

Roadmap to the Risk Rating 2.0 NFIP Flood Insurance Manual (FIM)

SECTION 1 "INTRODUCTION"				
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	Section 1: Reference		Section 1: Introduction	Renamed
1.1-1.5	Section Organization: I. NFIP History II. Flood Insurance Placement and Technical Assistance III. NFIP Topics and Contact Information IV. NFIP Regional Support Offices	1.1-1.7	Section Organization: I. Purpose and Audience II. NFIP Program and Operational Model III. Organization of the Document IV. NFIP Resources	
1.1-1.3	I. NFIP History II. Flood Insurance Placement and Technical Assistance A. Placing Flood Business through the NFIP	1.1-1.3	II. NFIP Program and Operational Model	Renamed and updated guidance
		1.3-1.6	III. Organization of the Document	New guidance
1.3-1.4	II. B. Technical Assistance III. NFIP Topics and Contact Information	1.6-1.7	IV. NFIP Resources	Relocated and updated guidance
1.4	IV. NFIP Regional Support Offices	N/A		Removed

SECTION 2 "BEFORE YOU START"				
Page No.	April 2021 Legacy FIM	Page No.	October 2021 Risk Rating 2.0 FIM	Rationale
	Section Organization: I. Policy Forms II. Eligibility of Property Locations, Buildings, and Contents III. Coverage D – Increased Cost of Compliance (ICC) Coverage IV. Insurance Products V. Effective Dates for New Policies VI. Delivery of the Policy VII. Evidence of Insurance VIII. Duplicate Policies IX. Assignment X. Transfer of Business XI. Reforming the Policy		Section Organization: I. Policy Forms II. Eligibility for NFIP Coverage III. Effective Dates for New Policies and Endorsements IV. Administrative Topics V. Assignment and Transfer of Business VI. Reformation Due to Insufficient Premium or Rating Information	
2.1-2.2	I. Policy Forms	2.1-2.2	I. Policy Forms FEMA updated the Standard Flood Insurance Policy Forms in conformance with the requirements stipulated in the final rule FEMA published in July 2020 "Conforming Changes To Reflect the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowners Flood Insurance Affordability Act of 2014 (HFIAA), and Additional Clarifications for Plain Language," available on the Federal Register. The effective date of the SFIPs is October 1, 2021.	Updated guidance
N/A		2.2-2.3	I. B. Insurable Interest If writing a single policy, the insurer must list all building owners as named insureds on the policy. If writing multiple policies for buildings at the same	New guidance

			location, the insurer is responsible for maintaining detailed information describing the ownership and insurable interest that pertains to each policy.	
2.2-2.4	II. Eligibility of Property Locations, Buildings, and Contents	2.4-2.6	II. Eligibility for NFIP Coverage	Renamed
2.4-2.8	II. B. Building Eligibility	2.6-2.11	II. B. Building Eligibility 1. General Information (Inset box – Base Flood Elevation) 2. Single and Multiple Buildings 3. Eligible Types of Buildings 4. Ineligible Types of Buildings	Updated guidance
2.8-2.9	II.C. Contents Eligibility	2.11-2.12	II. C. Contents Eligibility	
2.9	II.D. NFIP Coverage Exclusions and Limitations	2.12-2.13	II. D NFIP Coverage Exclusions and Limitations Flood in Progress	Updated guidance
2.10	III. Coverage D – Increase Cost of Compliance (ICC) Coverage	N/A	<i>See Section 3. II. D. 2.</i>	Relocated to Section 3.II.D.2
2.10-2.11	IV. Insurance Products Table 7. NFIP Insurance Products Available	N/A		Removed
2.11	IV. Insurance Products Table 7 GFIP Information	2.4	I. D. Group Flood Insurance Policy	Relocated and updated guidance
2.11-2.14	V. Effective Dates for New Policies	2.13-2.18	III. Effective Dates for New Policies and Endorsements	Relocated and updated guidance
2.13	V. A. 3. Table 10. Effective Date of a New Policy with No Waiting Period	2.17	III. C. Table 10. Effective Date When Potentially Eligible for the Loan Exception If the policyholder requests the policy (or additional or increased coverage) on or before the loan transaction closing, and the insurer receives the	Relocated and updated guidance

			Application Form (or endorsement request) and full amount due after 10 calendar days from the closing (closing date plus 9 days or more) The effective date will be 12:01 a.m. (local time) on the 30th calendar day after the insurer's receipt date.	
2.14	V. A. 4. Post-Wildfire Exception	2.18	III. D. Post-Wildfire Exception (1-Day Waiting Period)	Relocated and updated guidance
2.14	VI. Delivery of the Policy and VII. Evidence of Insurance	2.19	IV. Administrative Topics A. Electronic Signatures B. Delivery of Policy C. Evidence of Insurance	Reorganized and added new guidance
2.14	VIII. Duplicate Policies	2.3-2.4	I. C. Duplicate Policies Mixed Use Buildings with Multiple Forms of Ownership. When writing multiple policies for buildings at the same location, the insurer should maintain detailed information describing the ownership and insurable interest that pertains to each policy. This prevents issues of duplicate coverage or claim payments above the statutory limits.	Relocated and added new guidance
2.15	IX. Assignment	2.19	V. Assignment and Transfer of Business A. Assignment of Policy to a New Building Owner The owner of an insured building may provide written consent to assign a flood insurance policy with building coverage to the purchaser of the building. Owners may not assign contents-only policies or policies on buildings under construction. The seller must sign the assignment endorsement on or before the closing date, and the new building owner has up to 30 days beyond the closing date to submit the endorsement form to the insurer for processing.	Relocated and updated guidance

2.15	X. Transfer of Business	2.20	V. B. Transfer of Any or All of a Policyholder’s or Agent’s Business to Another Insurer and V.C. Transfer of an Insurer’s Entire Book to Another Insurer	Relocated and updated guidance
2.15-2.17	XI. Reforming the Policy B. Exception for Incorrect Flood Zone or BFE After a Loss	2.20-2.26	VI. Reformation Due to Insufficient Premium or Rating Information VI.C. Exception When Reforming a Policy Due to an Incorrect Geolocation or Flood Zone	Relocated and updated guidance
2.17	C. Incorrect Policy Form	N/A	<i>See Section 4.III.F.</i>	Relocated to Section 4.III.F.
N/A		2.19	(Inset Box) New Policy After a Real Estate Transaction .	For awareness; details in Section 3.II.E.4.

SECTION 3 "HOW TO WRITE"				
Page No.	April 2021 Legacy FIM	Page No.	October 2021 Risk Rating 2.0 FIM	Rationale
	Section Organization I. Rating II. Preferred Risk Policy III. Newly Mapped IV. Condominium V. Submit For Rate VI. Provisional Rating VII. Certification VIII. Mortgage Portfolio Protection Program IX. Rating Examples		Section Organization I. Introduction II. General Rating Information III. Condominium Rating Information IV. Provisional Rating Information	
3.1-3.2	I. Rating A. 1. Writing a Flood Insurance Policy	3.1-3.3	I. Introduction	Renamed and added new guidance
3.2-3.3	I. A. 2. Amounts of Insurance Available	3.40-3.43	II. D Coverage and Deductibles 1. Maximum Coverage Limits 2. Increased Cost of Compliance (ICC) Coverage 3. Deductibles	Relocated and updated guidance
3.3	I. A. 3. Application Forms	N/A	<i>See Appendix B for NFIP forms.</i>	Removed
N/A		3.3	I. B. Process of Writing New Business <i>Summary of the process for writing new business</i>	New guidance
N/A		3.4	II. General Rating Information A. Policyholder and Mortgagee Information	New guidance
3.4	I. B. Preliminary Rating Information 1. Determine the Property Location	3.4-3.6	II. B. Geographic Location Variables 1. Building Location a. Property Address b. Geolocation c. Multiple Buildings at the Same Address	Relocated and updated guidance

3.4-3.5	I. B. Preliminary Rating Information 2. Determine the Flood Zone	3.6-3.8	II. B. 2. Community Map Information and Flood Zone	Relocated and updated guidance
N/A		3.7-3.8	II. B. 3. Community Rating System (CRS) Discount	Relocated from Appendix F and updated guidance
3.5-3.6	I. B. 3. Determine Pre- or Post-FIRM Construction a. Post-FIRM Construction b. Pre-FIRM Construction c. Date of Construction for Manufactured Homes/Travel Trailers and I. B. 4. Substantial Improvement a. Post-FIRM b. Pre-FIRM	3.36-3.37	II. C. 9. a. Date of Construction i. General Information • Post-FIRM • Pre-FIRM ii. Substantial Improvement Date (Note: Historic building) iii. Date of Construction for Manufactured/Mobile Home and Travel Trailers iv. Building Under Construction	Relocated and updated guidance
3.6-3.8	I. B. 5. Determine the Most Beneficial Premium/Coverage and I. B. 5. a. Eligibility for Grandfathering Rating	N/A		Removed
3.8-3.9	I. B. 5. b. Disqualification for Pre-FIRM Subsidized or Newly Mapped Rating	3.45-3.46 and 3.47-3.49	II. E. 1. b. (Pre-FIRM Discount, Lapse in Coverage) II. E. 2. c. (Newly Mapped Discount, Lapse in Coverage)	Relocated and updated guidance
3.10-3.11	I. B. 6. Determine Building Occupancy	3.9-3.11	II. C. Structural Variables II. C. 1. a. Building Occupancy • Single Family Home • Residential Manufactured/Mobile Home • Residential Unit • Two-to-Four Building • Other Residential Building	New and updated guidance

			<ul style="list-style-type: none"> Residential Condominium Building Non-Residential Building Non-Residential Manufactured/Mobile Building Non-Residential Unit (Removed the following occupancies: Non-Residential Business and Other Non-Residential)	
N/A		3.12	II. C. 1. a. Table 5. Building Occupancy: Contents Coverage on a Separate Policy	New guidance
N/A		3.12-3.14	II. C. 1. b. Building Description Table 6. Building Description Options	New and updated guidance
3.11	I. B. 7. Note under Table 7	3.14	II. C. 1. c. Manufactured/Mobile Homes	Updated guidance
3.11-3.12	I. B. 7. Determine Single Building Eligibility	N/A		Relocated to Section 2. II. B. 2. (page 2.7)
3.12-3.13	I. B. 8. Primary Residence	3.38-3.40	II. C. 9. i. Primary Residence Status <i>(updates in II. C. 9. i. ii.)</i>	Relocated and updated guidance
N/A		3.14	II. C. 2. Construction Type	New guidance
3.13-3.15	I. C. Determine if Elevated or Non-Elevated Building I. C. 1. Non-Elevated versus Elevated Buildings and I. C. 2. Enclosures I. C. 2. a. Enclosure Wall Types	3.15-3.21	II. C. 3. Foundation Type II. C. 3. a. Non-Elevated Building II. C. 3. b. Elevated Building II. C. 3. c. Elevated Building with an Enclosure II. C. 3. d. Crawlspace – Elevated and Non-Elevated	Relocated and added new guidance
3.15	I. C. 2. b. Finished or Unfinished	N/A		Removed
3.15-3.16	I. C. 2. c. Proper Flood Openings Requirement I. C. 2. d. Engineered Openings Certified by a Design Professional	3.28-3.30	II. C. 5. b. Proper Flood Openings	Relocated and updated guidance

	I. C. 2. e. Engineered Openings Certified by the International Code Council Evaluation Service			
3.17	I. C. 3. Building Partially or Entirely Over Water I. C. 3. a. Buildings Entirely Over Water I. C. 3. b. Buildings Partially of Water I. C. 3. c. Boathouses Located Partially Over Water	3.38	II. C. 9. h. Building Over Water (<i>application guidance</i>).	Relocated; Eligibility in Section 2. II. B. Table 4 (pages 2.8-2.9)
3.17-3.23	I. D. Determine Type of Rating	N/A	<i>See II. C. 4. First Floor Height for Risk Rating 2.0 EC use.</i>	Removed
3.24-3.27	I. E. Determine Elevation Difference (subsections 1-5)	N/A		Removed
3.27	I. E. 6. Buildings Eligible for Floodproofing Premium Discount	3.30-3.32	II. C. 6. Floodproofing	Relocated and updated guidance
N/A		3.21-3.26	II. C. 4. First Floor Height	New guidance
3.28-3.30	I. F. Contents Location Contents Location Tables 17 and 18	N/A	<i>For more information on Contents Eligibility, see Section 2. II. C. Contents Eligibility (pages 2.11-2.12).</i>	Removed
3.31-3.32	I. G. Calculate the Premium	3.40-3.52 and 3.74-3.76	<i>FEMA calculates the premium. For Premium Information, see: II. D. Coverage and Deductibles II. E. Statutory Discounts II. F. Assessments, Fees, and Surcharges II. G. Premium Considerations and IV. Provisional Rating Information.</i>	Relocated and added new guidance
3.32	I. H. Tenant's Coverage	N/A	<i>Additional information for unit owners in Condos, see: III. Condominium Rating Information.</i>	Relocated; Section 2. I. B. Insurable Interest (page 2.2-2.3)
3.34-3.40	II. Preferred Risk Policy	N/A		Removed

		3.44-3.50	II. E. Statutory Discounts 1. Pre-FIRM Discount 2. Newly Mapped Discount 3. Other Statutory Discounts 4. New Policy After a Real Estate Transaction	New guidance
3.40-3.48	III. Newly Mapped	3.46-3.49	II. E. 2. Newly Mapped Discount	Relocated and added new guidance
3.31-32	Section 3. I. G. Calculate the Premium and Appendix J: Rate Tables	3.50-3.52	II. F. Assessments, Fees, and Surcharges 1. Reserve Fund Assessment 2. HFIAA Surcharge 3. Federal Policy Fee 4. Probation Surcharge	Relocated and updated guidance
N/A		3.52	II. G. Premium Considerations	New guidance
3.48-3.61	IV. Condominiums	3.52-3.73	III. Condominium Rating Information	Relocated and updated guidance
3.62-3.63	V. Submit-for-Rate	N/A		Removed
3.63-3.66	VI. Provisional Rating	3.74-3.76	IV. Provisional Rating Information	New guidance
3.67-3.69	VII. Certifications A. General Information B. EC C. Completing an EC D. Troubleshooting	3.23-3.26	II. C. 4. c. Elevation Certificate/Land Survey II. C. 4. d. Additional Information on Elevation Certificates or Land Surveys	Relocated and added new guidance
3.69-3.70	VII. E. Floodproofing	3.30-3.32	II. C. 6. Floodproofing	Relocated and updated guidance
3.70-3.76	VIII. Mortgage Portfolio Protection Program Policy	N/A	<i>For application question see, II. A. 1. Policyholder Information (page 3.4, last bullet).</i>	Removed
3.76-3.106	IX. Rating Examples	N/A		Removed
N/A		3.32-3.34	II. C. 7. Replacement Cost Value a. Square Footage	New guidance

			b. Building Replacement Value	
N/A		3.34-3.36	II. C. 8. Claims History a. Prior NFIP Claims b. Severe Repetitive Loss Property	New guidance and updated guidance
N/A		3.36-3.40	II. C. 9. Other Building Factors a. Date of Construction b. Number of Detached Structures on Property c. Number of Elevators d. Number of Floors in Building e. Floor of Unit f. Total Number of Units in the Building g. Rental Property h. Building Over Water i. Primary Residence Status	New and updated guidance

SECTION 4 "HOW TO ENDORSE"				
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	Section Organization: I. General Information II. Endorsement Process III. Changing the Amount of Coverage IV. Rating Endorsements V. Correcting a Misrated Policy VI. Changing Deductibles VII. Duplicate Coverage VIII. Property Address Corrections IX. Assignment of a Policy X. Endorsement Processing Prior to Renewal XI. Completing the General Change Endorsement Form XII. Return Premium Processing Procedures XIII. Endorsement Rating Examples		Section Organization: I. Endorsement Process II. Coverage and Deductible Endorsements III. Other Premium-Bearing Changes IV. Assignment of a Policy	
4.1	I. General Information	4.1	I. Endorsement Process A. General Change Endorsement Form To endorse a policy, submit a completed Endorsement Form (FF-206-FY-21-119 or a similar request) and attach an updated copy of the Flood Insurance Application Form (FF-206-FY-21-117) reflecting only the changes to the policy.	Renamed and updated guidance
N/A		4.2	I. C. 2. b. Statutory Annual Increase Cap	New guidance
N/A		4.3-4.4	I. E. Insufficient Premium Table 1. Procedures if a Premium-Bearing Endorsement Results in Insufficient Premium	New guidance
4.1	II. Endorsement Process		I. C. Non-Premium and Premium Bearing Changes	Updated guidance
4.1-4.4	III. Changing the Amount of Coverage A. 1. Waiting Periods	4.4-4.5	II. Coverage and Deductible Changes A. 1. Effective Dates for Endorsements Adding or Increasing Coverage	Relocated and updated guidance

4.4	III. B. Reducing Coverage	4.5	II. B. Reducing Coverage II. B. 3. Effective Dates for Endorsements Reducing Coverage	Relocated and updated guidance
4.4-4.5	III. C. Removing Coverage	4.5-4.7	II. C. Removing Coverage Table 2. Effective Dates for Endorsement Removing Coverage II. C. 1. Duplicate Coverage II. C. 2. Condominium Coverage	Relocated and updated guidance
4.5	IV. Rating Endorsements IV. A. Rate Decreases	4.1	I. A. General Change Endorsement Form (<i>last paragraph</i>)	Relocated
4.5	IV. B. Rating Adjustment	4.8-4.9	III. A. Rating Adjustment Table 3. Endorsement Effective Date When Applying a Rating Adjustment	Relocated and updated guidance
4.5-4.6	IV. C. Revision of an Alternative Rating	N/A		Removed
4.6	IV. D. Map Revision	4.8	III. A. Rating Adjustment <i>(Map Revision – inferred as an updated rating variable that may impact premium)</i>	Relocated and updated guidance
4.6	IV. E. Change in Program Status	4.10	III. D. 1. Change in Program Status	Relocated
4.7	IV. F. Change in Community Rating System (CRS) Status	4.10	III. D. 2. Change in Community Rating System (CRS) Status	Relocated
4.7	V. Correcting a Misrated Policy	4.9	III. B. Rating Correction Table 4. Endorsement Effective Date When Applying a Rating Correction	Renamed, relocated, and updated guidance
N/A		4.9-4.10	III. C. Adding an Elevation Certificate Table 5. Endorsement Effective Date When Using an EC	New guidance
N/A		4.10	III. E. Construction Completed	New guidance
N/A		4.10-4.11	III. F. Incorrect Policy Form	Relocated and updated guidance from Section 2

N/A		4.11-4.12	III. H. Rate Category Change Table 6. Endorsement Effective Date for a Rate Category Change	New guidance
N/A		4.12-4.13	III. I. Examples of Other Premium-Bearing Changes Table 7. Examples of Other Premium Endorsements	New guidance
4.7-4.8	VI. Changing Deductibles A. Deductible Increases B. Deductible Decreases	4.7	II. D. Changing Deductibles 1. Deductible Increases Policyholders may increase deductibles during the current policy term. The earliest effective date of the increased deductible is the date the insurer receives the endorsement request. However, if a policyholder with a provisionally rated policy and standard \$2,000 deductible selects a higher deductible when transitioning to a rating engine rate, use the effective date of the current policy term. See Rate Category Change below for additional information. 2. Deductible Decreases Insurers may decrease deductibles during the current policy term only in the following instances: <ul style="list-style-type: none"> • If a policyholder with a provisionally rated policy and standard \$2,000 deductible selects a lower deductible when transitioning to a rating engine rate. – Use the effective date of the current policy term. 	Relocated and updated guidance
4.8	VII. Duplicate Coverage	4.6-4.7	II. C. 1. Duplicate Coverage	Relocated and updated guidance
4.8-4.9	VIII. Property Address Corrections	4.11	III. G. Property Address Corrections A property address endorsement is generally considered as a non-premium change such as a U.S. Postal Service address (911) change. However,	Relocated and updated guidance

			when a property address correction indicates a possible building location change that may impact its geocoding (for example, 1000 Water Street corrected to 2000 Water Street), then the insurer must cancel and rewrite the policy using the correct address.	
4.9	IX. Assignment of a Policy	4.13-4.14	<p>IV. Assignment of a Policy</p> <p>The owner of an insured building may provide written consent to assign a flood insurance policy with building coverage to the purchaser of the building. Owners may not assign contents-only policies or policies on buildings under construction. The seller must sign the assignment endorsement on or before the closing date, and the new building owner has up to 30 days beyond the closing date (closing date plus 29 days) to submit the Endorsement Form to the insurer for processing. If the building is a primary residence, the insurer must validate the primary residence status at the time of assignment for the assignee to be eligible for the primary residence status.</p> <p>Note: A new owner may receive the same discounted premium as the previous owner. However, the annual increase cap (which is a component of the discounted premium) is based on the information provided by the new owner. The discounted premium does not include assessments, fees, or surcharges.</p>	Relocated and updated guidance
4.9-4.10	X. Endorsement Processing Prior to Renewal	4.8	<p>II. E. Coverage Change During the Renewal Cycle</p> <ol style="list-style-type: none"> 1. Adding or Increasing Coverage at Renewal 2. Reducing Coverage on a Future Renewal Effective Date <p>If the insurer receives a request to reduce coverage on a policy that renewed with a future effective date and it receives the request before</p>	Relocated and updated guidance

			the effective date, the insurer may reduce coverage effective on the policy renewal date. The insurer must submit a completed Endorsement Form and updated Application Form reflecting only the changes to the policy to FEMA, to obtain the new premium amount. No additional documentation is required to reduce coverage at the renewal date.	
4.10	X. C. Return Premium Generated from Endorsement Processing	4.3	I. D. Refund	Relocated and updated guidance
4.10	XI. Completing the General Change Endorsement Form		I. A. General Change Endorsement Form I. B. Signatures	Relocated and updated guidance
4.10-4.11	XII. Return Premium Processing Procedures		I. D. Refund	Relocated and updated guidance
4.11-4.16	XIII. Endorsement Rating Examples	N/A		Removed

SECTION 5 "HOW TO RENEW"				
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	Section organization: I. General Information II. Renewal Process		Section organization: I. General Information II. Renewal Process III. Additional Information	
5.1	I. General Information	5.1	I. General Information <i>Table 1. General Renewal Information</i>	Reorganized into table
N/A			II. A. Starting the Renewal Process	New guidance
5.1	II. A. Renewal Notice	5.1-5.2	II. A. 1. Renewal Notice	Relocated
5.1	II. A. 1. Amounts of Insurance on the Renewal Notice	5.2	II. A. 2. Amounts of Insurance on the Renewal Notice	Updated guidance
5.2	II. B. Final Notice	5.2	II. A. 3. Final Notice	Relocated
5.2	II. C. Renewal Notification Requirements	5.2-5.3	II. B. Renewal Notification Requirements <i>Table 2. Renewal Notification Requirements</i>	Relocated and updated guidance
5.2-5.4	II. D. Premium Payment II. E. Premium Receipt	5.3-5.4	II. C. Premium Payment <i>Table 3. Premium Payment</i> II. C. 1. Invalid Payment <i>Note: A new Flood Insurance Application Form is required if the renewal effective date is changed.</i> II. C. 2. Insufficient Payment	Relocated and updated guidance
5.4	II. F. Determine the Renewal Effective Date	5.4	II. D. Determine the Renewal Effective Date <i>Table 4. Determine the Renewal Effective Date:</i> <i>On or after 30 days following the policy expiration date: Due to the lapse in coverage, the insurer cannot renew the expired policy. The insurer must receive a new Application Form with payment after validating the rate. The standard 30-day waiting period will apply; the lapse may affect policy rating.</i>	Relocated and updated guidance

5.4-5.5	II. G. Renewal by an Application or Recertification Questionnaire	5.4-5.5	III. A. Renewal by Application or Recertification Questionnaire	Relocated and updated guidance
5.5	II. H. Nonrenewal and Cancellation	5.5	III. B. Nonrenewal	Relocated and updated guidance
5.5	II. I. Newly Mapped	N/A		Removed
5.6	II. J. Coverage Endorsements during the Renewal Cycle	5.5-5.6	III. C. Coverage Changes During the Renewal Cycle 1. Adding or Increasing Coverage at Renewal 2. Reducing Coverage on a Future Renewal Effective Date 3. Other Premium-Bearing Endorsements at Renewal	Relocated and updated guidance
5.6-5.7	II. K. Transfer of Business at Renewal	5.6	III. D. Transfer of Business at Renewal For more information on transfer of business, including when this occurs at renewal, see the Assignment and Transfer of Business heading in Section 2: Before You Start.	Relocated and updated guidance in Section 2
5.8-5.13	III. Sample Documents	N/A	<i>Now in Appendix I. VIII.</i>	Relocated to Appendix I. VIII.

SECTION 6 "HOW TO CANCEL"				
Page No.	April 2021 Legacy FIM	Page No.	October 2021 Risk Rating 2.0 FIM	Rationale
	Section Organization: I. General Information II. Cancellation/Nullification III. Premium Refunds IV. Valid Cancellation Reason Codes/Nullification of NFIP Policies V. Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy VI. Sample Verification Letter		Section Organization: I. General Information II. Valid Cancellation Reason Codes III. Processing a Cancellation or Nullification Request	
6.1	I. General Information (<i>Introduction</i>)	6.1	<i>Introduction moved before General Information.</i>	Updated guidance
6.1	II. Cancellation/Nullification	6.1	I. General Information	Relocated and updated guidance
6.1	II. A. Processing a Cancellation or Nullification Request A. 1. Signatures A. 1. a. Insured's Signature A. 1. b. Agent Signature	6.14	III. Processing a Cancellation or Nullification Request A. Signatures A. 1. Policyholder Signature A. 2. Agent Signature	Relocated and updated guidance
6.2	II. A. 2. Receipt Date	6.1	I. General Information	Relocated and updated guidance
6.2	III. Premium Refunds	6.14	III. B. Premium Refunds The documentation must include: <ul style="list-style-type: none"> A completed Prior Term Refund (PTR) Worksheet. 	Relocated and updated guidance
6.2	IV. Valid Cancellation Reason Codes/Nullification of NFIP Policies		II. Valid Cancellation Reason Codes Table 1: Valid Cancellation Reason Codes	Relocated and updated guidance

6.3	IV. Table 1: Valid Cancellation Reason Code 01	6.2-6.3	II. A. No Insurable Interest Reason Code 01 – Building sold, removed, or destroyed	Relocated and updated guidance
6.3-6.4	IV. Table 2: Valid Cancellation Code Reason 02	6.3	II. A. No Insurable Interest Reason Code 02 – Contents sold, removed, or destroyed	Relocated
6.4	IV. Table 3: Valid Cancellation Code Reason 03	6.4	II. B. Establish a Common Expiration Date Reason Code 03 - Policy canceled and rewritten to establish a common expiration date with other insurance coverage for the same building	Relocated and updated guidance
6.5-6.6	IV. Table 4: Valid Cancellation Code Reason 04	6.5-6.6	II. C. Duplicate Coverage Reason Code 04 – Duplicate NFIP policies	Relocated
6.6	IV. Table 5: Valid Cancellation Code Reason 05	6.10-6.11	II. F. Invalid Payment or Fraud Reason Code 05 – Invalid Payment	Relocated
6.7	IV. Table 6: Valid Cancellation Code Reason 06	6.7-6.8	II. D. Not Eligible for Coverage Reason Code 06 – Property Not Eligible for Coverage	Relocated and updated guidance
6.8	IV. Table 7: Valid Cancellation Code Reason 07	6.4	II. A. No Insurable Interest Reason Code 07 – Property Closing Did Not Occur	Relocated
6.8-6.9	IV. Table 8: Valid Cancellation Code Reason 08	6.10	II. E. Lender No Longer Requires Insurance Reason Code 28 – Insurance No Longer Required by Lender	Relocated and added new guidance
6.9-6.10	IV. Table 9: Valid Cancellation Code Reason 09	6.10	II. E. Lender No Longer Requires Insurance Reason Code 28 – Insurance No Longer Required by Lender	Relocated and added new guidance
6.10-6.11	IV. Table 10: Valid Cancellation Code Reason Code 10	6.6	II. C. Duplicate Coverage Reason Code 10 – Condominium Unit or Association Policy Converting to RCBAP	Relocated
6.11	IV. Table 11: Valid Cancellation Code Reason Code 12	6.10	II. E. Lender No Longer Requires Insurance Reason Code 28 – Insurance No Longer Required by Lender	Relocated and added new guidance
6.12	IV. Table 12: Valid Cancellation Code Reason Code 13	6.12	II. G. Other Reason Codes Reason Code 13 – Nullification Prior to Policy Effective	Relocated and updated guidance

6.12-6.13	IV. Table 13: Valid Cancellation Code Reason Code 15	6.10	II. E. Lender No Longer Requires Insurance Reason Code 28 – Insurance No Longer Required by Lender	Relocated and added new guidance
6.13	IV. Table 14: Valid Cancellation Code Reason Code 18	6.10	II. E. Lender No Longer Requires Insurance Reason Code 28 – Insurance No Longer Required by Lender	Relocated and added new guidance
6.14	IV. Table 15: Valid Cancellation Code Reason Code 19	6.10	II. E. Lender No Longer Requires Insurance Reason Code 28 – Insurance No Longer Required by Lender	Relocated and added new guidance
6.15	IV. Table 16: Valid Cancellation Code Reason Code 20	6.13	II. G. Other Reason Codes Reason Code 20 – SRL Written with Incorrect Insurer	Relocated and renamed
6.15	IV. Table 17: Valid Cancellation Code Reason Code 21	6.13	II. G. Other Reason Codes Reason Code 21 – Continuous Lake Flooding or Closed Basin Lakes	Relocated and updated guidance
6.16	IV. Table 18: Valid Cancellation Code Reason Code 22	6.13	II. G. Other Reason Codes Reason Code 22 – Cancel and Rewrite Due to Administrative Error	Relocated, renamed, and updated guidance
6.17	IV. Table 19: Valid Cancellation Code Reason Code 23	6.11	II. F. Invalid Payment or Fraud Reason Code 23 – Fraud or Misrepresentation	Relocated and updated guidance
6.17	IV. Table 20: Valid Cancellation Code Reason Code 24	N/A		Removed
6.18	IV. Table 21: Valid Cancellation Code Reason Code 25	N/A		Removed
6.18	IV. Table 22: Valid Cancellation Code Reason Code 26	6.7	II. C. Duplicate Coverage Reason Code 26 – Duplicate Coverage from Source Other Than NFIP	Relocated and updated guidance
N/A		6.8-6.9	II. D. Not Eligible for Coverage Reason Code 27 – Property Becomes Ineligible During Policy Term	New guidance
N/A		6.9	II. D. Not Eligible for Coverage Reason Code 29 – Building Physically Altered and No Longer Eligible for NFIP Coverage	New guidance

N/A		6.10	II. E. Lender No Longer Requires Insurance Reason Code 28 – Insurance No Longer Required by Lender	New guidance
N/A		6.11- 6.12	II. F. Invalid Payment or Fraud Reason Code 30 – Insufficient Premium to Retain Coverage	New guidance
6.19	V. Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy	6.15	III. C. Cancellation Processing Outcomes (New column for HFIAA Surcharge.)	New guidance
6.20	VI. Sample Verification Letter	N/A	<i>Now in Appendix I. IX.</i>	Relocated to Appendix I. IX.

Roadmap to the Risk Rating 2.0 NFIP Flood Insurance Manual Appendices

Page No.	April 2021 Legacy FIM	Page No.	October 2021 Risk Rating 2.0 FIM	Rationale
APPENDIX A “POLICY”				
A.1- A.80	Appendix A: Policy	A.1- A.90	Appendix A: Policy	Updated guidance; see Roadmap to the SFIP, to be released on 10/1/2021
APPENDIX B “FORMS”				
B.1-B.3	I. NFIP Flood Insurance Application	B.1- B.3	II. NFIP Flood Insurance Application	New guidance
B.4-B.6	II. NFIP Preferred Risk Policy and Newly Mapped Application	N/A		Removed
B.7-B.9	III. NFIP Flood Insurance General Change Endorsement	B.4- B.5	II. NFIP Flood Insurance General Change Endorsement	New guidance
B.10- B.11	IV. NFIP Flood Insurance Cancellation/Nullification Request Form	B.6- B.7	III. NFIP Flood Insurance Cancellation/Nullification Request Form <i>New expiration date</i>	Relocated and administrative update
B.12- B.15	V. NFIP Residential Basement Floodproofing Certificate	B.8- B.11	IV. NFIP Residential Basement Floodproofing Certificate <i>New expiration date</i>	Relocated and administrative update
B.16- B.19	VI. NFIP Floodproofing Certificate for Non-Residential Structures	B.12- B.15	V. NFIP Floodproofing Certificate for Non-Residential Structures	Relocated
B.20- B.36	VII. NFIP Elevation Certificate and Instructions	B.16- B.32	VI. NFIP Elevation Certificate and Instructions	Relocated
APPENDIX C				
C.1- C.83	Appendix C: Lowest Floor Guide	N/A	<i>See Section 3. II. C. 4. First Floor Height.</i>	Removed

APPENDIX D				
D.1-D.5	Appendix D: Coastal Barrier Resources System	N/A	<i>Now Appendix E.</i>	Relocated to Appendix E
		E.1- E.5	Appendix E: Coastal Barrier Resources System	Relocated and updated guidance from Appendix D
D.1	I. General Information	E.1	I. General Information	
D.1	II. Determining Eligibility (Introduction paragraph)	E.1	II. Determining Eligibility (Introduction paragraph) Buildings in System Units or OPAs are eligible for a federal flood insurance policy if they meet the criteria outlined in this section. Eligibility depends on: <ul style="list-style-type: none"> • The date of the building’s permitting and construction (in compliance with the CBRS or OPA prohibition dates), and • For buildings in OPAs, the building’s use. 	Relocated and updated guidance
D.1-D.5	II. Determining Eligibility	E.1- E.5	II. Determining Eligibility II. B. Determine if the Property is Located in a System Unit or OPA The CBRS Validation Tool is an automated tool accessible through the CBRS Mapper that allows any user (surveyors, property owners, insurance agents, real estate agents, federal agencies, etc.) to select a particular location and produce a document entitled “CBRS Mapper Documentation” that indicates whether that location is within or outside of the CBRS. For locations within the CBRS, the documentation will also indicate the unit type (System Unit or OPA) and the date the prohibition on federal flood insurance went into effect. If the building is located within the “CBRS Buffer Zone” depicted in the CBRS Mapper, the CBRS Validation Tool will not provide in/out CBRS documentation. In this case, proceed to II.B.1.	Relocated and updated guidance

			below. For guidance on using the CBRS Validation Tool, please review the user guide.	
D.2	II. B. 1. Unable to Determine Building Location		<i>See last paragraph in II. B.</i>	Removed
D.3	II. C. Determine Building Eligibility	E.2- E.3	II. C. Determine Building Eligibility For a building located in a System Unit or OPA added to the CBRS under the original CBRA (“1982 Act”) to be eligible for federal flood insurance it must: <ul style="list-style-type: none"> • Have a legally valid building construction permit issued before October 18, 1982; and • The start of construction took place before October 18, 1982; and • Not be substantially improved or substantially damaged on or after October 1, 1983. OR <ul style="list-style-type: none"> • Have a legally valid building construction permit issued before October 1, 1983; • Be built (walled and roofed) before October 1, 1983; and • Not be substantially improved or substantially damaged on or after October 1, 1983 	Relocated and updated guidance
D.3-D.4	II. D. Proof of Eligibility	E.3- E.4	II. D. Documentation of Eligibility If a building is located in a community with System Units or OPAs, then insurers must receive evidence demonstrating that the building is not subject to the CBRA’s insurance prohibition, as described below. The USFWS maintains a list of affected communities available here.	Relocated and updated guidance
D.5	II. D. 3. Buildings Eligible Because of Conforming Use	E.4- E.5	II. D. 3. Building Eligible Based on Use	Renamed
APPENDIX E				
E.1-E.4	Appendix E: Claims	N/A	<i>Now Appendix H.</i>	Relocated to Appendix H
		H.1- H.4	Appendix H: Claims I. Information for Policyholders After a Flood	Relocated and updated

			II. Claims Process III. Disputed Claims IV. Appealing a Claim V. Litigation VI. Increased Cost of Compliance (ICC) Claims	guidance from Appendix E
APPENDIX F				
F.1-F.3	Appendix F: Community Rating System		<i>Referenced in Section 3. II. 3. Community Rating System (CRS) Discount</i>	Removed
APPENDIX G				
G.1- G.5	Appendix G: Leased Federal Properties Section Organization I. General Information II. Requirements III. Correcting an LFP Designation IV. Settling a Claim V. Sample Letters	G.1- G.2	Appendix G: Leased Federal Properties Section Organization I. General Information II. Requirements III. Correcting an LFP Designation	Updated guidance
G.2	IV. Settling a Claim	N/A		Removed
G.3- G.5	V. Sample Letters	N/A	<i>See Appendix I: Policyholder Communications. VI. (page I.39-I.42)</i>	Relocated to Appendix I: Policyholder Communications
APPENDIX H				
H.1-H.6	Appendix H: Flood Maps	N/A	<i>Now Appendix D.</i>	Relocated to Appendix D
		D.1- D.5	Appendix D: Flood Maps I. Flood Map Service Center II. Flood Hazard Maps III. Map Zones IV. Locating a Property on a Map V. Changing or Correcting a Flood Map by a Letter of Map Change (LOMC)	Updated guidance
APPENDIX I				
I.1-I.10	Appendix I: Severe Repetitive Loss Properties	N/A	<i>Now Appendix F.</i>	Relocated to Appendix F

		F.1- F.3	Appendix F: Severe Repetitive Loss Properties I. General Information II. New Business III. Notification Requirements for Transfer to SDF IV. Underwriting Requirements V. Process for Correcting or Updating a Property's SRL Status VI. Flood Mitigation Assistance (FMA) Program	Relocated and updated guidance from Appendix I
I.5-I.10	VII. Sample Letters A. Agent Notification Letter B. Lender Notification Letter C. Insured Notification Letter	N/A	<i>See Appendix I: Policyholder Communications, IV. (page I.26-I.32)</i>	Relocated and updated guidance to Appendix I
APPENDIX J				
J.1-J.53	Appendix J: Rate Tables	N/A		Removed
APPENDIX K				
K.1-K.2	Appendix K: Residential Basement Floodproofing Premium Discount		<i>See Section 3. II. C. 6. Floodproofing. Table 18. Eligibility for a Floodproofing Discount</i> Residential Buildings with Basements FEMA.gov	Removed
APPENDIX L				
L.1- L.12	Appendix L: Definitions and Acronyms	N/A	<i>Now Appendix K.</i>	Relocated to Appendix K
		K.1- K.14	Appendix K: Definitions and Acronyms I. Definitions II. Acronyms	Relocated and updated guidance from Appendix L

NEW APPENDICES				
NEW APPENDIX C: QUICK START GUIDE				
N/A		C.1- C.6	Appendix C: Quick Start Guide	New guidance
NEW APPENDIX I: POLICYHOLDER COMMUNICATIONS				
N/A		I.1- I.73	Appendix I: Policyholder Communications Section organization: I. Underwriting-Related Policyholder Communications II. Declarations Page and Summary of Coverage III. Replacement Cost Value Update Notice IV. Severe Repetitive Loss Property Notice V. FIRA Notice VI. Leased Federal Property Notice VII. Provisional Rating Notice VIII. Renewal Notice, Renewal Notice (This Is Not A Bill), Final Notice IX. Cancellation Verification Letter	New guidance
N/A		I.1-I.2	I. Underwriting-Related Policyholder Communications Table 1	New guidance
N/A		I.3- I.23	II. Declaration Page and Summary of Coverage A. Overview B. Summary of Coverage C. Templates D. Sample Documents E. Requirements	New guidance
3.61	Section 3. IV. G. Sample Replacement Cost Value Letter	I.24- I.25	III. Replacement Cost Value Update Notice A. Overview B. Sample Building Replacement Cost Value Notification	Relocated and updated guidance

I.1- I.10	Appendix I: Severe Repetitive Loss (SRL) Properties	I.26- I.32	IV. Severe Repetitive Loss Property Notice A. Overview B. Sample Notifications	Relocated and updated guidance
N/A		I.33- I.38	V. FIRA Notice A. Overview B. Sample Documents	New guidance
G.1- G.6	Appendix G: Leased Federal Properties	I.39- I.42	VI. Leased Federal Property Notice A. Overview B. Sample LFP Notifications	Relocated and updated guidance
3.66	Section 3. VI. F. 3. Sample Notification	I.43	VII. Provisional Rating Notice A. Overview B. Sample Document	Relocated and added new guidance
5.8- 5.13	Section 5. VIII. Sample Documents	I.44- I.72	VIII. Renewal Notice, Renewal Notice (This Is Not A Bill), Final Notice A. Overview B. Sample Notifications (WYO Versions) C. Sample Notifications (NFIP Direct Versions) D. Requirements	Relocated and added new guidance
6.20	Section 6. VI. Sample Letter Notification	I.73	IX. Cancellation Verification Letter A. Overview B. Sample Document	Relocated and updated guidance
APPENDIX J: SAMPLE SCENARIOS				
N/A		J.1-J.6	Appendix J: Sample Scenarios	New guidance