM REFUND - BUILDING	10	1986/01/01	PU062010
	15	1996/10/01	PR062015

EDITS REMOVED FROM THE EDITS SPECIFICATIONS DOCUMENT

THE FOLLOWING EDITS HAVE BEEN CANCELLED PRIOR TO
MAY 1, 2010 AND ARE NOT USED BY THE NFIP PROCESSING
OF TRRP DATA. THESE CANCELLED EDIT ERRORS HAVE BEEN
REMOVED FROM THIS DOCUMENT.

DATA ELEMENT	ORDER	CANCELLED ON	ERROR CODE
BASIC LIMIT AMOUNT OF PREMIUM REFUND - CONTENTS	10	1986/01/01	PU063010
	15	1996/10/01	PR063015
	30	1984/10/01	PL063030
BUILDING CLAIM PAYMENT (ACV OR RCV AS APPLICABLE)	10	1986/01/01	CU077010
BUILDING CLAIM PAYMENT RECOVERY	10	1986/01/01	CU121010
	30	1992/04/01	CL121030
BUILDING IN COURSE OF CONSTRUCTION INDICATOR	30	1994/10/31	PL028030
CAUSE OF LOSS	10	2000/05/01	CU070010
CLAIMS CLOSED WITHOUT PAYMENT REASON	10	1986/10/01	CU107010
	20	1986/10/01	CI107020
COMMUNITY IDENTIFICATION NUMBER	90	2000/05/01	PI017090
CONTENTS CLAIM PAYMENT (ACV)	10	1986/01/01	CU078010
CONTENTS CLAIM PAYMENT RECOVERY	10	1986/01/01	CU122010
	30	1992/04/01	CL122030
DATE OF LOSS	40	1987/10/01	CR066040
	80	1986/10/01	CL066080
	90	1986/10/01	CL066090
DEDUCTIBLE - BUILDING	30	1995/07/01	PL029030
DEDUCTIBLE - CONTENTS	50	1994/10/01	PL030050
ELEVATED BUILDING INDICATOR	30	2002/05/01	PL031030
ELEVATION CERTIFICATE INDICATOR	10	1995/07/01	PU126010
ENDORSEMENT EFFECTIVE DATE	35	2008/05/01	PR009035
	60	1996/04/30	PR009060
ENDORSEMENT PREMIUM AMOUNT	10	1986/01/01	PU120010
EXPENSE OF CONTENTS/OR MOBILE HOME REMOVAL	10	1986/01/01	CU075010
	30	1986/01/01	CL075030
FEDERAL POLICY FEE	10	1997/05/01	PU140010
INSURED PHONE NUMBER	10	1986/01/01	PI045010
LOWEST FLOOR ELEVATION	50	2006/05/01	PU048050
	60	2006/05/01	PL048060
	70	2006/05/01	PL048070
	80	2006/05/01	PL048080
MAP PANEL SUFFIX	35	1992/12/01	PL019035
	40	1992/10/01	PL019040
	50	1992/10/01	PL019050
	60	1992/10/01	PL019060
	70	1992/10/01	PL019070
	80	1986/08/01	PL019080
	90	1992/10/01	PL019090

EDITS REMOVED FROM THE EDITS SPECIFICATIONS DOCUMENT

THE FOLLOWING EDITS HAVE BEEN CANCELLED PRIOR TO
MAY 1, 2010 AND ARE NOT USED BY THE NFIP PROCESSING
OF TRRP DATA. THESE CANCELLED EDIT ERRORS HAVE BEEN
REMOVED FROM THIS DOCUMENT.

DATA ELEMENT -----	ORDER -----	CANCELLED ON -----	ERROR CODE -----
NEW OR ROLLOVER INDICATOR	10	1995/07/01	PI043010
	20	1995/07/01	PI043020
OLD DATE OF LOSS	40	1995/07/01	CR116040
OLD PAYMENT DATE	40	1995/07/01	CR118040
OLD POLICY NUMBER	50	1995/07/01	PR006050
PAYMENT RECOVERY DATE	10	1992/11/01	CU108010
	20	1992/11/01	CI108020
	30	1992/11/01	CL108030
POLICY FORM INDICATOR	10	1989/10/01	PUI25010
	20	1989/10/01	PI125020
	30	1989/10/01	PL125030
	40	1989/10/01	PL125040
POLICY TERMINATION DATE	30	1989/10/01	PL059030
REPLACEMENT COST VERIFICATION	10	1997/05/01	CU097010
	20	1997/05/01	CL097020
RESUBMITTED REJECTED TRANSACTION INDICATOR	10	1989/10/01	PUI33010
	20	1989/10/01	PI133020
RISK RATING METHOD	10	1997/05/01	PU041010
SMALL BUSINESS INDICATOR	10	1996/10/01	PI025010
	20	1996/10/01	PI025020
	30	1996/10/01	PL025030
	40	1996/10/01	PL025040
SPECIAL EXPENSE AMOUNT	10	1986/01/01	CU115010
SPECIAL EXPENSE DATE	30	1992/11/01	CL113030
STREET ADDRESS	40	2000/05/01	PL011040
SUBROGATION	10	1986/01/01	CU110010
SUBROGATION RECOVERY DATE	10	1992/11/01	CU112010
	20	1992/11/01	CI112020
	30	1992/11/01	CL112030
TAXPAYOR IDENTIFICATION NUMBER	10	2008/05/01	PI015010
	30	2008/05/01	PR015030
TOTAL AMOUNT OF INSURANCE - BUILDING	60	1989/01/01	PL038060
TOTAL AMOUNT OF INSURANCE - CONTENTS	30	1985/02/10	PL039030
TOTAL CALCULATED PREMIUM	10	1986/01/01	PU040010
TOTAL PREMIUM REFUND	10	1986/01/01	PU061010

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EDITS DICTIONARY SECTION

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EDIT DICTIONARY

DATA ELEMENT: FACTORS RELATED TO CAUSE OF LOSS

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/1984 REVISED: CANCELLED:
EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: CI087020 ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: FACTORS RELATED TO CAUSE OF LOSS IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

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

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE
FIELD NAME: POLICY_FEE
UPDATE: INCREMENTAL
FORMAT: THREE (3) DIGIT NUMBER

EDIT CRITERIA

ORDER: 30
EFFECTIVE: 06/01/1991 REVISED: 05/01/2010 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL140030 ERROR TYPE: CRITICAL
ERROR MESSAGE: FEDERAL POLICY FEE IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF POLICY EFFECTIVE DATE IS BEFORE JUNE 1, 1991 THEN
FEDERAL POLICY FEE MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER JUNE 1, 1991 AND
BEFORE OCTOBER 1, 1994 AND RISK RATING METHOD IS NOT EQUAL
TO '7' THEN FEDERAL POLICY FEE MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 1994:

- A. IF RISK RATING METHOD IS '7', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',
MUST BE \$25.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:
 - 1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$25.
 - 2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$50.
 - 3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$125.
 - 4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$275.
 - 5. CONDOMINIUM MASTER UNITS IS 21 OR MORE, MUST
BE \$525.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MARCH 1, 1995:

- A. IF RISK RATING METHOD IS '7' OR 'G', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

MUST BE \$30.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$30.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$60.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$150.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$330.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,
MUST BE \$630.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1 2008:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',
MUST BE \$35.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$35.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$70.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$175.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$385.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,
MUST BE \$735.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1 2010:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',
MUST BE \$40.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$40.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$80.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$200.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$440.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,
MUST BE \$840.

IF RISK RATING METHOD IS '7' (PREFERRED RISK), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 30, 1996
AND PRIOR TO MAY 1, 2003, FEDERAL POLICY FEE MUST BE
\$5.
2. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2003
AND PRIOR TO MAY 1, 2004, FEDERAL POLICY FEE MUST BE
\$10.
3. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2004
AND PRIOR TO MAY 1, 2008, FEDERAL POLICY FEE MUST BE
\$11.
4. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008
AND PRIOR TO MAY 1, 2010, FEDERAL POLICY FEE MUST BE
\$13.
5. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010,
FEDERAL POLICY FEE MUST BE \$20.

FOR MID-TERM ENDORSEMENTS, THE FEDERAL POLICY FEE MUST BE
ZERO.

EDIT DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE - REFUNDED

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE - REFUNDED
FIELD NAME: FEE_REFUNDED
UPDATE: INCREMENTAL
FORMAT: FOUR (4) DIGITS WITH AN IMPLIED DECIMAL OF TWO POSITIONS

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 06/01/1991 REVISED: CANCELLED:
EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PU141010 ERROR TYPE: CRITICAL
ERROR MESSAGE: FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:
FEDERAL POLICY FEE - REFUNDED MUST BE NUMERIC.