



# FREE QuickStart

NFIP IT Services User Guide

Production Release 1.0 | January 2008



**FEMA**

# FREE

This document is a guide for the NFIP IT Services Flood Rating Engine Environment (FREE) application. This guide is divided into several parts. The first part provides background on the application and its benefits to NFIP stakeholders. The second part serves as a user guide for the Web-based access method for the application. The third part serves as a user guide for the batch access method for the application.

The FREE application was developed under the NextGen Bureau Systems Modernization Project and is released as a production application. With your suggestions and feedback, NFIP IT Services continues to improve production applications with new features and enhancements. Feel free to provide feedback by sending e-mail to **nextgen@ostglobal.com** or calling **(202) 467-7602**.

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## FREE OVERVIEW

Flood Rating Engine Environment (FREE) is an NFIP IT Services application that generates quotes for flood insurance policies, including Regular, Residential Condominium Building Association Policy (RCBAP) and Submit-For-Rate (SFR) policies. Authorized NFIP stakeholders can securely log on to a personalized page that FREE offers each user, based on their profile, and generate a flood insurance quote. Every quote generated by the user is saved in the database, allowing access to those quotes for future reference. Most users will only be able to access their own quotes, with the exception of FEMA Headquarters and Bureau users, who will be able to access all quotes created in FREE.

FREE provides a number of benefits for NFIP stakeholders. Below is a list of the major benefits for affected stakeholder groups.

- Allow underwriters to create NFIP accurate quotes
- Automate the Submit-For-Rate rating process
- Improve data accuracy through upfront address and logic edits

### FREE

The Flood Rating Engine Environment (FREE) vision is to create a single authoritative and centralized rating engine for all NFIP stakeholders. It is intended to provide Bureau, WYO Company and Vendor underwriters with assistance in creating quotes for all types of NFIP policies, including Submit-For-Rate (SFR). It also provides the rating edits/validations for the TRRP cycle. FREE generates quotes for the NFIP Regular (Standard and RCBAP policy types) and Emergency Program, as well as Submit-For-Rate (SFR) quotes, and the rates generated are for new policies issued on or after May 1, 2004.

FREE also provides users with the ability to generate underwriting submissions. Underwriting submissions are communications with the NFIP Bureau underwriters and may include quote requests, SFR packet submissions or other requests for rating or underwriting support.

FREE was developed by the NextGen Project and is currently a production application for NFIP IT Services. The list below provides the new features in this release of the application.

- **October 2007 Changes** – This release of FREE includes the October 2007 changes in the NFIP Flood Insurance Manual.
- **Underwriting Submissions** – This release of FREE provides the ability to submit SFR packets and other rating and underwriting information to NFIP Bureau underwriters for validation and processing.

The following table provides a list of the typographic conventions used in this document.

Typeface	Description	Samples
Italic	Italic style is used to denote variable text that must be replaced with the appropriate value, such as filenames and form field values. It is also used for emphasis.	<i>filename1</i> <i>default-value</i>
Bold	Bold style is used to denote GUI elements and text that is to be entered, such as window or form field names and keyboard input text.	<b>Start Menu</b> <b>cd ..</b>
Monospace	A monospace font is used to denote command names, on-screen computer output and filenames.	<code>mkdir</code> <code>config.sys</code>

## FREE

### REAL-TIME PERSON-TO-MACHINE (WEB-BASED) TRANSMISSION METHOD

The FREE QuickStart is a mini guide to help you get started with the NFIP IT Services Flood Rating Engine Environment (FREE) application. The FREE application allows users to rate and quote flood insurance policies and submit underwriting requests and information through a secure Web portal.

This guide provides information for all users of the FREE application, including how to navigate the application, how to create flood insurance quotes and how to develop underwriting submissions.

For a complete listing of NFIP IT Services QuickStarts and additional help, please refer to <http://www.nfipbureau.fema.gov/help.html>.

### OBJECTIVES AND PREREQUISITES

After reading this guide, users should possess the following skills and knowledge.

- Users should be able to access the FREE application.
- Users should be able to generate a flood insurance quote.
- Users should be able to search for quotes they have previously created.
- Users should be able to submit underwriting requests to the NFIP Bureau.
- Users should be able to download and print saved quotes in Adobe PDF format.

### SYSTEM REQUIREMENTS

- **Microsoft Internet Explorer 5.5 or better** – Microsoft Internet Explorer for Windows can be downloaded for free at <http://www.microsoft.com/downloads/results.aspx?productID=&freetext=IE&DisplayLang=en>.
- **Adobe Reader** – The Adobe Reader application can be downloaded for free at <http://www.adobe.com>.

### RESTRICTED ACCESS

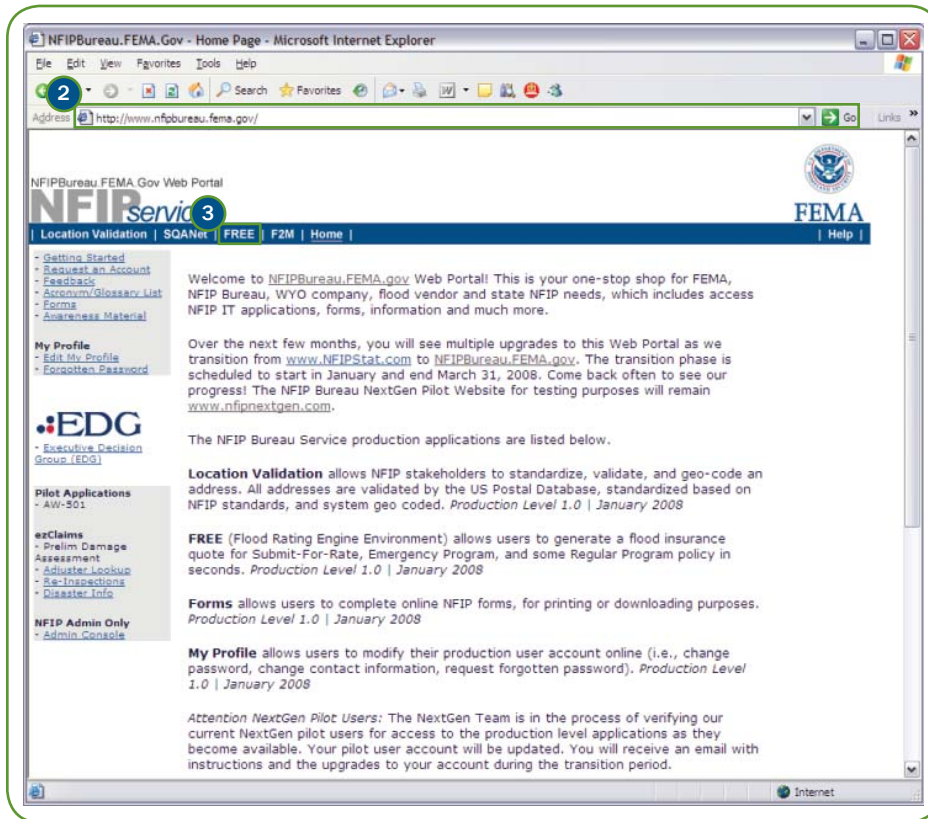
FREE access is limited to authorized NFIP stakeholders. Contact NFIP IT Services to request an account at <http://www.nfipbureau.fema.gov/NGMYProfile/accountRequest.do>. In order to safeguard NFIP information that is protected by the Privacy Act, every account request must be approved by the FEMA Information Systems Security Officer (ISSO) and the designated Point of Contact (POC) from the user's organization (e.g., WYO company, vendor, state, etc.). Requests may take up to ten business days to be approved, based up on the timeliness of approvals from the appropriate individuals.

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## FREE ACCESSING FREE

FREE is accessible through the NFIPBureau.FEMA.Gov Web Portal. The following process describes how to access the Portal and the FREE application.



- 1 Open Internet Explorer. Shortcuts for Internet Explorer are typically located in the Start Menu or on the Desktop.
- 2 Type <http://www.nfipbureau.fema.gov> in the Address bar and press <Enter> or click the Go button.
- 3 Click the FREE button.

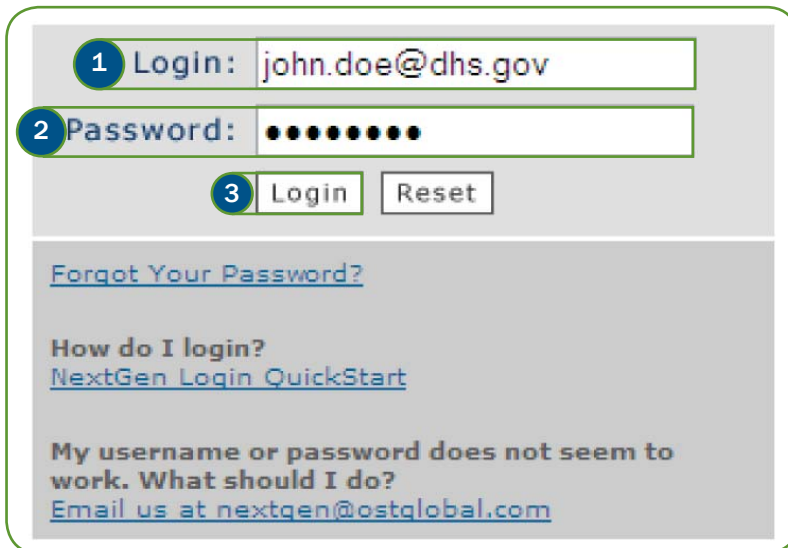
**Note:** When accessing FREE, you will be prompted for your NFIP IT Services username and password.

### NFIP IT Tip

Please note that <http://www.nfipbureau.fema.gov> requires Internet Explorer 5.5 or better. Performance on other browsers may vary.

## FREE LOGIN TO FREE

FREE users must login to the application to ensure that the right users have access to the right data, as authenticated and authorized by the NFIP IT Services security controls. NFIP IT Services utilizes a single sign-on mechanism, which means that users have the same username and password for all applications, such as AW-501 and SQANet.



The screenshot shows a login form with the following elements:

- 1** Login: john.doe@dhs.gov
- 2** Password: [masked]
- 3** Login [Reset]

Below the form, there are links for:

- [Forgot Your Password?](#)
- How do I login?**  
[NextGen Login QuickStart](#)
- My username or password does not seem to work. What should I do?**  
[Email us at nextgen@ostglobal.com](mailto:nextgen@ostglobal.com)

The following steps should be performed on the login page.

- 1** Enter your NFIP IT Services username in the **Login:** field.  
**Note:** Your NFIP IT Services username should be the same as your e-mail address.
- 2** Enter your password in the **Password:** field.
- 3** Click the **Login** button to complete the sign in process.
- 4** Click **Agree** to confirm your acceptance of the Privacy Statement Notice on the following page.

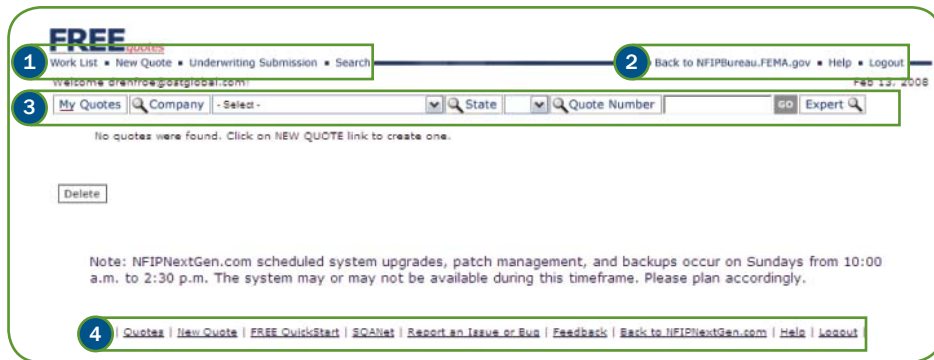
### NFIP IT Tip

You will be prompted to change your password after you login the first time. Directions are provided in the Login & Password QuickStart, located at [http://www.nfipbureau.fema.gov/pdf/QuickStart\\_Login.pdf](http://www.nfipbureau.fema.gov/pdf/QuickStart_Login.pdf). Read the tips on choosing a secure but memorable password.

If you encounter issues with your username and password, contact us by sending e-mail to [nextgen@ostglobal.com](mailto:nextgen@ostglobal.com) or calling **(202) 467-7602** for assistance.

## FREE WORK LIST PAGE

The Work List page, also known as the Your Quotes page, is the first page that a user sees when they login to the FREE application. The contents of the Work List are customized for each user. Users who are logging in for the first time will have an empty Work List, as shown below, because they have not created any quotes. If you have previously created quotes in FREE, those quotes will be displayed in your Work List. The Work List also displays underwriting submissions.



### WORK LIST PAGE ELEMENTS

- 1 FREE Primary Navigation Menu** – These links provide access to generate a new quote, make an underwriting submission, return to the Work List or search for an existing quote.
- 2 FREE Secondary Navigation Menu** – These links provide access to return to the NFIPBureau.FEMA.Gov Web Portal homepage, access FREE online help or logout of FREE.
- 3 FREE Search Bar** – These options provide users with the ability to enter parameters to search for a group of quotes or a single, specific quote.
- 4 NFIP IT Utilities** – These links provide access to creating or searching quotes, the FREE QuickStart, SQANet and forms to report issues or supply feedback on the pilot program.

### NEXTGEN UTILITIES

The footer for the FREE application pages includes a number of useful links related to FREE, other NFIP IT applications and NFIP IT Services. A brief description of several important links is provided below.

- **SQANet** – This link provides access to Simple and Quick Access Net (SQANet), the NFIP IT Business Intelligence application for NFIP reports.
- **Report an Issue or Bug** – This link opens a form to communicate any issues or bugs that you find during your usage of FREE or other NFIP IT Services applications. We recommend that users provide enough details, including screenshots, to identify and resolve the issue effectively.
- **Feedback** – Feedback is critical to the success of the NFIP IT applications. User feedback, both positive and negative, ensures that applications are responsive to the needs of NFIP stakeholders.

#### FREE Note

The Your Quotes page is personalized based on your role and authorization. Most users will only see their own quotes on the Your Quotes page. However, FEMA Headquarters and Bureau users may be able to view quotes created by all FREE users.

## FREE WORK LIST PAGE (CONTINUED)

Users may interact with the Work List page in a variety of ways. They may use this page to create a new quote/underwriting submission, open an existing quote/submission from the Work List, search for quotes/submissions or delete quotes/submissions.

The screenshot shows the FREE Work List page interface. Callout 1 points to the 'New Quote' link in the primary navigation menu. Callout 2 points to the 'Underwriting Submission' link. Callout 3 points to the 'Quote #' column header in the table. Callout 4 points to the search filters: 'Company', 'State', 'Quote Number', and 'Expert'. Callout 5 points to the 'Delete' button at the bottom of the page.

Quote #	Quote Date	Insured Name	Property Address	State	Coverage (bla/content)	Deductible (bla/content)	Notes	Status	Company
<input type="checkbox"/> 18157	02/15/08	Henderson, S...	442 E Pine St, Missoula, MT, 5980...	MT	/	/		Under NFIP Revi...	
<input type="checkbox"/> 18105	02/14/08	Torres, Juan	2266 Westminster Ter, Oviedo, FL...	FL	20000/25000	2000/1000		SFR Submitted	

- 1 **Creating a new quote** – Click the **New Quote** link in the FREE Primary Navigation Menu to create a new flood insurance quote.
- 2 **Creating and underwriting submission** - Click the **Underwriting Submission** link in the FREE Primary Navigation Menu to create a new underwriting submission.
- 3 **Open an existing quote/submission** – Click the link in the **Quote #** column to open an existing quote/submission. After opening an existing quote, click on the **Work List** link in the upper left-hand corner to return to the Work List.
- 4 **Search for a quote/submission** – There are several search options that provide users with the ability to search for specific quotes, a useful feature if your Work List contains many entries. Users can switch between viewing either their quotes or all quotes that they may access by clicking on the **All Quotes / My Quotes** button. The **Company** option allows users to search for quotes created by a specific company. The **State** option allows users to search for quotes created for properties located in a specific state. The **Quote Number** option allows users to search for a specific quote based on the quote number generated by FREE. Enter a specific quote number and click **Go** to retrieve that quote. The **Expert** option provides expanded search capabilities to query for quotes.
- 5 **Delete a quote** – FREE provides the capability to delete quotes for users who do not want to retain quotes or underwriting submissions for future reference. Click the check box to the left of the quote number for one or more quotes in the Work List and click the **Delete** button.

### FREE Tip

Each column heading is a link that allows you to sort the Work List by the entries in that column. For instance, you can sort the Work List by **Quote Date** to see the most recent entries or by **Insured Name** to group the Work List alphabetically by the last name of the insured.



## FREE CREATE A QUOTE

FREE's primary purpose is to provide users with the ability to create flood insurance quotes. Clicking the New Quote link initiates the process of creating a flood insurance quote. Users are presented with several pages to enter the information required to create a quote. The fields marked with an asterisk (\*) are required fields.

When the user clicks the **Continue** button, the data entered on the page is validated and the user is given the opportunity to correct errors identified by FREE.

The screenshot shows the 'FREE quotes' interface for creating a quote. It features a navigation bar with links for 'Work List', 'New Quote', 'Underwriting Submission', 'Search', 'Back to NFIPBureau.FEMA.gov', 'Help', and 'Logout'. The form is divided into three main sections: 'PROPERTY LOCATION', 'POLICY HOLDER NAME', and 'POLICY TERM'. Section 1 (PROPERTY LOCATION) includes a dropdown for 'Is Address Descriptive/Rural Address?' (set to 'No'), a 'Building Use' dropdown (set to 'Primary Structure'), an 'Address' field (set to '2266 Westminister Terrace'), and fields for 'City' (Oviedo), 'State' (FL), and 'Zip Code' (32765). Section 2 (POLICY HOLDER NAME) has 'Insured Last Name' (Torres) and 'Insured First Name' (Juan) fields. Section 3 (POLICY TERM) has a 'Policy Effective Date' field (set to 2/18/2007). A 'Continue' button and a 'Reset' button are at the bottom.

- 1 Enter data into the fields in the **Property Location** section. Using the pulldown menu, indicate if the location is a descriptive/rural address. Based on the selection, FREE will change the data entry fields that are displayed to match the address type. The property address is validated against the US Postal Database to ensure the quality of the address data.
- 2 Enter the data into the fields in the **Policy Holder Name** section.
- 3 Enter data into the fields in the **Policy Term** section. The **Policy Effective Date** should be entered in MM/DD/YYYY format.
- 4 Click **Continue** to validate the data entered on this page and continue to the next page. FREE will display error messages for data that is invalid or entered in an incorrect format. Click **Reset** to clear the fields and start over.

### FREE Note

FREE will only generate quotes for policies with an effective date on or after May 1, 2004. Entering a date prior to May 1, 2004 in the Policy Effective Date will produce an error message.

### NFIP IT Tip

FREE contains built-in help for the required data elements. Click on the ? symbol located next to the required fields to learn more about the requested information.

## FREE CREATE A QUOTE (CONTINUED)

After entering data on the initial quote creation page and clicking **Continue**, the page for address validation and community information is displayed. FREE parses any address entered through the NFIP IT Services Location Validation application, providing users with the ability to increase the accuracy of the property address data.

**1** ADDRESS VALIDATION

Your Address As Entered	
2266 Westminister Ter, Oviedo, FL, 32765-7501 [Edit]	
NextGen Standardized & Valid Address	
Street Address:	2266 Westminister Ter [Edit]
Apartment, Suite, Floor, etc.:	
City, State and Zip Code:	Oviedo FL 32765-7501
Roof-Top Latitude/Longitude:	28.638377/-81.219636
Centroid Latitude/Longitude:	
Record Type:	Street
Valid Mailing Address:	Yes

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

**3** Please Select to Continue

Continue rating using the standardized & valid address (suggested)

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

**4** COMMUNITY

\* CID: 120293 or OVIEDO, CITY OF / 120293

Panel Number: 0170 Suffix: E

Continue Cancel

### NFIP IT Tip

FREE is integrated with NFIP IT Services Location Validation, which means that users are not required to enter the whole address. Users can enter a partial address, such as street address, city and state or street address and 5-digit Zip Code. More information about Location Validation can be obtained from the Location Validation QuickStart located at [http://www.nfipbureau.fema.gov/pdf/quickstart\\_address.pdf](http://www.nfipbureau.fema.gov/pdf/quickstart_address.pdf).

- 1** The **Address Validation** section displays the output from NFIP IT Location Validation. If the address is properly matched, FREE will display the NFIP Standardized & Valid Address. If several possible matches are found, FREE will display Address Suggestions from which the user may choose. If Location Validation is unable to make a match, the system will return a Non-Valid Address message. Users may modify the address data as many times as they wish in order to validate the address.
- 2** Users may choose to rate using either the NFIP Standardized & Valid Address or to rate using the address they entered. It is highly recommended that the user select the NFIP Standardized & Valid Address, as the user-entered address may result in policy errors.
- 3** Enter data into the fields in the **Community** section. The pulldown menu for **CID** is automatically pre-populated with the Community ID list for all communities in the specified state. Optionally, enter FIRM data in the **Panel Number** and **Suffix** fields. **Note:** Although optional, FIRM data is required to validate the flood zone selection in the next section of the quote creation process.
- 4** Click **Continue** to validate the data entered on this page and continue to the next page or click **Cancel** to exit the quote creation process. FREE will display error messages for data that is invalid or entered in an incorrect format. Correct any error messages that are displayed and click **Continue**.

## FREE CREATE A QUOTE (CONTINUED)

After completing address validation and entering community information, the page for building and coverage information is displayed. Enter or select the appropriate information for the fields displayed on this page.

PROPERTY LOCATION & POLICY HOLDER NAME	
Property Address:	2266 Westminster Ter, Oviedo, FL 32765-7501 <a href="#">[Edit]</a>
Valid NextGen Address:	Yes - NextGen Validated
Roof Top Longitude/Latitude:	-81.219636 / 28.638377
Insured Name:	Torres, Juan <a href="#">[Edit]</a>
POLICY TERM	
*Policy Effective Date:	2/ 18/ 2007 <a href="#">[Edit]</a>
COMMUNITY	
Community Name/CID:	OVIEDO, CITY OF / 120293 <a href="#">[Edit]</a>
Map Panel/Suffix:	0170 / E <a href="#">[Edit]</a>
* Flood Insurance Rate Map Zone:	X <a href="#">[?] ?</a>
CONSTRUCTION DATA	
* All Buildings:	Construction Date <a href="#">[?] ?</a>
* Construction Date:	8 / 5 / 1989 MM/DD/YYYY (Example 2/28/2004)
BUILDING	
* Building Occupancy:	Single Family <a href="#">[?] ?</a>
Number of Floors in Entire Building or Building Type (Including Basement/Enclosed Area, if any):	One Floor <a href="#">[?] ?</a>
Condo Coverage is for:	Not a Condominium <a href="#">[?] ?</a>
Estimated Replacement Cost \$:	175000 .00 <a href="#">[?] ?</a>
Is the Building Elevated?	No <a href="#">[?] ?</a>
Does the Building have Attached Garage?	Yes <a href="#">[?] ?</a>
NON-ELEVATED BUILDING	
Basement Description:	No Basement <a href="#">[?] ?</a>
ATTACHED GARAGE	
Is the Garage Constructed with Openings (Excluding Doors) to Allow the Passage of Flood Waters?	No <a href="#">[?] ?</a>
Garage Used Solely for Parking, Building Access, and/or Storage?	Yes <a href="#">[?] ?</a>
Does Garage Contain Machinery or Equipment?	No <a href="#">[?] ?</a>
COVERAGE TYPE	
* Coverage Requested:	Building and Contents <a href="#">[?] ?</a>
* Total Building Coverage \$:	350000 .00 <a href="#">[?] ?</a>
CONTENTS	
Contents Located In:	Lowest Floor Only Above Ground Level <a href="#">[?] ?</a>
Appliance Present:	Yes <a href="#">[?] ?</a>
Location of Appliance:	Other <a href="#">[?] ?</a>
Number Of Appliance Sets:	1 Set <a href="#">[?] ?</a>
NOTES	
Notes:	<a href="#">[?] ?</a>
<a href="#">1</a> <a href="#">2</a> <a href="#">3</a>	
<a href="#">Quote</a> <a href="#">Reset</a> <a href="#">Cancel</a>	

Based on the data entered, the form will hide existing fields or show additional fields that are relevant. For instance, policies in B zones do not require elevation information for rating. Therefore, if B is entered as the Flood Zone, fields related to elevation (Base Flood Elevation, Lowest Adjacent Grade, etc.) will not be displayed. For this reason, it is important to fill out this page from top to bottom to avoid unnecessary entry.

- 1 Click **Quote** to validate the data entered on this page. FREE will display error messages for data that is invalid or entered in an incorrect format. Correct any error messages that are displayed and click **Quote** to generate the quote.
- 2 Click **Reset** to clear the fields and start over.
- 3 Click **Cancel** if you wish to exit the quote creation process.

## FREE UPFRONT QUOTE VALIDATIONS

FREE will validate the data entered against a set of business and technical rules. Quotes can not be generated until all errors have been resolved. If the required information is not entered or if incorrect information is entered, FREE will display error messages indicating the cause of error. Any error messages will be displayed in red at the top of the page and the associated fields in the form will be highlighted.

**FREE** quotes  
Quotes • New Quote • QuickStart • Back to NFIPNextGen.com • Help • Logout

• The Building Coverage requested exceeds the maximum insurance limit \$250,000 available for Residential Buildings in Regular Program for the given state/district/territory.

PROPERTY LOCATION & POLICY HOLDER NAME	
Property Address:	819 SW Higgins Ave, Missoula, MT, 59803-1426 [Edit]
Valid NextGen Address:	Yes - NextGen Validated
Roof Top Longitude/Latitude:	-114.009746 / 46.836608
Insured Name:	Susan, Garcia [Edit]

POLICY TERM	
*Policy Effective Date:	11/ 11/ 2006 [Edit]

COMMUNITY	
Community Name/CID :	MISSOULA, CITY OF / 300049 [Edit]
Map Panel/Suffix:	/ [Edit]
* Flood Insurance Rate Map Zone:	X [?] ?

CONSTRUCTION DATA	
* All Buildings:	Substantial Improvement Date [?] ?
* Substantial Improvement Date:	? / ? / 2000 MM/DD/YYYY (Example 2/28/2004)

BUILDING	
* Building Occupancy:	Single Family [?] ?
Number of Floors in Entire Building or Building Type: (Including Basement/Enclosed Area, if any)	Two Floors [?] ?
Condo Coverage is for:	Not a Condominium [?] ?
Estimated Replacement Cost \$	220000 .00 ?
Is the Building Elevated?	No [?] ?
Does the Building have Attached Garage?	Yes [?] ?

NON-ELEVATED BUILDING	
Basement Description:	No Basement [?] ?

ATTACHED GARAGE	
Is the Garage Constructed with Openings (Excluding Doors) to Allow the Passage of Flood Waters?	No [?] ?
Garage Used Solely for Parking, Building Access, and/or Storage?	Yes [?] ?
Does Garage Contain Machinery or Equipment?	No [?] ?

COVERAGE TYPE	
* Coverage Requested	Building Only [?] ?
* Total Building Coverage \$	350000 .00 ?

In addition to checking for required fields, FREE performs additional validations required to generate the quote. For instance, the application validates the community information, flood zone entered, etc. Depending on the community status of Participating (Regular or Emergency Program), Non-Participating, On Probation or Suspended, FREE will validate property eligibility for flood insurance, if a CRS discount is available or if the property is eligible for floodproofing credit. FREE also confirms the entered flood zone by cross-referencing it with the map panel and suffix entered by the user.

When all of the validations have been satisfied, click **Quote** to obtain the flood insurance quote.

### NFIP IT Tip

To reduce the likelihood of errors, populate as many data entry fields as possible, including the input fields and the pulldown menus. Some of the fields can be safely left blank, however. For instance, the **Machinery Or Equipment** section can be left blank if no machinery and equipment is present inside the structure.

## FREE QUOTE OUTPUT PAGE

After validating all of the entered rating data and calculating the rate information, FREE produces a quote output page. The output page displays all of the information entered by the user, such as the insured property address, insured information, property description, elevation information, coverage requested and the total premium for the policy. Depending on the information entered by the user, FREE will apply appropriate building and contents rates, appropriate loading to the base rates, CRS discount, ICC Premium, Probation Surcharge, if any, and Federal Policy Fee. Based on this, FREE will generate the total premium for the policy. The output page also indicates the type of rating, such as Standard or Submit-For-Rate, that was used to rate the policy and any special instructions or links to any pre-filled worksheets that may need to be submitted in order to write the policy.

Property Location:		2266 Westminster Ter, Oviedo, FL 32765-7501	
Valid NextGen Address:		Yes - NextGen Validated	
Community Name/CID/CRS Discount:		OVIDEO, CITY OF / 120293 / .00	
Roof Top Longitude/Latitude:		-81.219636 / 28.638377	
Insured Name:		Juan Torres	
Policy Effective Date:		Feb 18, 2007	
Quote Number and Date:		18100   Feb 14, 2008	

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50000.00	.64	320.00	150000.00	.17	255.00	-48.00	200000.00	526.00
CONTENTS	20000.00	.99	198.00	5000.00	.30	15.00	-18.00	25000.00	195.00
ANNUAL SUBTOTAL								721.00	
ICC PREMIUM								6.00	
SUBTOTAL								727.00	
CRS PREMIUM DISCOUNT								.00	
SUBTOTAL								727.00	
PROBATION SURCHARGE								.00	

This quote is a regular program, manual quote, which means that the property is located in a community that fully participates in the National Flood Insurance Program. Flood Insurance Rate Map (FIRM) is in effect and full limits of coverage are available under the Act.

Attached Garage:	Yes	Flood Proof Elevation:	NA
M/E in Garage:	No	Elevation of Machinery or Equipment:	NA
M/E Value (dollars):	NA	Top of Garage Floor:	NA
Contents Location:	Lowest Floor Only Above Ground Level	Building Over Water:	NA
Appliance Present:	Yes	Part of Support System in the Water:	NA
Location of Appliance:	Other	NFIP Condo Program:	
Number of Appliance Sets:	1	NFIP 1316:	
		NFIP Monroe County:	

	AMOUNT	ELEVATION DIFFERENCE
Building Basic Start Rate:	.64	NA
Enclosure Loading:	.00	NA
M/E Loading:	.00	NA
Contents Basic Start Rate:	.99	NA
Appliance Loading:	.00	NA

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

Submit or View this NFIP Bureau SFR Packet Submission.

Print Re-Rate

For Submit-For-Rate quotes, FREE automatically creates Elevated/Non-Elevated worksheets based on the information entered by the user. The user may view, edit and download these worksheets for use in submitting the policy.

- 1 Click the **Print** button to open a print-friendly version of the quote in a new window without the header and footer from the FREE application. Users can print this version on their local printer.
- 2 Click the **Re-Rate** button to modify or update the information used to rate the policy. This will return the user to the input page.
- 3 Click the **Submit or View this NFIP Bureau SFR Packet Submission** check box to create an underwriting submission based on this quote.

## FREE MANUAL RATE ENTRY

There may be certain situations in which a special rate, surcharge or discount is applicable to a flood insurance policy. For these situations, if rates are unavailable, FREE allows users to manually enter the rates and calculate the total premium. Users can communicate with NFIP Bureau Personnel to obtain these special rates and follow the steps below to calculate the total premium.

• Unnumbered V Zone manual rate entry.

**1**

**Quote Over-Ride**

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	
CONTENTS	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	
<b>2</b>									ANNUAL SUBTOTAL	.00
									ICC PREMIUM	<input type="text" value=""/>
									SUBTOTAL	.00
									CRS PREMIUM DISCOUNT	<input type="text" value=""/>
									SUBTOTAL	.00
									PROBATION SURCHARGE	<input type="text" value=""/>
									FEDERAL POLICY FEE	<input type="text" value=""/>
									TOTAL PREPAID AMOUNT	.00

Please note, overriding the provided rate calculations may result in a policy containing errors and possible rejection by the NFIP.

**3** **4** **5**

Quote Reset Cancel

- 1** In the **Quote Over-Ride** section, enter the basic and additional limits, rates and deductible for the desired building and contents coverage.
- 2** Enter the ICC Premium, CRS Premium Discount, Probation Surcharge and Federal Policy Fee for the quote.
- 3** Click **Quote** to calculate the total premium based on manual rate entry. FREE will display error messages for data that is invalid or entered in an incorrect format.
- 4** Click **Reset** to clear the fields and start over.
- 5** Click **Cancel** to exit the manual rate entry process.

### FREE Note

For the current version of FREE, Manual Rate Entry is only available for Unnumbered V Zones.

## FREE OPTIONAL RATING

The current release of FREE does not include the optional rating capability for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30, and Pre-FIRM buildings with Sub-grade Crawl Space. However, users can manually compare these rates and determine which premium is preferable. FREE will provide Pre- and Post-FIRM rates for the same structure and elevation information with different construction dates.

This method is not required, but it does provide users with the ability to compare rating methods to decide which will be most beneficial to the insured. Because the construction date must be altered to conduct the comparison, NFIP IT Services strongly discourages the use of FREE in this manner for official flood insurance application purposes until this functionality is developed within FREE.

To determine the optional premium (Post-FIRM elevation rate), manually change the construction date in a quote with the Pre-FIRM construction date by clicking the **Re-Rate** button. Change the construction date to any 1975-81 Post-FIRM or Post 1981 date for VE/V1-30 Zones, and any Post-FIRM date for non-elevated buildings with sub-grade crawl-space. This will obtain rates for the same structure, but the modified construction date will provide Post-FIRM rates. Compare the premium obtained in order to decide which rating method is more cost-effective for the insured.

## FREE CREATE AN UNDERWRITING SUBMISSION

FREE provides the ability to submit underwriting requests to the NFIP Bureau. These requests, known as underwriting submissions, may be created as part of the quote creation process or separately. Underwriting submissions are categorized and organized based on a request type. Additionally, they are tracked throughout their workflow using status options.

### UNDERWRITING SUBMISSIONS CATEGORY

- **SFR Packet Submission:** This is used to identify submissions that contain all of the information to issue a submit-for-rate policy.
- **Quote Request:** This is used to identify submissions that request quotes from the NFIP Bureau.
- **NFIP Bureau Rating Support:** This is used to identify submissions that request assistance rating flood risks.
- **NFIP Underwriting Question:** This is used to identify questions related to underwriting.
- **Other:** This is used to identify all other submissions.

### UNDERWRITING SUBMISSION TYPES

- **Special Rating Quote:** These are requests for special rating assistance that are not specifically related to submit-for-rate risks.
- **SFR Quote:** These are requests for submit-for-rate quotes.
- **Other Quote:** These are requests for other types of quotes.
- **New Business:** These are requests that include information to issue new business policies.
- **Endorsement:** These are requests that include information to endorse existing policies.
- **Renewal:** These are requests that include information to renew existing policies.
- **Question:** These are requests with questions for the NFIP Bureau.
- **Other:** These are all other types of requests.

### FREE STATUS OPTIONS

- **FREE Quote:** These are quotes created by users within FREE.
- **Bureau Rating Request:** These are submissions that have been sent for NFIP Bureau Rating Support.
- **Bureau Quote:** These are NFIP Bureau Rating Support submissions that have been approved by the NFIP Bureau.
- **FEMA Special Rate Quote:** These are submissions that have been sent for SFR Special Rating.
- **SFR Submitted:** These SFR submissions have been submitted to the NFIP Bureau and are awaiting review.
- **SFR Under Review:** These SFR submissions are being reviewed and may not be edited at this time.
- **SFR Approved:** These SFR submissions have been reviewed by the NFIP Bureau and have been approved.
- **SFR Rejected/Need More Info:** These underwriting submissions have been reviewed by FEMA but require additional information before the submission can be approved.

#### FREE Tip

If you need to modify an underwriting submission that has not been processed by the NFIP Bureau, you can open the submission and click the **Un-Submit** button. After the submissions status has changed, you will be able to modify the submission and then re-submit.



## FREE CREATE AN UNDERWRITING SUBMISSION (CONTINUED)

Clicking the **Submit** or **View this NFIP Bureau SFR Packet Submission**. check box on the quote output page will generate an underwriting submission based on the quote. FREE will populate many of the submission fields based on the information contained in the quote.

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

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

### 1. Enter New/Update Submission Information

FREE Quote Number: 18105

Address: 2266 Westminster Ter Suite/Apt No:  
Building Use: Primary Structure  
City: Oviedo  
State: FL  
Zip Code: 32765 - 7501

Policyholder First Name: Juan Last Name: Torres

1 Submission Request: SFR Packet Submission  
2 Request Type: SFR Quote  
3 WYO Company: Select  
4 TRRP Policy Number: 1234567890  
5 Company Unique No: DEC0928758

6 Note: Please review the attached quotation and let us know if this is a valid submit-for-rate.

Supporting Documentation: 7 Browse...

8 Submit

Cancel Submit to FEMA/Bureau

- 1 Select the submission type from the **Submission Request**: pulldown.
- 2 Select the request type from the **Request Type**: pulldown.
- 3 Select the WYO Company, if applicable, from the **WYO Company**: pulldown.
- 4 **Optional**. Enter the policy number submitted through TRRP in the **TRRP Policy Number**: field.
- 5 **Optional**. Enter an internal policy identifier in the **Company Unique No**: field.
- 6 Enter any notes about the request or comments for the underwriter in the **Note**: field.
- 7 If supporting documentation is required, select and upload the electronic files using the **Browse...** button.
- 8 Click **Cancel** to exit the underwriting submission process.
- 9 Click **Submit to FEMA/Bureau** to save the underwriting submission.

### FREE Tip

Make sure to include all of the appropriate supporting documentation for your request, especially in the case of SFR packet submissions.

## FREE CREATE AN UNDERWRITING SUBMISSION (CONTINUED)

Clicking the **Underwriting Submission** button on the FREE Primary Navigation Menu will start the process of creating an underwriting submission. This method of creating an underwriting submission is designed for submissions that are not associated with an existing FREE quote.

The screenshot shows the '1. Enter New/Update Submission Information' form in the FREE system. The form includes the following fields and callouts:

- 1**: Address (442 E Pine St) and Suite/Apt No.
- 2**: Submission Request (Quote Request)
- 3**: Request Type (Other Quote)
- 4**: WYO Company (- Select -)
- 5**: TRRP Policy Number
- 6**: Company Unique No.
- 7**: Note (Please provide a quote based on the attached rating documentation.)
- 8**: Supporting Documentation (442E Pine Quote.txt) with a **Browse...** button.
- 9**: Submit buttons (Cancel, Submit to FEMA/Bureau).

- 1 Enter the address and policyholder information in the appropriate fields.
- 2 Select the submission type from the **Submission Request:** pulldown.
- 3 Select the request type from the **Request Type:** pulldown.
- 4 Select the WYO Company, if applicable, from the **WYO Company:** pulldown.
- 5 Optional. Enter the policy number submitted through TRRP in the **TRRP Policy Number:** field.
- 6 Optional. Enter an internal policy identifier in the **Company Unique No:** field.
- 7 Enter any notes about the request or comments for the underwriter in the **Note:** field.
- 8 If supporting documentation is required, select and upload the electronic files using the **Browse...** button.
- 9 Click **Cancel** to exit the underwriting submission process.
- 10 Click **Submit to FEMA/Bureau** to save the underwriting submission.

### FREE Tip

To remove a file that has been uploaded from a submission, clear the check box to the left of the file name and the un-selected file will not be included in the supporting documentation.

## FREE REVIEW AN UNDERWRITING SUBMISSION

NFIP Bureau users may review underwriting submissions and provide their approval on the submission using FREE. The review process is similar for all types of underwriting submissions, although the screens that are displayed will vary slightly based on whether the submission was created from a FREE quote.

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

### 1. Enter New/Update SFR Submission Information

FREE Quote Number: 18553  
 Address: 714 3rd St W Suite/Apt No: 11  
 Building Use: Multi-Family Residential  
 City: Missoula  
 State: MT  
 Zip Code: 59802  
 Policyholder First Name: Wezley Last Name: Jenkins  
 Submission Request: NFIP Bureau Rating Support  
 Request Type: Question  
 WYO Company: AUDUBON INSURANCE CO.  
 TRRP Policy Number:  
 Company Unique No:  
 Note: [denfree@postglobal.com] Feb 19, 2008: We are working a quote for this property, but are uncertain how to rate it based on specific risk characteristics described in the attachment.

Supporting Documentation: 714 3rd St W Quote.txt

### 2. Submit

1. Cancel 2. Review Submission

Easement:	No Easement	Bottom of Slab/Enclosure Floor:	NA
Enclosure:	No Enclosure	Top of Bottom Floor:	NA
Enclosure/Sub Grade Crawlspace Size (SQ FT):	NA	Top of Lowest Elevated Floor/Top of Next Higher Floor:	NA
Proper Openings (Enclosure/Garage/Sub Grade Crawlspace):	NA / No / NA	Building Flood Proofed / Eligible for Credit:	NA / NA
Attached Garage:	Yes	Flood Proof Elevation:	NA
M/E in Garage:	No	Elevation of Machinery or Equipment:	NA
M/E Value (dollars):	NA	Top of Garage Floor:	NA
Contents Location:	Lowest Floor Only Above Ground Level	Building Over Water:	NA
Appliance Present:	Yes	Part of Support System In the Water:	NA
Location of Appliance:	Other	NFIP Condo Program:	
Number of Appliance Sets:	1	NFIP 1316:	
		NFIP Monroe County:	

	AMOUNT	ELEVATION DIFFERENCE
Building Basic Start Rate:	.64	NA
Enclosure Loading:	.00	NA
M/E Loading:	.00	NA
Contents Basic Start Rate:	.99	NA
Appliance Loading:	.00	NA

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

3. Submit or View this NFIP Bureau SFR Packet Submission  
 4. Print Re-Rate Review Submission

On the Work List, click the link in the **Quote #** column to open an underwriting submission and start the review process. If the underwriting submission was not created based on a FREE quote, the application will display the underwriting submission page containing the information that was submitted. If the underwriting submission was created based on a FREE quote, the application will display the quote output page.

1. Click **Cancel** to return to the Work List.
2. Click **Review Submission** to start the process of reviewing the underwriting submission.
3. Click the **Submit or View this NFIP Bureau SFR Packet Submission** check box to view the underwriting submission page.
4. Click the **Print** button to open a print-friendly version of the underwriting submission.
5. Click the **Re-Rate** button to modify or update the information used to rate the policy.

## FREE REVIEW AN UNDERWRITING SUBMISSION (CONTINUED)

After clicking on the **Review Submission** button, the FEMA/Bureau Review page is displayed. This page allows users to view additional information about the underwriting submission and to enter information about the submission.

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

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

### 3. Review Submission Information

FREE Quote Number: 18105  
Address: 2266 Westminster Ter Suite/Apt No:  
Building Use: Primary Structure  
City: Oviedo  
State: FL  
Zip Code: 32765-7501  
Policyholder First Name: Juan Last Name: Torres  
Submission Request: SFR Packet Submission  
Request Type: SFR Quote  
WYO Company:  
TRRP Policy Number: 1234567890  
Company Unique No: 987654321  
Note: [denfro@catglobal.com] Feb 14, 2008: Please review the attached quotation and let us know if this is a valid submit-for-rate.

Supporting Documentation:

### 4. Compliance Review & Response

Submission Timestamp: Feb 14, 2008  
Submitter: denfro@catglobal.com

1 Incomplete Supporting Documentation:  Elevation Certificate  
 Statement of Variance (if required)  
 Building Photo  
 Evaluation Form (if required)  
 Certificate of Breakaway Walls (if required)  
 Other

2 NFIP Underwriting Reference Documentation:  Browse...

3 NFIP Underwriting Reference Type: .Sales

4 Note:

### 5. Update Workflow Status & Save

6

7

5 Update FREE Compliance Status:  Save | Retain Current Status

The **Review Submission Information** section contains information on the submission, including address data, request category/type, WYO company policy information and notes made by the submitter.

The **Compliance Review & Response** section allows the reviewer to enter information on the submission.

- 1 Click the check boxes for any missing supporting documentation in the **Incomplete Supporting Documentation:** area.

**Note:** The available check boxes will vary based on whether the underwriting submission was created from a FREE quote, as depicted in the image on the left.

- 2 If there is any reference documentation to be supplied by the NFIP Bureau, select and upload the electronic files using the **Browse...** button in the **NFIP Underwriting Reference Documentation:** area.
- 3 Select the type of reference documentation from the **NFIP Underwriting Reference Type:** pulldown.
- 4 Enter comments on the underwriting submission in the **Note:** field.

The **Update Workflow Status & Save** section allows the reviewer to update the status of the underwriting submission and save any changes that have been made.

- 5 Select the updated status from the **Update FREE Compliance Status:** pulldown.
- 6 Click **Cancel** to exit the underwriting submission review process.
- 7 Click **Save** to confirm the changes made to the underwriting submission.

## FREE

### ASYNCHRONOUS MACHINE-TO-MACHINE (BATCH) TRANSMISSION METHOD

The FREE Batch QuickStart is a mini guide to help you get started with the NFIP IT Services Flood Rating Engine Environment (FREE) application batch transaction mode. The NFIP IT Services FREE Batch application allows users to rate and quote multiple flood insurance policies through secure machine-to-machine transmissions.

This guide provides information for technical personnel involved in the setup of FREE Batch submissions, including the data elements that must be sent, how the input and output files are formatted and how to transmit and receive files.

For a complete listing of NFIP IT Services QuickStarts and additional help, refer to <http://www.nfipbureau.fema.gov/help.html>.

### OBJECTIVES AND PREREQUISITES

After reading this guide, users should possess the following skills and knowledge.

- Users should be able to format input files for batch quote rating.
- Users should be able to receive output files with flood insurance quotes.

### SYSTEM REQUIREMENTS

- Ability to generate formatted batch input files

### RESTRICTED ACCESS

FREE Batch access is limited to authorized NFIP stakeholders. Contact NFIP IT Services to request an account at <http://www.nfipbureau.fema.gov/NGMyProfile/accountRequest.do>. In order to safeguard NFIP information that is protected by the Privacy Act, every account request must be approved by the FEMA Information Systems Security Officer (ISSO) and the designated Point of Contact (POC) from the user's organization (e.g., WYO company, vendor, state, etc.). Requests may take up to ten business days to be approved, based up on the timeliness of approvals from the appropriate individuals.

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## FREE BATCH FILE FORMAT

FREE Batch provides stakeholders with the ability to create quotes for multiple flood insurance policies through the exchange of flat, ASCII text files that are similar to TRRP transaction files. Stakeholders must be able to generate an input file for the FREE Batch process following the specifications provided in this document. The input file should contain all of the data required by FREE Batch to generate a quote. FREE Batch will return to stakeholders an output file that contains the results of the batching process, with all of the quotes that passed and failed the rating process.

FREE Batch utilizes many of the data elements that are specified by the WYO TRRP Plan. However, some of the data elements may allow a longer field length or utilize different coding schemes. There are also some differences between the way FREE Batch files and TRRP transaction files are formatted. The following list describes the key rules for formatting the batch quote file.

- All fields, including alpha, alphanumeric and numeric fields, are left-justified with trailing spaces.
- Decimals in numeric fields are explicitly indicated, rather than implied.
- Signed, numeric fields, such as negative elevations, are explicitly indicated (e.g. -2, -3.51).
- Alphabetic codes, flags and indicators are indicated in uppercase characters.
- Spaces or blanks in a field are used to indicate not reporting or default values (i.e. elevation data).

### NAMING CONVENTION

The FREE Batch input file should follow the naming convention specified below.  
11QXXXXX.YYYYMMDDHHMM.DAT

The FREE Batch output file will follow the naming convention specified below.  
12QXXXXX.YYYYMMDDHHMM.DAT

XXXXX = Company NAIC Number

YYYY = Year

MM = Month

DD = Date

HH = Hour

MM = Minute

WYO companies may send more than one FREE Batch file per day. For each new file, the time fields should be updated. For instance, if a company with the WYO Prefix Code of 56789 sends two files on February 1, 2007 at 10am and 1pm, the files would be named as follows.

**11Q56789.200702011000.DAT**

**11Q56789.200702011300.DAT**

## FREE BASEMENT/SUBGRADE CRAWL SPACE FIELD DESCRIPTIONS AND USE

In order to ensure that structures with basements or subgrade crawl spaces are properly rated, it is important to indicate the proper information in the fields related to basements and subgrade crawl spaces. Under NFIP regulations, a “crawl space” with its interior floor below grade on all sides, known as a subgrade crawl space, is considered a basement, and therefore the Standard Flood Insurance Policy basement coverage limitations apply. For the purposes of coding, such a structure is coded as a “non-elevated structure with basement.”

**Basement** - A basement is defined as any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

**Subgrade crawl space** - The under-floor is considered a subgrade crawl space under following conditions

- Its interior floor is within 2 feet below grade (LAG) on all sides, and
- Its interior floor is within 5 feet from the top of the next higher floor, and
- The elevation of the crawl space floor is below the Base Flood Elevation (BFE)

The following instructions describe the usage of the fields related to basements and subgrade crawl spaces within the 11Q layout.

**Basement Present** - This field must be set to Y, for non-elevated buildings if the building has either a basement or a subgrade crawl space.

**Basement Type** - This field is only used for basements to indicate either Finished or Unfinished, but not for subgrade crawl spaces, which are always unfinished.

**Subgrade Crawl-Space Present** - This field must be set to Y if the building has a subgrade crawl space.

The following examples describe how to indicate basements and subgrade crawl spaces in the 11Q input record.

- If the building has a basement, the **Basement Present** field must be set to Y, the **Basement Type** field may be set to 2 (unfinished) or 3 (finished), depending on the type of basement present, and the **Subgrade Crawl Space Present** field must be blank.
- If the building has a subgrade crawl space, the **Basement Present** field must be set to Y, the **Basement Type** field must be blank and the **Subgrade Crawl Space Present** field must be set to Y.

Refer to the Data Dictionary section and the Codes, Flags and Indicators section for additional information on basement fields.

## FREE RECORD LAYOUTS

This section provides a description of the record layout for the batch quote inputs and outputs. The description includes the field length, record position, data type, special formatting considerations, whether the data element is common to the TRRP and, in the case of input files, the required status of each field.

### 11Q BATCH QUOTE INPUT

Data Element	Field Length	Position	Data Type	Format	Required	TRRP Plan
<b>Transaction Info</b>						
WYO Transaction Code	4	1-4	Character		Y	Y
WYO Prefix Code	5	5-9	Character		Y	Y
WYO Transaction Date	8	10-17	Date	YYYYMMDD	Y	Y
Quote Number	9	18-26	Number		N	N
<b>Property Location &amp; Policy Holder Name</b>						
Descriptive/Rural Address Code	4	27-30	Character		Y	N
Building Use	50	31-80	Character		Y	N
Property Address	50	80-130	Character		Y	Y
Descriptive Address	200	131-330	Character		Y	N
Unit Number	10	331-340	Character		Y	N
Property City	30	341-370	Character		Y	Y
Property State	4	371-374	Character		Y	Y
Property Urbanization	50	375-424	Character		Y	N
Zip Code	14	425-438	Character		Y	N
Zip Code+4	4	439-442	Character		Y	N
Insured First Name	25	443-467	Character		Y	Y
Insured Last Name	25	468-492	Character		Y	Y
Insured Company/Organization	50	493-542	Character		Y	N
<b>Policy Term</b>						
Policy Effective Date	8	543-550	Date	YYYYMMDD	Y	Y
<b>Community</b>						
Community Identification Number	6	551-556	Character		Y	Y
Map Panel Number	6	557-562	Character		Y	Y
Map Panel Suffix	4	563-566	Character		Y	Y
Flood Risk Zone	4	567-570	Character		Y	Y



## FREE RECORD LAYOUTS (CONTINUED)

### 11Q BATCH QUOTE INPUT

Data Element	Field Length	Position	Data Type	Format	Required	TRRP Plan
<b>Construction Data</b>						
Construction Date Code	4	571-574	Number	Integer	Y	N
Construction Date	8	575-582	Date	YYYYMMDD	Y	Y
Elevation Certificate Indicator	4	583-586	Character		Y	Y
<b>Building</b>						
Occupancy Type	4	587-590	Character		Y	Y
Number of Floors/Building Type	4	591-594	Number	Integer	Y	Y
Condo Coverage Type	4	595-598	Number	Integer	Y	N
Condominium Indicator	4	599-602	Character		Y	Y
Condominium Master Policy Units	10	603-612	Number	Integer	Y	Y
Replacement Cost	20	613-632	Number	Integer	Y	Y
Elevated Building Indicator	4	633-636	Character		Y	Y
Attached Garage	4	637-640	Character		Y	N
Garage Present	4	641-644	Character		Y	N
<b>Non-Elevated Building</b>						
Basement Type	4	645-648	Number	Integer	Y	Y
Basement Present	4	649-652	Character		Y	N
Sub-Grade Crawl Space Present	4	653-656	Character			N
Machinery or Equipment Present in Basement	4	657-660	Character		Y	N
Estimated Size of Sub-Grade Crawl Space	10	661-670	Number	Integer	Y	N
Sub-Grade Crawl Space Constructed with Proper Openings	4	671-674	Character		Y	N
<b>Elevated Building</b>						
Building Over Water	4	675-678	Number	Integer	Y	N
Part of Support System In the Water	20	679-698	Character		Y	N
Enclosure Type	4	699-702	Number	Integer	Y	Y
Enclosure Present	4	703-706	Character		Y	N
Enclosure Construction Materials	4	707-710	Number	Integer	Y	N
Estimated Size of Enclosed Area	10	711-720	Number	Integer	Y	N
Enclosure Constructed with Proper Openings	4	721-724	Character		Y	N
Enclosure Use	4	725-728	Character		Y	N

## FREE RECORD LAYOUTS (CONTINUED)

### 11Q BATCH QUOTE INPUT

Data Element	Field Length	Position	Data Type	Format	Required	TRRP Plan
<b>Attached Garage</b>						
Garage Constructed with Proper Openings	4	729-732	Character		Y	N
Garage Use	4	733-736	Character		Y	N
Machinery or Equipment Present in Garage	4	737-740	Character		Y	N
<b>Elevation Data</b>						
Estimated Base Flood Elevation Provided	4	741-744	Character		Y	N
Base Flood Elevation	10	745-754	Number	Integer	Y	Y
Estimated Base Flood Elevation	10	755-764	Number	Integer	Y	N
Base Flood Depth	10	765-774	Number	Integer	Y	N
Highest Adjacent Grade	10	775-784	Number	Up to 1 Decimal	Y	N
Lowest Adjacent Grade	10	785-794	Number	Up to 1 Decimal	Y	Y
Bottom of Lowest Horizontal Structural Member	10	795-804	Number	Up to 1 Decimal	Y	N
Bottom of Slab/Enclosure Floor	10	805-814	Number	Up to 1 Decimal	Y	N
Top of Bottom Floor	10	815-824	Number	Up to 1 Decimal	Y	N
Top of Lowest Elevated Floor/Top of Next Higher Floor	10	825-834	Number	Up to 1 Decimal	Y	N
Floodproofed Indicator	4	835-838	Character		Y	Y
Flood Proof Elevation	10	839-848	Number	Integer	Y	N
Elevation of Machinery or Equipment	10	849-858	Number	Up to 1 Decimal	Y	N
Top of Garage Floor	10	859-868	Number	Up to 1 Decimal	Y	N
<b>Machinery or Equipment</b>						
Value of Machinery or Equipment	17	869-885	Number	Integer	Y	N
<b>Coverage Type</b>						
Coverage Requested	4	886-889	Number	Integer	Y	N
Total Amount of Insurance - Building	12	890-901	Number	Integer	Y	Y
Total Amount of Insurance - Contents	12	902-913	Number	Integer	Y	Y
Deductible - Building	17	914-930	Number	Integer	Y	Y
Deductible - Contents	17	931-947	Number	Integer	Y	Y

## FREE RECORD LAYOUTS (CONTINUED)

### 11Q BATCH QUOTE INPUT

Data Element	Field Length	Position	Data Type	Format	Required	TRRP Plan
<b>Contents</b>						
Location of Contents Indicator	4	948-951	Number	Integer	Y	Y
Appliance Present	4	952-955	Character		Y	N
Location of Appliance	4	956-959	Character		Y	N
Number Of Appliance Sets	10	960-969	Number	Integer	Y	N
<b>Notes</b>						
Quote Notes	200	970-1169	Character		Y	N

## FREE RECORD LAYOUTS (CONTINUED)

### 12Q BATCH QUOTE OUTPUT

Data Element	Field Length	Position	Data Type	Format	TRRP Plan
<b>Transaction Info</b>					
WYO Transaction Code	4	1-4	Character		Y
WYO Prefix Code	5	5-9	Character		Y
Quote Number	9	10-18	Number	Integer	N
Quote Status	4	19-22	Character		N
Rejected Transaction Control Number	15	23-37	Number	Integer	Y
WYO Transaction Date	8	38-45	Date	YYYYMMDD	Y
Load Date	8	46-53	Date	YYYYMMDD	N
Processing Date	8	54-61	Date	YYYYMMDD	N
<b>Building</b>					
Amount of Building Insurance (Basic Limits)	17	62-78	Number	Integer	N
Basic Building Rate WYO	5	79-83	Number	Up to 3 Decimals	Y
Annual Building Premium (Basic Limits)	17	84-100	Number	Integer	N
Amount of Building Insurance (Additional Limits)	17	101-117	Number	Integer	N
Additional Building Rate WYO	5	118-122	Number	Up to 3 Decimals	Y
Annual Building Premium (Additional Limits)	17	123-139	Number	Integer	N
Building Premium Reduction/Increase (Deductible)	17	140-156	Number	Integer	N
Total Amount of Insurance - Building	12	157-168	Number	Integer	Y
Total Building Premium	17	169-185	Number	Integer	N
<b>Contents</b>					
Amount of Contents Insurance (Basic Limits)	17	186-202	Number	Integer	N
Basic Contents Rate WYO	5	203-207	Number	Up to 3 Decimals	Y
Annual Contents Premium (Basic Limits)	17	208-224	Number	Integer	N
Amount of Contents Insurance (Additional Limits)	17	225-241	Number	Integer	N
Additional Contents Rate WYO	5	242-246	Number	Up to 3 Decimals	Y
Annual Contents Premium (Additional Limits)	17	247-263	Number	Integer	N
Contents Premium Reduction/Increase (Deductible)	17	264-280	Number	Integer	N
Total Amount of Insurance - Contents	12	281-292	Number	Integer	Y
Total Contents Premium	17	293-309	Number	Integer	N

## FREE RECORD LAYOUTS (CONTINUED)

### 12Q BATCH QUOTE OUTPUT

Data Element	Field Length	Position	Data Type	Format	TRRP Plan
<b>Total</b>					
Annual Subtotal	17	310-326	Number	Integer	N
ICC Premium	17	327-343	Number	Integer	N
Annual + ICC Premium Subtotal	17	344-360	Number	Integer	N
CRS Premium Discount	17	361-377	Number	Integer	N
CRS Premium Discount Subtotal	17	378-394	Number	Integer	N
Probation Surcharge Amount WYO	17	395-411	Number	Integer	Y
Federal Policy Fee	17	412-428	Number	Integer	Y
Total Prepaid Amount	17	429-445	Number	Integer	N
<b>Additional Info</b>					
Policy Type	4	446-449	Character		N
Eligible for PRP	4	450-453	Character		N
Repetitive Loss Target Group Indicator	4	454-457	Character		Y
Program Type	4	458-461	Character		N
Community Status	4	462-465	Character		N
Occupancy Type	4	466-469	Character		Y
Construction Date	8	470-477	Date	YYYYMMDD	Y
Post-FIRM Construction Indicator	4	478-481	Character		Y
Map Panel Number	6	482-487	Character		Y
Map Panel Suffix	4	488-491	Character		Y
Map Effective Date	8	492-499	Date	YYYYMMDD	N
Flood Risk Zone	4	500-503	Character		Y
Number of Floors/Building Type	4	504-507	Number	Integer	Y
Condo Coverage Type	4	508-511	Number	Integer	N
Basement Type	4	512-515	Number	Integer	Y
Enclosure Type	4	516-519	Number	Integer	Y

## FREE RECORD LAYOUTS (CONTINUED)

### 12Q BATCH QUOTE OUTPUT

Data Element	Field Length	Position	Data Type	Format	TRRP Plan
Estimated Size of Sub-Grade Crawl Space	10	520-529	Number	Integer	N
Garage Constructed with Proper Openings	4	530-533	Character		N
Sub-Grade Crawl Space Constructed with Proper Openings	4	534-537	Character		N
Attached Garage	4	538-541	Character		N
Machinery or Equipment Present in Garage	4	542-545	Character		N
Value of Machinery or Equipment	17	546-562	Number	Integer	N
Location of Contents Indicator	4	563-566	Number	Integer	Y
Appliance Present	4	567-570	Character		N
Location of Appliance	4	571-574	Character		N
Number of Appliance Sets	10	575-584	Number	Integer	N
Total Amount of Insurance - Building (Requested)	12	585-596	Number	Integer	Y
Total Amount of Insurance - Contents (Requested)	12	597-608	Number	Integer	Y
Deductible - Building	17	609-625	Number	Up to 2 Decimals	Y
Deductible - Contents	17	626-642	Number	Up to 2 Decimals	Y
Deductible Factor	5	643-647	Number	Up to 3 Decimals	N
Elevation Difference	10	648-657	Number	Signed, Up to 3 Decimals	Y
Replacement Cost	20	658-677	Number	Integer	Y
Base Flood Elevation	10	678-687	Number	Integer	Y
Highest Adjacent Grade	10	688-697	Number	Up to 1 Decimal	N
Lowest Adjacent Grade	10	698-707	Number	Signed, Up to 1 Decimal	Y
Bottom of Lowest Horizontal Structural Member	10	708-717	Number	Up to 1 Decimal	N
Bottom of Slab/Enclosure Floor	10	718-727	Number	Up to 1 Decimal	N
Top of Bottom Floor	10	728-737	Number	Up to 1 Decimal	N
Top of Lowest Elevated Floor/Top of Next Higher Floor	10	738-747	Number	Up to 1 Decimal	N
Floodproofed Indicator	4	748-751	Character		Y
Eligible for Floodproofing Credit	4	752-755	Character		N
Flood Proof Elevation	10	756-765	Number	Integer	N
Elevation of Machinery or Equipment	10	766-775	Number	Signed, Up to 1 Decimal	N

## FREE RECORD LAYOUTS (CONTINUED)

### 12Q BATCH QUOTE OUTPUT

Data Element	Field Length	Position	Data Type	Format	TRRP Plan
Top of Garage Floor	10	776-785	Number	Up to 1 Decimal	N
Building Over Water	4	786-789	Number	Integer	N
Part of Support System In the Water	20	790-809	Character		N
Building Basic Start Rate (Amount)	5	810-814	Number	Up to 3 Decimals	N
Building Basic Start Rate (Elevation Difference)	10	815-824	Number	Signed, Up to 3 Decimals	N
Enclosure Loading (Amount)	6	825-830	Number	Up to 2 Decimals	N
Enclosure Loading (Elevation Difference)	10	831-840	Number	Up to 3 Decimals	N
Machinery or Equipment Loading (Amount)	17	841-857	Number	Up to 2 Decimals	N
Machinery or Equipment Loading (Elevation Difference)	10	858-867	Number	Signed, Up to 3 Decimals	N
Contents Basic Start Rate (Amount)	5	868-872	Number	Up to 3 Decimals	N
Contents Basic Start Rate (Elevation Difference)	10	873-882	Number	Signed, Up to 3 Decimals	N
Appliance Loading (Amount)	6	883-888	Number	Up to 2 Decimals	N
Appliance Loading (Elevation Difference)	10	889-898	Number	Signed, Up to 3 Decimals	N
Error Text	1000	899-1898	Character		N

## FREE DATA DICTIONARY

This section contains the data dictionary for the batch quote data elements that are not specified in the WYO TRRP Plan or utilize different codes than those specified by the TRRP Plan. Each dictionary definition includes the name of the data element, any aliases, a description of the data element, edit/data type criteria and the length of the field in the batch quote record.

### Data Element: Amount of Building Insurance (Additional Limits)

**Description:** This is the amount of building insurance requested under the Additional Limits established by the NFIP for Regular Program policies.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Amount of Building Insurance (Basic Limits)

**Description:** This is the amount of building insurance requested under the Basic Limits established by the NFIP.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Amount of Contents Insurance (Additional Limits)

**Description:** This is the amount of contents insurance requested under the Additional Limits established by the NFIP for Regular Program policies.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Amount of Contents Insurance (Basic Limits)

**Description:** This is the amount of contents insurance requested under the Basic Limits established by the NFIP.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Annual + ICC Premium Subtotal

**Description:** This is the subtotal of dollar amount the building and contents, plus any ICC premiums.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Annual Building Premium (Additional Limits)

**Description:** This is the premium amount for the building insurance requested under the Additional Limits established by the NFIP for Regular Program policies.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Annual Building Premium (Basic Limits)

**Description:** This is the premium amount for the building insurance requested under the Basic Limits established by the NFIP

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Annual Contents Premium (Additional Limits)

**Description:** This is the premium amount for the contents insurance requested under the Additional Limits established by the NFIP for Regular Program policies.

**Edit Criteria:** Numeric in dollars

**Length:** 17



## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Annual Contents Premium (Basic Limits)

**Description:** This is the premium amount for the contents insurance requested under the Basic Limits established by the NFIP.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Annual Subtotal

**Description:** This is the subtotal of the dollar amount for the building and contents premiums.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Appliance Loading (Amount)

**Description:** This is the appliance loading amount, in dollars, based on the lowest floor elevation difference and the number of appliance sets.

**Edit Criteria:** Numeric

**Length:** 6

### Data Element: Appliance Loading (Elevation Difference)

**Description:** This is the lowest floor elevation difference used to calculate the appliance loading for any appliances in the enclosed area below the lowest elevated floor.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10 with an explicit decimal of up to three positions

### Data Element: Appliance Present

**Description:** This code indicates if appliances are present inside the insured property.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

### Data Element: Attached Garage

**Description:** This code indicates if the insured property has an attached garage.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

### Data Element: Base Flood Depth

**Description:** This is the depth shown on the Flood Insurance Rate Map for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

**Edit Criteria:** Numeric

**Length:** 10 with an explicit decimal of up to one position

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Basement Present

**Description:** This code indicates if there is a basement in the insured building. Basement is defined for purposes of the NFIP as any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y - Yes

N - No

**Length:** 4

### Data Element: Basement Type

**Description:** This code indicates the type of basement in the insured building. Basement is defined for purposes of the NFIP as any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

**Edit Criteria:** Numeric, Acceptable Values:

2 - Finished

3 - Unfinished

**Length:** 4

### Data Element: Bottom of Lowest Horizontal Structural Member

**Description:** This indicates the elevation of the bottom of the lowest horizontal structural member.

**Edit Criteria:** Numeric

**Length:** 10 with an explicit decimal of up to one position

### Data Element: Bottom of Slab/Enclosure Floor

**Description:** This indicates the elevation of the bottom of the slab/enclosure floor.

**Edit Criteria:** Numeric

**Length:** 10 with an explicit decimal of up to one position

### Data Element: Building Basic Start Rate (Amount)

**Description:** This is the basic building rate based on the elevation difference of the lowest floor for the insurance requested under Basic Limits.

**Edit Criteria:** Numeric

**Length:** 5 with an explicit decimal of up to two positions

### Data Element: Building Basic Start Rate (Elevation Difference)

**Description:** This is the lowest floor elevation difference used to calculate the Building Basic Start Rate (Amount).

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10 with an explicit decimal of up to three positions

### Data Element: Building Premium Reduction/Increase (Deductible)

**Description:** This is the dollar amount of building premium increase or decrease based on the Deductible Factor selected by the insured.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Building Over Water

**Description:** This code indicates the extent to which the building is located over water. If the building is not elevated, this field may be left blank.

**Edit Criteria:** Numeric, Acceptable Values:

1 - Fully Over Water

2 - Partially Over Water

3 - Not Over Water

**Length:** 4

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Building Use

**Description:** This is a description of the purpose of the insured property (i.e. Guest House, Detached Garage, Primary Structure).

**Edit Criteria:** Alphanumeric

**Length:** 50

### Data Element: Community Status

**Description:** This code indicates the status of a community with regard to NFIP participation.

**Not Participating:** A community for which FEMA has not authorized the sale of flood insurance under the NFIP.

**Participating:** A community for which FEMA has authorized the sale of flood insurance under the NFIP.

**On Probation:** A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

**Suspended:** FEMA's removal of an NFIP participating community from the Program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.

**Withdrawn:** A community that has withdrawn from the NFIP.

**Defunct:** A community that has dissolved, disincorporated, merged with another community, been annexed by another community, or for other reasons no longer exists as an NFIP community.

**Not an NFIP Community:** A community that does not have land use jurisdiction over any area and, therefore, does not meet the NFIP definition of "community". In all cases, some other community exercises land use jurisdiction over the area.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- 00 – Not Participating
- 01 – Participating
- 02 – On Probation
- 03 – Suspended
- 04 – Withdrawn
- 05 – Defunct
- 06 – Not an NFIP Community

**Length:** 4

### Data Element: Condo Coverage Type

**Description:** This code is used to indicate whether the condominium coverage is for a single unit or the entire building.

**Edit Criteria:** Numeric, Acceptable Values:

- 1 – Unit
- 2 – Entire Building

**Length:** 4

### Data Element: Construction Date Code

**Description:** This indicates the type of date that will be used to rate the property.

**Edit Criteria:** Numeric, Acceptable Values:

- 1 – Construction Date
- 2 – Building Permit Date
- 3 – Improvement Date
- 4 – Placement Date
- 5 – Manufactured Home Construction Date

**Length:** 4

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Contents Basic Start Rate (Amount)

**Description:** This is the basic contents rate based on the elevation difference of the lowest floor of the location of contents in the insured building.

**Edit Criteria:** Numeric

**Length:** 5 with an explicit decimal of up to two positions

### Data Element: Contents Basic Start Rate (Elevation Difference)

**Description:** This is the lowest floor elevation difference used to calculate the Contents Basic Start Rate (Amount).

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10 with an explicit decimal of up to three positions

### Data Element: Contents Premium Reduction/Increase (Deductible)

**Description:** This is the dollar amount of contents premium increase or decrease based on the Deductible Factor selected by the insured.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Coverage Requested

**Description:** This code indicates the type of flood insurance coverage requested – building only, contents only or both building and contents.

**Edit Criteria:** Numeric, Acceptable Values:

- 1 – Building and Contents
- 2 – Building Only
- 3 – Contents Only

**Length:** 4

### Data Element: CRS Premium Discount

**Description:** This is the premium discount amount, in dollars, for the policy based on the Community Rating System (CRS) discount percentage for the NFIP community in which the property is located.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: CRS Premium Discount Subtotal

**Description:** This is the subtotal of dollar amount of the building and contents premiums, less any CRS Premium Discount. This amount does not include the Probation Surcharge or the Federal Policy Fee.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Deductible Factor

**Description:** This is the factor used to adjust the premium amount based on the deductibles selected for building and/or contents coverage.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 5 with explicit decimal up to three positions

### Data Element: Descriptive Address

**Description:** This describes the property location for descriptive/rural addresses.

**Edit Criteria:** Alphanumeric

**Length:** 200

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Descriptive/Rural Address Code

**Description:** This code is used to indicate whether the address is a rural/descriptive address or a street address.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- Y – Descriptive/Rural Address
- N – Street Address

**Length:** 4

### Data Element: Elevation of Machinery or Equipment

**Description:** This indicates the elevation of any machinery or equipment serving the insured building.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10 with an explicit decimal of up to one position

### Data Element: Eligible for Floodproofing Credit

**Description:** This code is used to indicate whether a property is eligible for floodproofing credit.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- Y – Yes
- N – No

**Length:** 4

### Data Element: Enclosure Constructed with Proper Openings

**Alias:** Proper Openings (Enclosure)

**Description:** This indicates if the enclosure is constructed with the proper openings to allow the passage of flood waters.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- Y – Yes
- N – No

**Length:** 4

### Data Element: Enclosure Construction Materials

**Description:** This code is used to indicate the type of materials used to construct the enclosure.

**Edit Criteria:** Numeric, Acceptable Values:

- 1 – Breakaway Walls
- 2 – Solid Wood Frame Walls
- 3 – Solid Masonry Walls
- 4 – Other
- 5 – Insect Screening or Light Wood Lattice
- 6 – Solid Perimeter Walls

**Length:** 4

### Data Element: Enclosure Loading (Amount)

**Description:** This is the enclosure loading amount for elevated buildings based on the elevation difference of the enclosure floor.

**Edit Criteria:** Numeric

**Length:** 6 with explicit decimal up to two positions

### Data Element: Enclosure Loading (Elevation Difference)

**Description:** This is the elevation difference of the enclosure floor.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10 with explicit decimal up to three positions

### Data Element: Enclosure Present

**Description:** This code indicates if there is an enclosure present below an elevated building.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- Y – Yes
- N – No

**Length:** 4

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Enclosure Use

**Description:** This code is used to indicate if the enclosure is used solely for parking, building access or storage.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Enclosure Used Solely for Parking, Building Access, and/or Storage

N – Enclosure Used for Purposes Other Than Parking, Building Access, and/or Storage

**Length:** 4

### Data Element: Error Text

**Description:** This describes errors that occurred during the processing of a quote.

**Edit Criteria:** Alphanumeric

**Length:** 1000

### Data Element: Estimated Base Flood Elevation

**Description:** This is the estimated base flood elevation of the insured property.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 5 with an explicit decimal of up to one position

### Data Element: Estimated Base Flood Elevation Provided

**Description:** This code indicates if an estimated base flood elevation has been provided.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

### Data Element: Estimated Size of Enclosed Area

**Description:** This is the estimated size, in square feet, of the enclosed area.

**Edit Criteria:** Numeric

**Length:** 10

### Data Element: Flood Proof Elevation

**Description:** This indicates the elevation of the floodproofing walls.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10

### Data Element: Garage Constructed with Proper Openings

**Alias:** Proper Openings (Garage)

**Description:** This indicates if the garage is constructed with the proper openings to allow the passage of flood waters.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

### Data Element: Garage Present

**Description:** This code is used to indicate if there is a garage present on the property.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Garage Use

**Description:** This code is used to indicate if the garage is used solely for parking, building access or storage.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- Y – Garage Used Solely for Parking, Building Access, and/or Storage
- N – Garage Used for Purposes Other Than Parking, Building Access, and/or Storage

**Length:** 4

### Data Element: Highest Adjacent Grade

**Description:** This is the highest natural elevation of the ground surface prior to construction next to the proposed walls of a structure.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10 with an explicit decimal of up to one position

### Data Element: ICC Premium

**Description:** This is the dollar amount of the Increased Cost of Compliance (ICC) Premium based on the flood zone and building coverage requested.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Insured Company/Organization

**Description:** This is the name of the company or organization under which the property is insured.

**Edit Criteria:** Alphanumeric

**Length:** 50

### Data Element: Load Date

**Description:** This is the date that the quote was loaded by the system.

**Edit Criteria:** Numeric, Date Format: YYYYMMDD

**Length:** 8

### Data Element: Location of Appliance

**Alias:** Appliance Location

**Description:** This code indicates the location of the contents to be insured.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- 1 – Enclosure
- 2 – Basement
- 3 – Sub-Grade Crawl Space
- 4 – Below Lowest Elevated Floor
- 5 – Other

**Length:** 4

### Data Element: Machinery or Equipment Loading (Amount)

**Description:** This is the machinery or equipment loading amount based on the machinery and equipment elevation difference and the value of the machinery or equipment.

**Edit Criteria:** Numeric in dollars

**Length:** 17

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Machinery or Equipment Loading (Elevation Difference)

**Description:** This is the lowest elevation difference used to calculate the loading for any machinery or equipment in the enclosed area below the lowest elevated floor.

**Edit Criteria:** Numeric, may be positive or negative

**Length:** 10 with an explicit decimal of up to three positions

### Data Element: Machinery or Equipment Present in Basement

**Description:** This code indicates if there is machinery or equipment present in the basement of the insured property.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

### Data Element: Machinery or Equipment Present in Garage

**Description:** This code indicates if there is machinery or equipment present in the garage of the insured property.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

### Data Element: Map Effective Date

**Description:** This indicates the effective date of the Flood Insurance Rate Map that is applicable to rating the property.

**Edit Criteria:** Numeric, Date Format: YYYYMMDD

**Length:** 8

### Data Element: Number of Appliance Sets

**Description:** This is the number of appliance sets present in the insured property.

**Edit Criteria:** Numeric

**Length:** 10

### Data Element: Part of Support System In The Water

**Description:** This code indicates if part of the building support system is located in the water.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 20

### Data Element: Policy Type

**Description:** This code indicates the type of policy generated by FREE.

**Edit Criteria:** Alphanumeric, Acceptable Values:

1 – Standard

2 – Submit-For-Rate

3 – 1975-81 Post-FIRM V Zone Standard

4 – 1975-81 Post-FIRM V Zone Submit-For-Rate

5 – 1981 Post-FIRM V Zone Standard

6 – 1981 Post-FIRM V Zone Submit-For-Rate

**Length:** 4

### Data Element: Processing Date

**Description:** This is the date that the quote was processed by the system.

**Edit Criteria:** Numeric, Date Format: YYYYMMDD

**Length:** 8



## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Program Type

**Description:** This code indicates the NFIP program in which the community participates.

**Non-Participating Community:** The community does not participate in the NFIP.

**Emergency Program:** The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.

**Regular Program:** The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

**Regular Program Direct Entry:** This is for participating communities that bypass the Emergency Program and enter directly into the Regular Program.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- 00 – Non-Participating Community
- 01 – Emergency Program
- 02 – Regular Program
- 03 – Regular Program Direct Entry

**Length:** 4

### Data Element: Property Urbanization

**Description:** This indicates the urbanization description for property addresses in Puerto Rico.

**Edit Criteria:** Alphanumeric

**Length:** 50

### Data Element: Quote Notes

**Description:** This indicates any notes that have been included with the quote.

**Edit Criteria:** Alphanumeric

**Length:** 200

### Data Element: Quote Number

**Description:** This indicates the WYO company- or vendor-assigned quote number. This is used by the WYO company or vendor to uniquely identify each quote.

**Edit Criteria:** Numeric

**Length:** 9

### Data Element: Quote Status

**Description:** This code indicates if the quote has been successfully generated by the system.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- P – Passed Rating
- F – Failed Rating

**Length:** 4

### Data Element: Sub-Grade Crawl Space Constructed with Proper Openings

**Alias:** Proper Openings (Sub-Grade Crawl Space)

**Description:** This indicates if the sub-grade crawlspace is constructed with the proper openings to allow the passage of flood waters.

**Edit Criteria:** Alphanumeric, Acceptable Values:

- Y – Yes
- N – No

**Length:** 4

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Sub-Grade Crawl Space Present

**Description:** This code is used to indicate if the property has a sub-grade crawl space.

**Edit Criteria:** Alphanumeric, Acceptable Values:

Y – Yes

N – No

**Length:** 4

### Data Element: Top of Bottom Floor

**Description:** This indicates the elevation of the top of the bottom floor.

**Edit Criteria:** Numeric

**Length:** 10 with an explicit decimal of up to three positions

### Data Element: Top of Garage Floor

**Description:** This indicates the elevation of the garage floor.

**Edit Criteria:** Numeric

**Length:** 10 with an explicit decimal of up to 3 positions

### Data Element: Top of Lowest Elevated Floor/Top of Next Higher Floor

**Description:** This indicates the elevation of the top of the lowest elevated floor or the top of the next higher floor.

**Edit Criteria:** Numeric

**Length:** 10 with an explicit decimal of up to three positions

### Data Element: Total Building Premium

**Description:** This is the total annual premium for the building coverage requested for Basic and Additional Limits prior to the application of any discounts and fees.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Total Contents Premium

**Description:** This is the total annual premium for the contents coverage requested for Basic and Additional Limits prior to the application of any discounts and fees.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Total Prepaid Amount

**Description:** This is the total dollar amount of premium to be paid, less any discounts plus any additional surcharges and fees.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Unit Number

**Description:** This is the unit, apartment or suite number of the insured property.

**Edit Criteria:** Alphanumeric

**Length:** 10

## FREE DATA DICTIONARY (CONTINUED)

### Data Element: Value of Machinery or Equipment

**Description:** This represents the dollar value of any machinery or equipment present in the structure.

**Edit Criteria:** Numeric in dollars

**Length:** 17

### Data Element: Zip Code

**Description:** This is the full Zip Code (Zip Code and Zip Plus 4) of the property address.

**Edit Criteria:** Alphanumeric

**Length:** 14

### Data Element: Zip Code+4

**Description:** This is the four-character Zip Code extension.

**Edit Criteria:** Alphanumeric

**Length:** 4

## FREE CODES, FLAGS AND INDICATORS

This section documents the coding scheme used to record quote information. For the sake of completeness, all codes, flags and indicators used by FREE Batch are included in this section, even those that are specified in the WYO TRRP Plan.

Appliance Present	
Yes	Y
No	N

Attached Garage	
Yes	Y
No	N

Basement Present	
Yes	Y
No	N

Basement Type	
Finished	2
Unfinished	3

Building Over Water	
Fully Over Water	1
Partially Over Water	2
Not Over Water	3

Community Status	
Not Participating	00
Participating	01
On Probation	02
Suspended	03
Withdrawn	04
Defunct	05
Not an NFIP Community	06

Condo Coverage Type	
Unit	1
Entire Building	2

Condominium Indicator	
Not a Condominium	N
Residential Condominium Building Association Policy (RCBAP) – High-Rise	H
Residential Condominium Building Association Policy (RCBAP) – Low-Rise	L

Construction Date Code	
Construction Date	1
Building Permit Date	2
Improvement Date	3
Placement Date	4
Manufactured Home Construction Date	5

## FREE CODES, FLAGS AND INDICATORS

Coverage Requested	
Building and Contents	1
Building Only	2
Contents Only	3

Descriptive/Rural Address Code	
Descriptive/Rural Address	Y
Street Address	N

Elevated Building Indicator	
Elevated Building	Y
Not Elevated Building	N

Elevation Certificate Indicator	
Elevation Certificate	Y
No Elevation Certificate	N

Eligible for Floodproofing Credit	
Yes	Y
No	N

Eligible for PRP	
Yes	Y
No	N

Enclosure Constructed With Proper Openings	
Yes	Y
No	N

Enclosure Construction Materials	
Breakaway Walls	1
Solid Wood Frame Walls	2
Solid Masonry Walls	3
Other	4
Insect Screening or Light Wood Lattice	5
Solid Perimeter Walls	6

Enclosure Present	
Yes	Y
No	N

Enclosure Type	
None	0
Finished	1
Unfinished	2

Enclosure Use	
Enclosure Used Solely for Parking, Building Access, and/or Storage	Y
Enclosure Used for Purposes Other Than Parking, Building Access, and/or Storage	N

Estimated Base Flood Elevation Provided	
Yes	Y
No	N

## FREE CODES, FLAGS AND INDICATORS (CONTINUED)

Floodproofed Indicator	
Floodproofed	Y
Not Floodproofed	N

Garage Constructed with Proper Openings	
Yes	Y
No	N

Garage Present	
Yes	Y
No	N

Garage Use	
Garage Used Solely for Parking, Building Access, and/or Storage	Y
Garage Used for Purposes Other Than Parking, Building Access, and/or Storage	N

Location of Appliance	
Enclosure	1
Basement	2
Sub-Grade Crawl Space	3
Below Lowest Elevated Floor	4
Other	5

Location of Contents Indicator	
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

Machinery or Equipment Present in Basement	
Yes	Y
No	N

Machinery or Equipment Present in Garage	
Yes	Y
No	N

Number of Floors/Building Type	
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

## FREE CODES, FLAGS AND INDICATORS (CONTINUED)

Occupancy Type	
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Nonresidential	4

Part of Support System in the Water	
Yes	Y
No	N

Policy Type	
Standard	1
Submit-For-Rate	2
1975-81 Post-FIRM V Zone Standard	3
1975-81 Post-FIRM V Zone Submit-For-Rate	4
1981 Post-FIRM V Zone Standard	5
1981 Post-FIRM V Zone Submit-For-Rate	6

Post-FIRM Construction Indicator	
Post-FIRM Construction	Y
Pre-FIRM Construction	N

Program Type	
Non-Participating Community	00
Emergency Program	01
Regular Program	02
Regular Program Direct Entry	03

Quote Status	
Passed Rating	P
Failed Rating	F

Repetitive Loss Target Group Indicator	
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N

Sub-Crawl Space Present	
Yes	Y
No	N

Sub-Grade Crawl Space Constructed with Proper Openings	
Yes	Y
No	N

WYO Transaction Code	
Quote Request	11Q
Quote Return	12Q