

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
0 - Policy Level Requirement or Data Requirement	301	Collateral Address Correct	Insurance - Collateral Address is Correct on Insurance Policy. Variable Value: none. Logic: For any active Policy Building records associated with a loan, if the field 'Collateral Address is Correct' PIAUDBLD.IUBCOLADDR is not 'Y', take designated action.	collateral address correct flag is not 'Y'
0 - Policy Level Requirement or Data Requirement	302	Named Insured Includes Borrowing Entity	Insurance - Named Insured Includes the Borrowing Entity. Variable Value: none. Logic: For any active Policy associated with the loan(s), if the field 'Named Insured Includes Borrowing Entity " PIAUDPOL.IUPNIBORR is not 'Y', take designated action.	named insured includes borrowing entity flag is not 'Y'
0 - Policy Level Requirement or Data Requirement	303	Policy Paid Receipt	Insurance - Paid Receipt Received. Variable Value: none. Logic: For any active Policy, if the field Paid Receipt PIAUDPOL.IUPRECEIPT is not 'Y', take designated action.	policy paid receipt flag is not 'Y'
0 - Policy Level Requirement or Data Requirement	304	Cancellation Notice Provision	Insurance - Minimum # of Days required for Cancellation notice for reasons other than non-payment. Variable Value: Specify minimum # of days notice required. Logic: For any active Policy, if the field 'Days Cancellation - Other' PIINSPOL.IIPDAYSO TH is less than the rule detail value, take designated action.	XX days notice of cancellation for other than non-payment does not meet minimum requirement
0 - Policy Level Requirement or Data Requirement	305	Carrier A.M. Best Rating	Insurance - Carrier must meet Minimum AM Best Rating Requirement. Variable Value: specify minimum AM Best rating required. Logic: For any active Policy, where the field 'Agent ID' PIINSPOL.IIPAGENTID matches the Agent ID in the Insurance Company Rating file PINSCORAT.VSCOID, if the field Rating Agency ID PINSCORAT.VSRAGENCY = AM, and the field 'Financial Strength Rating' PINSCORAT.VSFSTRRAT is less than rule detail value, take designated action.	carrier A.M. Best rating XX does not meet minimum requirement

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0 - Policy Level Requirement or Data Requirement	306	Carrier S&P Rating	Insurance - Carrier must meet Minimum S&P Rating Requirement. Variable Value: specify minimum S&P rating required. Logic: For any active Policy, where the field "Agent ID" PIINSPOL.IIPAGENTID matches the Agent ID in the Insurance Company Rating file PINSCORAT.VSCID, if the field Rating Agency ID PINSCORAT.VSRAGENCY = SP, and the field 'Financial Strength Rating' PINSCORAT.VSFSTRRAT is less than rule detail value, take designated action.	carrier S&P rating XX does not meet minimum requirement
0 - Policy Level Requirement or Data Requirement	307	Carrier Moodys Rating	Insurance - Carrier must meet Minimum Moody's Rating Requirement. Variable Value: specify minimum Moody's rating required. Logic: For any active Policy, where the field "Agent ID" PIINSPOL.IIPAGENTID matches the Agent ID in the Insurance Company Rating file PINSCORAT.VSCID, if the field Rating Agency ID PINSCORAT.VSRAGENCY = MO, and the field 'Financial Strength Rating' PINSCORAT.VSFSTRRAT is less than rule detail value, take designated action.	carrier Moodys rating XX does not meet minimum requirement
0 - Policy Level Requirement or Data Requirement	308	Carrier Fitch Rating	Insurance - Carrier must meet Minimum Fitch Rating Requirement. Variable Value: specify minimum Fitch rating required. Logic: For any active Policy, where the field "Agent ID" PIINSPOL.IIPAGENTID matches the Agent ID in the Insurance Company Rating file PINSCORAT.VSCID, if the field Rating Agency ID PINSCORAT.VSRAGENCY = FI, and the field 'Financial Strength Rating' PINSCORAT.VSFSTRRAT is less than rule detail value, take designated action.	carrier Fitch rating XX does not meet minimum requirement

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0 - Policy Level Requirement or Data Requirement	309	Carrier A.M. Best Rating Size	Insurance - Carrier must meet Minimum AM Best Financial Size Requirement. Variable Value: specify minimum AM Best Financial Size required. Logic: For any active Policy, where the field 'Agent ID' PIINSPOL.IIPAGENTID matches the Agent ID in the Insurance Company Rating file PINSCORAT.VSCOID, if the field Rating Agency ID PINSCORAT.VSRAGENCY = AM, and the field 'Financial Size Category' PINSCORAT.VSFSIZCAT is less than rule detail value, take designated action.	carrier A.M. Best rating size XX does not meet minimum requirement
0 - Policy Level Requirement or Data Requirement	311	Flood Zone Correct	Insurance - Flood zone on the policy matches flood zone on the building record. Variable Value: none. Logic: Where building flood coverage is required (PCBLDGCOVR.P2COVAGE = 4) and provided (PIPOLCOVER.IPVICV### = 4), if the building policy flood zone correct flag (PIAUDBLD.IUBPOLFLZN) is not 'Y', take designated action.	policy flood zone correct flag is not 'Y'
0 - Policy Level Requirement or Data Requirement	337	General Liability Additional Insured Clause	Insurance - Determine whether Additional Insured is correct. Variable Value: none. Logic: For any active policy with active general liability coverage PIPOLCOVER.IPVICV### = 6, if a Loss Payee is associated PIPOLINT.IPIINTTYPE = 005 and the field 'Policy Interest is Correct' PIAUDINT.IUICORRECT is not = Y, take designated action.	general liability policy interest correct flag is not 'Y' for interest type additional insured
0 - Policy Level Requirement or Data Requirement	339	General Liability Claims Trigger	Insurance - General Liability Claims Trigger is correct. Variable Value: Required claims trigger (PINFO Table TG). Logic: For any active General Liability Policy with active liability coverage PIPOLCOVER.IPVICV### = 6, if PIPOLCOMPO.IPCCLMTRG does not match the rule detail value, take the designated action.	general liability claims trigger XX does not match required value

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Coverage Type	Rule ID	Short Description	Description	Alert Text
0 - Policy Level Requirement or Data Requirement	340	General Liability Claims Retro Date	Insurance - General Liability Claims Made Retroactive Date. Variable Value: Specify latest retro date allowed. Logic: For any active General Liability Policy with active Liability coverage PIPOLCOVER.IPVICV###=6, if PIPOLCOMPO.IPCCLMTRG = 002, and the policy Retro Date PIPOLCOMPO.IPCRETD is greater than the rule detail value, take the designated action.	general liability claims retro date is greater than date specified in rule
0 - Policy Level Requirement or Data Requirement	341	Liability Min General Aggregate Limit per Location	Insurance - Liability coverage limit per location requirement. Variable Value: Specify minimum coverage amount. Logic: For any active General Liability or Umbrella Liability policy with active general/umbrella/excess liability coverage (PIPOLCOVER.IPVICV### = 6, 30, 20), aggregate the general aggregate limit per location PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 60. If the total is less than the rule detail value, take the designated action.	liability general aggregate coverage amount per location does not meet minimum requirement
0 - Policy Level Requirement or Data Requirement	343	Professional Liability Required	Insurance - Determine whether professional liability coverage is provided. Variable Value - none. Logic - If none of the active Commercial General Liability or Professional Liability policies have Professional Liability coverage PIPOLCOVER.IPVICV## # = 12 or PIPOLCOVER.IPVICV### = 10 where the Borrower, Co-Borrower or Guarantor is identified as Named Insured PIPOLINT.IPIINTTYPE = 001 or 002, take the designated action.	has no professional liability coverage
0 - Policy Level Requirement or Data Requirement	344	Professional Liability Minimum Limit Per Claim	Insurance - Professional Liability per claim coverage is sufficient. Value - Specify minimum limit per claim. Logic: Find all active professional or general liability policies with professional liability coverage PIPOLCOVER.IPVICV### = 10 or 12. Aggregate the limit per claim PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 31 or 38. If the total is less than the rule detail value, take the designated action.	professional liability limit per claim coverage amount XX does not meet minimum requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
0 - Policy Level Requirement or Data Requirement	345	Professional Liability Min General Aggregate Limit	Insurance - Professional Liability general aggregate limit is sufficient. Value - Specify minimum general aggregate limit. Logic: For all active professional or general liability policies with professional liability coverage PIPOLCOVER.IPVICV### = 10 or 12, aggregate the general aggregate amount PIPOLAMT.IPMAMOUNT for limit PIPOLAMT.IPMICM### = 18 or 39. If the total aggregate limit is less than the rule detail value, take the designated action.	professional liability general aggregate limit XX does not meet minimum requirement
0 - Policy Level Requirement or Data Requirement	346	Professional Liability Maximum Deductible	Insurance - Professional Liability deductible must be equal to or less than maximum allowed. Value - Specify maximum deductible allowed for professional liability coverage. Logic: For any active professional or general liability policies with professional liability coverage PIPOLCOVER.IPVICV### = 10 or 12, aggregate the deductible PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 33 or 40. If the total deductible amount exceeds the rule detail value, take the designated action.	professional liability deductible amount XX exceeds maximum requirement
0 - Policy Level Requirement or Data Requirement	379	Cancellation Notice for Non-Payment # of Days	Insurance - Minimum # of Days required for Cancellation notice for non-payment. Variable value: Specify minimum # of days notice required. Logic: For any active policy, if the field Days Cancellation Non-payment (PIINSPOL.IIPDAYSNON) is less than the rule detail variable value, take designated actions.	XX days notice of cancellation for non-payment does not meet minimum requirement
0 - Policy Level Requirement or Data Requirement	380	Statement of Values Must be Received	Insurance - Determine whether Statement of Values Received is set to 'R' or 'T'. Variable value: none. Logic: For any active policy that includes a Commercial Property component PIPOTYPE.IPTILB### = '2', where the policy audit flag Statement of Values Received PIAUDPOL.IUPSTAVALU is not 'R' or 'T', take designated action.	statement of values received XX is not 'R' or 'T' for commercial property component

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0 - Policy Level Requirement or Data Requirement	400	Investor Interest Mortgagee Clause	Insurance - Determine whether Investor Interest Mortgagee Clause is correct. Variable Value: none. Logic: For any active policy, if a Mortgagee is associated (PIPOLINT.IPIINTTYPE=003) with an investor interest (PIPOLINT.IPIINVESTO > 0) and if the Correct flag (PIAUDINT.IUICORRECT) is not 'Y', take designated action.	investor interest correct clause is not 'Y' for interest type mortgage
0 - Policy Level Requirement or Data Requirement	401	Investor Interest Loss Payee Clause	Insurance - Determine whether Investor Interest Loss Payee Clause is correct. Variable Value: none. Logic: For any active policy, if a Loss Payee is associated (PIPOLINT.IPIINTTYPE=004) with an investor interest (PIPOLINT.IPIINVESTO > 0) and if the Correct flag (PIAUDINT.IUICORRECT) is not 'Y', take designated action.	investor interest correct clause is not 'Y' for interest type loss payee
0 - Policy Level Requirement or Data Requirement	402	Investor Interest Additional Insured Clause	Insurance - Determine whether Investor Interest Additional Insured Clause is correct. Variable Value: none. Logic: For any active policy, if an Additional Insured is associated (PIPOLINT.IPIINTTYPE=005) with an investor interest (PIPOLINT.IPIINVESTO > 0) and if the Correct flag (PIAUDINT.IUICORRECT) is not 'Y', take designated action.	investor interest correct clause is not 'Y' for interest type additional insured
0 - Policy Level Requirement or Data Requirement	405	Business/Rental Income Building Boiler & Machinery	Insurance - compound rule. In violation if any of the following are true: a) business income property valuation method is incorrect or b) business income coverage limit is insufficient or c) rental income property valuation method is incorrect or d) rental income coverage limit is insufficient. Please see descriptions of the four individual elements (rules 394, 403, 395, 404) for details.	Business or Rental Income total limit on building boiler & machinery does not meet requirement

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0 - Policy Level Requirement or Data Requirement	406	Boiler & Machinery Agreed Amount	Insurance - Boiler & Machinery agreed amount must be greater than or equal to minimum allowed. Variable value: None. Logic: For all buildings on a loan, for any active policy that includes boiler & machinery coverage(PIPOLCOVER.IPVICV###=17),select the agreed amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=290. If the agreed amount is less than 100% of the replacement cost(PCBLDG.P1INSVALUE), take designated action.	agreed amount XX does not match requirement
0 - Policy Level Requirement or Data Requirement	407	Boiler & Machinery Co-insurance Restrictions	Insurance - compound rule. In violation if any of the following are true for boiler & machinery coverage a)the co-insurance qualifier does not match value entered or b)the agreed amount qualifier does not match value entered and the coverage agreed amount does not meet requirement. See descriptions of the three individual elements (rule 391,392,406).	co-insurance restrictions for boiler & machinery do not meet requirement
0 - Policy Level Requirement or Data Requirement	412	Flood Co-insurance Restrictions	Insurance - compound rule. In violation if any of the following are true for flood coverage a)the co-insurance qualifier does not match value entered or b)the agreed amount qualifier does not match value entered or c)the coverage agreed amount does not meet requirement. See descriptions of the three individual elements (rule 388,389,411).	co-insurance restrictions for flood do not meet requirement
0 - Policy Level Requirement or Data Requirement	417	Business Income or Rental Income Limit -Building	Insurance - compound rule. In violation if any of the following are true for property coverage: a) business income property valuation method is incorrect or b) business income coverage limit is insufficient or c) rental income property valuation method is incorrect or d) rental income coverage limit is insufficient. Please see descriptions of the four individual elements (rules 413, 414, 415, 416) for details.	Business Income or Rental Income coverage does not meet requirement

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0 - Policy Level Requirement or Data Requirement	420	Property Building Co-insurance Restrictions	Insurance - compound rule. In violation if any of the following are true for property coverage a)the co-insurance qualifier does not match value entered or b)the agreed amount qualifier does not match value entered and the coverage agreed amount does not meet requirement. See descriptions of the three individual elements (rule 390,418,419).	co-insurance restrictions for property do not meet requirement
0 - Policy Level Requirement or Data Requirement	424	Boiler & Machinery Limit Restrictions	Insurance - compound rule. Boiler & machinery coverage is required on a Florida building. The coverage limit is less than 80% of the building replacement cost and also less than 80% of the loan unpaid principal balance, but it must exceed the greater of the two. Please see descriptions of the two individual elements (rules 422 & 423) for details.	Boiler & Machinery limit based on loan UPB and replacement cost (FL only) does not meet requirement
0 - Policy Level Requirement or Data Requirement	435	Ordinance & Law Cov A w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law coverage A limit is insufficient or b) ord/law coverage A percentage is insufficient or c) ord/law coverage ABC limit is insufficient or d) ord/law coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law is required and a damage threshold has been entered.	total coverage A amount with a threshold does not meet requirement
0 - Policy Level Requirement or Data Requirement	440	Ordinance & Law Cov A w/o a Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law coverage A limit is insufficient or b) ord/law coverage A percentage is insufficient or c) ord/law coverage ABC limit is insufficient or d) ord/law coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law is required and a damage threshold has not been entered.	total coverage A amount without a threshold does not meet requirement

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0 - Policy Level Requirement or Data Requirement	447	Ordinance & Law Cov B w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law coverage B limit is insufficient or b) ord/law coverage B percentage is insufficient or c) ord/law coverage ABC limit is insufficient or d) ord/law coverage ABC percentage is insufficient or e) ord/law cov BC is insufficient or f) ord/law coverage BC percentage is insufficient. Rule applies to buildings where ordinance & law is required and a damage threshold has been entered.	total coverage B amount with a threshold does not meet requirement
0 - Policy Level Requirement or Data Requirement	456	Ordinance & Law Cov B w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law coverage B limit is insufficient or b) ord/law coverage B percentage is insufficient or c) ord/law coverage ABC limit is insufficient or d) ord/law coverage ABC percentage is insufficient or e) ord/law cov BC is insufficient or f) ord/law coverage BC percentage is insufficient. Rule applies to buildings where ordinance & law is required and a damage threshold has not been entered.	total coverage B amount w/o a threshold does not meet requirement
0 - Policy Level Requirement or Data Requirement	457	Ordinance & Law Cov C w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law coverage C limit is insufficient or b) ord/law coverage C percentage is insufficient or c) ord/law coverage ABC limit is insufficient or d) ord/law coverage ABC percentage is insufficient or e) ord/law cov BC is insufficient or f) ord/law coverage BC percentage is insufficient. Rule applies to buildings where ordinance & law is required and a damage threshold has been entered.	total coverage C amount with a threshold does not meet requirement
0 - Policy Level Requirement or Data Requirement	460	Ordinance & Law Cov C w/o a Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law coverage C limit is insufficient or b) ord/law coverage C percentage is insufficient or c) ord/law coverage ABC limit is insufficient or d) ord/law coverage ABC percentage is insufficient or e) ord/law cov BC is insufficient or f) ord/law coverage BC percentage is insufficient. Rule applies to buildings where ordinance & law is required and	total coverage C amount w/o a threshold does not meet requirement

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			a damage threshold has not been entered.	
0 - Policy Level Requirement or Data Requirement	463	Policy has been recv'd as Evidence of Insurance	Insurance - Determine whether policy has been received as evidence of insurance. Variable value: none. Logic: For any active policy, if the policy evidence type code PIAUDPOL.IUPEVTCODE is not equal to 'P'(for Policy), then take designated action.	policy has not been received as Evidence of Insurance
0 - Policy Level Requirement or Data Requirement	464	Earthquake Co-insurance Restrictions	Insurance - compound rule. In violation if any of the following are true for Earthquake coverage a)the co-insurance qualifier does not match value entered or b)the agreed amount qualifier does not match value entered or c)the coverage agreed amount does not meet requirement. See descriptions of the three individual elements (rule 393,461,462).	co-insurance restrictions do not meet requirement
0 - Policy Level Requirement or Data Requirement	470	Windstorm Co-insurance Restrictions	Insurance - compound rule. In violation if any of the following are true for windstorm coverage a)the co-insurance qualifier does not match value entered or b)the agreed amount qualifier does not match value entered or c)the coverage agreed amount doe s not meet requirement. See descriptions of the three individual elements (rule 428,429,430).	co-insurance restrictions for windstorm do not meet requirement
0 - Policy Level Requirement or Data Requirement	473	Earthquake Building Deductible Restrictions	Insurance - compound rule. In violation if any of the following are true: a)the deductible amount does not meet requirement or b)the deductible percentage does not meet the requirement. See descriptions of the two individual elements (rules 471,47 2).	Earthquake Coverage deductible amount or percentage exceeds the requirement

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0 - Policy Level Requirement or Data Requirement	478	Windstorm Business and Rental Income Minimum Limit	Insurance - compound rule. In violation if any of the following are true for windstorm coverage: a)business income property valuation method is incorrect or b)business income coverage limit is insufficient or c) rental income property valuation method is incorrect or d) rental income coverage limit is insufficient. Please see descriptions of the four individual elements (rules 474, 475, 476, 477) for details.	Windstorm Rental Income coverage limit does not meet requirement
0 - Policy Level Requirement or Data Requirement	485	Earthquake Business and Rental Income Limits	Insurance - compound rule. In violation if any of the following are true for earthquake coverage: a)business income property valuation method is incorrect or b)business income coverage limit is insufficient or c) rental income property valuation method is incorrect or d) rental income coverage limit is insufficient. Please see descriptions of the four individual elements (rules 481, 482, 483, 484) for details.	limit on business or rental income does not meet requirement
0 - Policy Level Requirement or Data Requirement	492	Ordinance & Law Cov C for Flood w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for flood cov C limit is insufficient or b) ord/law for flood cov C % is insufficient or c) ord/law cov for flood ABC limit is insufficient ord) ord/law for flood cov ABC % is insufficient or e) ord/law for flood cov BC is insufficient or f) ord/law for flood cov BC % is insufficient. Rule applies to buildings where ordinance & law for flood cov is required and a damage threshold has been entered.	total coverage C amount with a threshold does not meet requirement
0 - Policy Level Requirement or Data Requirement	495	Windstorm Building Deductible Restrictions	Insurance - compound rule. In violation if any of the following are true: a)the deductible amount exceeds the requirement or b)the deductible percentage exceeds the requirement. See descriptions of the two individual elements (rules 493,494).	Windstorm Coverage deductible amount or percentage exceeds the requirement

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1 - Property Coverage	315	Property Coverage on Building Required	Insurance - Determine whether Property insurance is provided. Variable Value: none. Logic: If none of the active Policies associated with the building(s) on the loan have Property Coverage (PIPOLCOVER.IPVICV### = 1) for the building(s), take the designated action. This rule is specific to policy types Commercial Property, Commercial Package, Builders Risk and Excess Property (PIPOLCOMPO.IPIPT### = 1, 6, 21, 19).	building property coverage required
1 - Property Coverage	316	Property Building Minimum Limit	Insurance - Property coverage is sufficient. Variable Value: none. Logic: For all buildings on a loan, aggregate the insurable value PCBLDG.PIINSVALUE. For any active Policy on those buildings that include property coverage (PIPOLCOVER.IPVICV### = 1), aggregate the coverage amount (PIPOLAMT.IPMAMOUNT) for limit (PIPOLAMT.IPMICM### = 1). If the total coverage amount is less than the total insurable value, take designated action.	total building coverage limit XX is less than the building insurable value
1 - Property Coverage	317	Property Building Max Deductible Amount	Insurance - Property Deductible must be equal to or less than Maximum allowed. Variable Value: Specify maximum deductible allowed for property coverage. Logic: For all buildings on a loan, for any active policy that includes property coverage (PIPOLCOVER.IPVICV### = 1), aggregate the amount (PIPOLAMT.IPMAMOUNT) for deductible (PIPOLAMT.IPMICM### = 2). If the total Deductible amount exceeds the rule detail value, take designated action.	total building deductible amount XX exceeds maximum requirement
1 - Property Coverage	318	Property Building Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan included in any active policy that contains Property Coverage (PIPOLCOVER.IPVICV### = 1), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	building valuation method XX does not match required value

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1 - Property Coverage	319	Property Building Minimum Co-insurance %	Insurance - Property coverage Coinsurance % must be less than minimum allowed. Variable Value: Input % allowed. Logic: For all buildings on a loan, any active policy that contains Property Coverage (PIPOLCOVER.IPVICV### = 1), if the amount (PIPOL AMT.IPMAMOUNT) of co-insurance % (PIPOLAMT.IPMICM### = 3) is greater than the value in the rule detail, take designated action.	building co-insurance XX % does not meet minimum requirement
1 - Property Coverage	320	Property Building Co-insurance % Agreed Amount	Insurance - Property coverage requires Agreed Endorsement if Coinsurance is greater than specified amount. Variable Value: Input max co-insurance % allowed without Agreed Amount Endorsement. Logic: Any active policy that contains property coverage where the co-insurance (PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=3) is greater than rule detail value, and there is no Agreed Amount Endorsement PIPOLQUAL.IPQIQO### <> 7 where PIPOLQUAL.IPQICQ### = 5, take designated action.	building property agreed amount required with coinsurance percentage
1 - Property Coverage	321	Property Building Minimum Form Type	Insurance - Determine whether Property coverage form type on a building is sufficient. Variable Value: Select minimum acceptable Form Type. Logic: Any active policy that contains property coverage for the buildings where the Form Type (PIPOLQUAL. IPQIQO### where PIPOLQUAL.IPQICQ###=2) is less than the rule detail value, take designated action.	property building minimum form type XX is less than required
1 - Property Coverage	322	Property Correct Mortgagee Clause	Insurance - Determine whether Mortgagee Clause is correct. Variable Value: none. Logic: For any active Policy with active Property coverage PIPOLCOVER.IPVICV### = 1, if a Mortgagee is associated PIPOLINT.IPIINTTYPE = 003 and the field 'Policy Interest is Correct' PIAUDINT.IUICORRECT is not 'Y', take designated action.	property correct mortgagee clause is not 'Y' for interest type mortgagee

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1 - Property Coverage	390	Property Building Co-insurance Applies	Insurance - Co-insurance matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=24). For all buildings on a loan, for any active policy that contains Property Coverage (PIPOLCOVER.IPVICV###=1), if the qualifier option for 'Co-insurance Applies' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=24 does not match the value in the rule detail, take the designated action.	co-insurance XX does not match value entered
1 - Property Coverage	393	Earthquake Co-insurance Applies	Insurance - Co-insurance matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=24). For all buildings on a loan, for any active policy that contains Earthquake Coverage (PIPOLCOVER.IPVICV###=5), if the qualifier option for 'Co-insurance Applies' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=24 does not match the value in the rule detail, take the designated action.	co-insurance XX does not match value entered
1 - Property Coverage	418	Property Building Agreed Amount	Insurance - Agreed amount matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=3). For all buildings on a loan, for any active policy that contains Property Coverage (PIPOLCOVER.IPVICV###=1), if the qualifier option for 'Agreed Amount' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=3 does not match the value in the rule detail, take the designated action.	agreed amount coverage qualifier XX does not match value entered
1 - Property Coverage	419	Property Building Agreed Amount -Replacement Cost	Insurance - Property agreed amount must be greater than or equal to minimum allowed. Variable value: None. Logic: For all buildings on a loan, for any active policy that includes property coverage(PIPOLCOVER.IPVICV###=1), select the agreed amount PIPOLAMT .IPMAMOUNT where PIPOLAMT.IPMICM###=231. If the agreed amount is less than 100% of the replacement cost(PCBLDG.P1INSVALUE), take designated action.	agreed amount for coverage XX does not match requirement

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1 - Property Coverage	421	Property Building Max Deductible -Insurable Value	Insurance - Property deductible amount must be equal to or less than maximum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes property coverage PIPOLCOVER.IPVICV###=1, aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=2. If bldg insurable value(PCBLDG.P1INSVALUE)<=1000000 and total deductible amount >25000 OR bldg insurable value>1000000 and total deductible amount >100000, take designated action.	building deductible amount XX exceeds maximum requirement
1 - Property Coverage	469	Property Building Limit - Replacement Cost	Insurance - Property coverage limit amount is not sufficient. Variable Value: None. Logic: For all buildings on a loan that use property calculation method (PMASTR5.CMCALCPROP=1), for any active policy on those buildings that include Property Coverage (PIPOLCOVER.IPVICV###=1), aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=1. If the total cov amt is less than 100% of the building replacement cost (PCBLDG.P1INSVALUE), take designated action.	total limit XX does not meet requirement based on building replacement cost
1 - Property Coverage	479	Property Building Limit -Lesser UPB/80% Repl Cost	Insurance - Property coverage limit amount is not sufficient. Variable Value: None. Logic: For all buildings on a loan that use property calc method (PMASTR5.CMCALCPROP=2), for any active policy on those buildings that include Property Coverage (PIPOLCOVER.IPVICV###=1), aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=1.If the total cov amt is less than (the lesser of 100% of the UPB (PMASTR.CMPBAL) and 80% of the bldg repl cost (PCBLDG.P1INSVALUE)),take designated action.	limit XX is less than the lesser value of loan unpaid balance and 80% building replacement cost

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Coverage Type	Rule ID	Short Description	Description	Alert Text
1 - Property Coverage	480	Property Building Limit - Greater UPB/80% Repl Cost	Insurance - Property coverage limit amount is not sufficient. Variable Value: None. Logic: For all buildings on a loan that use property calc method (PMASTR5.CMCALCPROP=3), for any active policy on those buildings that include Property Coverage (PIPOLCOVER.IPVICV###=1), aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=1.If the total cov amt is less than (the greater of 100% of the UPB (PMASTR.CMPBAL) and 80% of the bldg repl cost (PCBLDG.P1INSVALUE)),take designated action.	limit XX is less than the greater value of loan unpaid balance and 80% building replacement cost
2 - Ordinance and Law Coverage	360	Ordinance & Law Coverage on Building Required	Insurance - Determine whether Ordinance & Law insurance is required and provided. Variable Value: none. Logic: For any building where ord & law is required (PCBLDGCOVR.P2COVAGE = 2), look for any active policies associated with that building. If active Ordinance & Law Coverage PIPOLCOVER.IPVICV### = 2 is not found, take designated action.	ordinance & law coverage is required
2 - Ordinance and Law Coverage	361	Ordinance & Law Building Minimum Coverage A Limit	Insurance - Ordinance & Law Coverage A limit is sufficient. Variable Value: Specify minimum coverage A limit amount. Logic: For all buildings on a loan that require ordinance & law coverage, check all active policies associated with the loan(s) for Ordinance & Law Coverage PIPOLCOVER.IPVICV### = 2 and aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 5. If the total coverage amount is less than rule detail value, take designated action.	total ordinance & law coverage A limit XX does not meet minimum requirement
2 - Ordinance and Law Coverage	362	Ordinance & Law Building Minimum Coverage B Limit	Insurance - Ordinance & Law Coverage B limit is sufficient. Variable Value: Specify minimum coverage B limit amount. Logic: For all buildings on a loan that require ordinance & law coverage, check all active policies associated with the loan(s) for Ordinance & Law Coverage PIPOLCOVER.IPVICV### = 2 and aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 6. If the total coverage	total ordinance & law coverage B limit XX does not meet minimum requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
			amount is less than rule detail value, take designated action.	
2 - Ordinance and Law Coverage	363	Ordinance & Law Building Minimum Coverage C Limit	Insurance - Ordinance & Law Coverage C limit is sufficient. Variable Value: Specify minimum coverage C limit amount. Logic: For all buildings on a loan that require ordinance & law coverage, check all active policies associated with the loan(s) for Ordinance & Law Coverage PIPOLCOVER.IPVICV### = 2 and aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 7. If the total coverage amount is less than rule detail value, take designated action.	total ordinance & law coverage C limit XX does not meet minimum requirement
2 - Ordinance and Law Coverage	364	Ordinance & Law Building Minimum Coverage A %	Insurance - Ordinance & Law Coverage A amount is sufficient. Variable Value: Specify minimum coverage A %. Logic: For all buildings on a loan that require ordinance & law coverage on any policies associated with the buildings, aggregate the total amount (PIPOLAMT.IPMAMOUNT) Cov A limit (PIPOLAMT.IPMICM###= 5 or 59). If the total amount is less than the building insurable value (PCBLDG.P1INSVALUE) multiplied by the rule detail Cov A % value, take the designated action.	ord & law coverage A amount XX is less than the building insurable value multiplied by the rule %
2 - Ordinance and Law Coverage	365	Ordinance & Law Building Minimum Coverage B %	Insurance - Ordinance & Law Coverage B amount is sufficient. Variable Value: Specify minimum coverage B %. Logic: For all buildings on a loan that require ordinance & law coverage on any policies associated with the buildings, aggregate the total amount (PIPOLAMT.IPMAMOUNT) Cov B limit (PIPOLAMT.IPMICM###= 6 or 59). If the total amount is less than the building insurable value	ord & law coverage B amount XX is less than the building insurable value multiplied by the rule %

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			(PCBLDG.P1INSVALUE) multiplied by the rule detail Cov B % value, take the designated action.	
2 - Ordinance and Law Coverage	366	Ordinance & Law Building Minimum Coverage C %	Insurance - Ordinance & Law Coverage C amount is sufficient. Variable Value: Specify minimum coverage C %. Logic: For all buildings on a loan that require ordinance & law coverage on any policies associated with the buildings, aggregate the total amount (PIPOLAMT.IPMAMOUNT) Cov C limit (PIPOLAMT.IPMICM###= 7 or 59). If the total amount is less than the building insurable value (PCBLDG.P1INSVALUE) multiplied by the rule detail Cov C % value, take the designated action.	ord & law coverage C amount XX is less than the building insurable value multiplied by the rule %
2 - Ordinance and Law Coverage	431	Ordinance & Law Cov A Limit w/Threshold	Insurance - Ord/Law Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCOVR.P2COVAGE=2), aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=5. If total limit amt is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH) multiplied by replacement cost(PCBLDG.P1INSVALUE), and threshold% > 0,take designated action.	total coverage A amount XX with threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	432	Ordinance & Law Cov A % w/Threshold	Insurance - Ord/Law Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required(PCBLDG.P2COVAGE=2),select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=245. If the Cov A % is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSR),and the threshold% > 0, take designated action.	total coverage A % XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	433	Ordinance & Law Cov ABC Limit w/Threshold	Insurance - Ord/Law Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCVR.P2COVAGE=2), aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=59.If total limit amt is less than 100% - damage threshold% (PCBLDG.P1DAMTHRSR)+ 20%) multiplied by replacement cost (PCBLDG.P1INSVALUE),& threshold% > 0, take designated action.	total coverage ABC amount XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	434	Ordinance & Law Cov ABC % w/Threshold	Insurance - Ord/Law Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCVR.P2COVAGE=2),select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=248.If the Cov ABC % is less than(100% - damage threshold%(PCBLDG.P1DAMTHRSR)+ 20%), and the threshold% > 0, take designated action.	total coverage ABC % XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	436	Ordinance & Law Cov A Limit w/o Threshold	Insurance - Ord/Law Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law cov(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCVR.P2COVAGE=2),aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=5. If total limit amt is less than 100% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage A amount XX without threshold does not meet requirement
2 - Ordinance and Law Coverage	437	Ordinance & Law Cov A % w/o Threshold	Insurance - Ord/Law Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required(PCBLDG.P2COVAGE=2),select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=254. If the Cov A % is less than 100%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage A % XX without threshold does not meet requirement
2 - Ordinance and Law Coverage	438	Ordinance & Law Cov ABC Limit w/o Threshold	Insurance - Ord/Law Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law cov(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCVR.P2COVAGE=2),aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=59. If total limit amt is less than 120% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage ABC amount XX without threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	439	Ordinance & Law Cov ABC % w/o Threshold	Insurance - Ord/Law Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required (PCBLDGCOVR.P2COVAGE=2), select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=248. If the Cov ABC % is less than 120%, and the damage threshold% (PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage ABC % XX w/o threshold does not meet requirement
2 - Ordinance and Law Coverage	443	Ordinance & Law Coverage B Limit with Threshold	Insurance - Ord/Law Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required (PCBLDGCOVR.P2COVAGE=2), aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=6. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH > 0,take designated action.	total coverage B amount XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	444	Ordinance & Law Coverage B % with Threshold	Insurance - Ord/Law Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required(PCBLDG.P2COVAGE=2),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=245. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B % XX with threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	445	Ordinance & Law Coverage B&C Limit w/Threshold	Insurance - Ord/Law Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required (PCBLDGCVR.P2COVAGE=2), aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=114. If total limit amt is less than 20% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH > 0,take designated action.	total law coverage B&C amount XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	446	Ordinance & Law Coverage B&C % w/Threshold	Insurance - Ord/Law Cov B&C% must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required (PCBLDG.P2COVAGE=2),select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=249. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B&C % XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	448	Ordinance & Law Coverage C Limit with Threshold	Insurance - Ord/Law Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage (PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCVR.P2COVAGE=2), aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=7. If total limit amt is less than 10% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold% (PCBLDG.P1DAMTHRSH > 0,take designated action.	total coverage C amount XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	449	Ordinance & Law Coverage C % with Threshold	Insurance - Ord/Law Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required (PCBLDG.P2COVAGE=2), select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=247. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage C % XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	450	Ordinance & Law Coverage B Limit w/o Threshold	Insurance - Ord/Law Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCOVR.P2COVAGE=2),aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=6. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	total coverage B amount XX w/o threshold does not meet requirement
2 - Ordinance and Law Coverage	451	Ordinance & Law Coverage B % w/o Threshold	Insurance - Ord/Law Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required(PCBLDG.P2COVAGE=2),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=245. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B % XX w/o threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	452	Ordinance & Law Coverage B&C Limit w/o Threshold	Insurance - Ord/Law Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCVR.P2COVAGE=2), aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=114. If total limit amt is less than 20% of the replacement cost(PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	total coverage B&C amount XX w/o threshold does not meet requirement
2 - Ordinance and Law Coverage	455	Ordinance & Law Coverage B&C % w/o Threshold	Insurance - Ord/Law Cov B&C% must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required(PCBLDG.P2COVAGE=2),select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=249. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B&C % XX w/o threshold does not meet requirement
2 - Ordinance and Law Coverage	458	Ordinance & Law Coverage C Limit w/o Threshold	Insurance - Ord/Law Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law is required(PCBLDGCVR.P2COVAGE=2), aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=7. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	total coverage C amount XX w/o threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	459	Ordinance & Law Coverage C % w/o Threshold	Insurance - Ord/Law Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law coverage(PIPOLCOVER.IPVICV###=2),where Ord/Law coverage is required(PCBLDG.P2COVAGE=2),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=247. If the Cov C % is less than 10%, and the damage threshold% (PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage C % XX w/o threshold does not meet requirement
2 - Ordinance and Law Coverage	486	Ordinance & Law Cov ABC Lim for Flood w/Threshold	Insurance - Ord/Law Flood Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov (PIPOLCOVER.IPVICV###=54), where Ord/Law Windstorm required (PCBLDGCOVR.P2COVAGE=54), aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=297. If total limit amt is less than(100% - damage threshold% (PCBLDG.P1DAMTHRSH)+ 20%) multiplied by replacement cost(PCBLDG.P1INSVALUE), & threshold% > 0,action.	total coverage ABC amount XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	487	Ordinance & Law Cov ABC % for Flood w/Threshold	Insurance - Ord/Law Flood Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage (PIPOLCOVER.IPVICV###=54), where Ord/Law Flood is required(PCBLDGCOVR .P2COVAGE=54), select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=302. If the Cov ABC % is less than(100% - damage threshold% (PCBLDG.P1DAMTHRSH)+ 20%), and the threshold% > 0, take designated action.	total coverage ABC % XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
2 - Ordinance and Law Coverage	488	Ordinance & Law Cov B&C Lim for Flood w/Threshold	Insurance - Ord/Law Flood Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2COVAGE=54),aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=298. If total limit amt is less than 20% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold% (PCBLDG.P1DAMTHRSH > 0,take designated action.	total law coverage B&C amount XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	489	Ordinance & Law Cov B&C % for Flood w/Threshold	Insurance - Ord/Law Flood Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(P CBLDG.P2COVAGE=54),select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=303. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B&C % XX with threshold does not meet requirement
2 - Ordinance and Law Coverage	490	Ordinance & Law Cov C Lim for Flood w/Threshold	Insurance - Ord/Law Flood Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2 COVAGE=54),aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=295. If total limit amt is less than 10% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold%	total coverage C amount XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
			(PCBLDG.P1DAMTHRSH > 0,take designated action.	
2 - Ordinance and Law Coverage	491	Ordinance & Law Cov C % for Flood w/Threshold	Insurance - Ord/Law Flood Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(PCB LDG.P2COVAGE=54),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=301. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage C % XX with threshold does not meet requirement
3 - Windstorm Coverage	347	Windstorm Coverage is Required	Insurance - Determine whether windstorm coverage on a building is provided. Variable Value: none. Logic: If none of the active Policies associated with the building(s) on the loan have Windstorm coverage (PIPOLCOVER.IPVICV### = 3) for the building(s), take the designated action.	has no windstorm coverage

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Coverage Type	Rule ID	Short Description	Description	Alert Text
3 - Windstorm Coverage	349	Windstorm Building Maximum Deductible	Insurance - Windstorm deductible amount must be equal to or less than maximum allowed. Variable Value: Specify maximum deductible amount. Logic: For all buildings on a loan, for any active policy that includes windstorm coverage PIPOLCOVER.IPVICV ### = 3, aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=9. If the total deductible amount exceeds the rule detail value, take designated action.	windstorm deductible amount XX exceeds maximum requirements for building
3 - Windstorm Coverage	398	Windstorm Building Property Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan included in any active policy that contains Windstorm Coverage (PIPOLCOVER.IPVICV### = 3), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value
3 - Windstorm Coverage	427	Windstorm Building Minimum Limit -Replacement Cost	Insurance - Windstorm coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes windstorm coverage(PIPOLCOVER.IPVICV###=3),aggregate the limit amount PIP OLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=8.If the total limit amount is less than 100% of the insurable value(PCBLDG.P1INSVALUE), take designated action.	amount XX does not meet requirement based on building replacement cost
3 - Windstorm Coverage	428	Windstorm Building Co-insurance Applies	Insurance - Co-insurance matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=24). For all buildings on a loan, for any active policy that contains Windstorm Coverage (PIPOLCOVER.IPVICV###=3), if the qualifier option for 'Co-insurance Applies' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=24 does not match the value in the rule detail, take the designated action.	co-insurance XX does not match value entered

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Coverage Type	Rule ID	Short Description	Description	Alert Text
3 - Windstorm Coverage	429	Windstorm Building Agreed Amount Qualifier	Insurance - Agreed amount matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=3). For all buildings on a loan, for any active policy that contains Windstorm Coverage (PIPOLCOVER.IPVICV###=3), if the qualifier option for Agreed Amount (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=3 does not match the value in the rule detail, take the designated action.	agreed amount qualifier XX does not match value entered
3 - Windstorm Coverage	430	Windstorm Building Agreed Amount	Insurance - Windstorm agreed amount must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes windstorm coverage(PIPOLCOVER.IPVICV###=3),select the agreed amount PIPOL AMT.IPMAMOUNT where PIPOLAMT.IPMICM###=233. If the agreed amount is less than 100% of the replacement cost(PCBLDG.P1INSVALUE), take designated action.	agreed amount XX does not meet requirement
3 - Windstorm Coverage	453	Windstorm Building Max Deductible -Not Tier 1/RC	Insurance - Windstorm deductible amount must be equal to or less than maximum allowed. Variable Value: None. Logic: For all bldgs on a loan, for any active policy that includes Windstorm cov PIPOLCOVER.IPVICV###=3,where Wind cov is required(PCBLDGCOVR.P2C OVAGE=3),not Tier1 Zone(PCBLDG.P1WINDZONE<>001), aggregate the deductible amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=9.If bldg ins value(PCBLDG.P1INSVALUE)<=1000000 and total deductible amt >25000 OR bldg ins value>1000000 and total deductible amt >100000,take action	building deductible amount XX exceeds maximum requirement based on replacement cost

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Coverage Type	Rule ID	Short Description	Description	Alert Text
3 - Windstorm Coverage	493	Windstorm Building Max Deductible Amount	Insurance -Windstorm coverage deductible must be less than or equal to maximum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that contains windstorm cov(PIPOLCOVER.IPVICV###=3) where windstorm cov is required(PCBLDGCVR.P2COVAGE=3)& Tier 1 wind zone (PCBLDG.P1WINDZONE),aggregate the deductible amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=9.If the total deductible amount is greater than 5% of the replacement value(PCBLDG.P1INSVALUE),take designated action	deductible amount XX on building exceeds requirement
3 - Windstorm Coverage	494	Windstorm Building Max Deductible %	Insurance - Windstorm coverage deductible % must be less than or equal to maximum allowed. Variable value: None. Logic: For all buildings on a loan, for any active policy that contains windstorm coverage(PIPOLCOVER.IPVICV###=3) where windstorm cov is required(PCBLDGCVR.P2COVAGE=3) & Tier 1 wind zone (PCBLDG.P1WINDZONE), select the deductible % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=327. If the deductible % is greater than 5%, take designated action.	deductible percentage XX on building exceeds requirement
4 - Flood Coverage	310	Flood Coverage Required	Insurance - Determine whether flood coverage is required and provided. Variable Value: none. Logic: For any building where flood insurance is required (PCBLDGCVR.P2COVAGE = 4), look for an active policy to which that building is associated. If active flood coverage PIPOLCOVER.IPVICV### = 4 is not found, take designated action.	has no flood coverage

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
4 - Flood Coverage	312	Flood Building Minimum Coverage Limit	Insurance - Flood coverage amount is sufficient. Variable Value: none. Logic: For all buildings on a loan that require flood coverage (PCBLGDCOVR.P2COVAGE), total insurable value PCBLDG.P1INSVALUE. For any active policy on those buildings that include flood coverage (PIPOLCOVER.IPVICV### = 4), aggregate the coverage amount (PIPOLAMT.IPMAMOUNT) for limit (PIPOLAMT.IPMICM###=11). If the total coverage amount is less than the total insurable value, take designated action.	total building coverage limit XX is less than the building insurable value
4 - Flood Coverage	313	Flood Building Maximum Deductible Amount	Insurance - Flood coverage deductible must be equal to or less than maximum allowed. Variable Value: Specify max deductible amount allowed. Logic: For all buildings on a loan requiring flood coverage (PCBLDGCOVR.P2COVAGE), for any active policy that includes flood coverage (PIPOLCOVER.IPVICV### = 4), aggregate the amount (PIPOLAMT.IPMAMOUNT) for deductible (PIPOLAMT.IPMICM### = 12). If the total Deductible amount exceeds the rule detail value, take designated action.	flood deductible amount XX exceeds maximum requirement for building
4 - Flood Coverage	314	Flood Correct Mortgagee Clause	Insurance - Determine whether Mortgagee Clause is correct. Variable Value: none. Logic: For any active Policy with active Flood coverage (PIPOLCOVER.IPVICV### = 4) on a building designated as requiring flood coverage(PCBLDGCOVR.P2COVAGE), if a Mortgagee is associated (PIPOLINT.IPIINTTYPE = 003) and the field Policy Interest is Correct (PIAUDINT.IUICORRECT) is not 'Y', take designated action.	flood policy interest correct flag is not 'Y' for interest type mortgagee

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
4 - Flood Coverage	388	Flood Building Co-insurance Applies	Insurance - Co-insurance matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=24). For all buildings on a loan, for any active policy that contains Flood Coverage (PIPOLCOVER.IPVICV###=4), if the qualifier option for 'Co-insurance Applies' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=24 does not match the value in the rule detail, take the designated action.	co-insurance XX does not match value entered
4 - Flood Coverage	389	Flood Building Agreed Amount Qualifier	Insurance - Agreed amount matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU### = 3). For all buildings on a loan, for any active policy that contains Flood Coverage (PIPOLCOVER.IPVICV### = 4), if the qualifier option for Agreed Amount (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ### = 3 does not match the value in the rule detail, take the designated action.	agreed amount XX does not match value entered
4 - Flood Coverage	410	Flood Building Property Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, for any active policy that contains Flood Coverage (PIPOLCOVER.IPVICV### = 4)for Building (PIPOLSUBJ.IPSIST### =1), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required
4 - Flood Coverage	411	Flood Building Agreed Amount	Insurance - Flood agreed amount must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes flood coverage(PIPOLCOVER.IPVICV###=4),select the agreed amount PIPOLAMT.IPMA MOUNT where PIPOLAMT.IPMICM###=288. If the agreed amount is less than 100% of the replacement cost(PCBLDG.P1INSVALUE), take designated action.	agreed amount for coverage XX does not match requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
4 - Flood Coverage	425	Flood Building Min Limit - Flood Insurable Value	Insurance - Flood coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes flood coverage(PIPOLCOVER.IPVICV###=4),where flood cov is required(PCBLDGCVR .P2COVAGE=4),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=11.If the total limit amount is less than 100% of the flood insurable value(PCBLDG.P1INFLDVAL) and flood ins value is greater than 0, take designated action.	limit XX does not meet requirement based on building flood insurable value
4 - Flood Coverage	426	Flood Building Min Limit - Replacement Cost	Insurance - Flood coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes flood coverage (PIPOLCOVER.IPVICV###=4), where flood cov is required (PCBLDGCVR .P2COVAGE=4), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=11. If the total limit amount is less than 100% of the insurable value (PCBLDG.P1INSVALUE) and flood ins value (PCBLDG.P1INFLDVAL) is equal to 0, take designated action.	limit XX does not meet requirement based on building replacement cost
5 - Earthquake Coverage	367	Earthquake Coverage on Building Required	Insurance - Determine whether earthquake coverage is required and provided. Variable Value: none. Logic: For any building where earthquake coverage is required (PCBLDGCVR.P2COVAGE = 5), if that building does not have active earthquake coverage (PIPOLCOVER.IPVICV###) = 5, take the designated action.	has no earthquake coverage

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
5 - Earthquake Coverage	369	Earthquake Building Minimum Limit	Insurance - Earthquake coverage is sufficient. Variable Value: Specify minimum coverage limit amount. Logic: For all buildings on a loan that require earthquake coverage, on any policies associated with the buildings, aggregate the total amount (PI POLAMT.IPMAMOUNT) coverage limit (PIPOLAMT.IPMICM###=14). If the total amount is less than the building insurable value (PCBLDG.PIINSVALUE), take the designated action.	total XX is less than the building insurable value
5 - Earthquake Coverage	370	Earthquake Building Maximum Deductible Amount	Insurance - Earthquake deductible must be equal to or less than maximum allowed. Variable Value: Specify maximum deductible allowed for earthquake coverage. Logic: For all buildings on a loan and any active policies on those buildings that have earthquake coverage PIPOLCOVER.IPVICV### = 5, aggregate the deductible (PIPOLAMT.IPMICM### = 15) amount (PIPOLAMT.IPMAMOUNT). If the total deductible exceeds the rule detail value, take the designated actions.	deductible XX exceeds maximum requirement
5 - Earthquake Coverage	371	Earthquake Building Maximum Deductible %	Insurance - Earthquake deductible % must be equal to or less than maximum allowed. Variable Value: Specify maximum deductible % allowed for earthquake coverage. Logic: For all buildings on a loan and any active policies on those buildings that have earthquake coverage PIPOLCOVER.IPVICV### = 5, if the deductible % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=16 on any of those coverage records exceeds the rule detail value, take the designated action.	deductible XX % exceeds maximum requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
5 - Earthquake Coverage	383	Earthquake Property Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan that have been designated as requiring Earthquake coverage (PCBLDGCOVR.P2COVAGE = 5), included in any active policy that contains Earthquake Coverage (PIPOLCOVER.IPVICV### = 5), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value entered
5 - Earthquake Coverage	441	Earthquake Building Limit for \$0 Replacement Cost	Insurance - Earthquake coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes earthquake coverage (PIPOLCOVER.IPVICV###=5), where earthquake cov is required (PCBLDGCOVR.P2COVAGE=5), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=14. If the total limit amount is less than 100% of the insurable value (PCBLDG.P1INSVALUE) and earthquake ins value (PCBLDG.P1EQINSVAL)=0,take designated action	coverage amount XX does not meet requirements when replacement cost is zero
5 - Earthquake Coverage	442	Earthquake Building Limit for Replacement Cost	Insurance - Earthquake coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes earthquake coverage (PIPOLCOVER.IPVICV###=5), where earthquake cov is required (PCBLDGCOVR.P2COVAGE=5), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=14. If the total limit amount is less than 100% of the earthquake ins value (PCBLDG.P1EQINSVAL) and earthquake ins value (PCBLDG.P1EQINSVAL)>0,take designated action	coverage amount XX does not meet requirements when replacement cost is not zero

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
5 - Earthquake Coverage	461	Earthquake Building Agreed Amount Qualifier	Insurance - Agreed amount matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=3). For all buildings on a loan, for any active policy that contains Earthquake Coverage (PIPOLCOVER.IPVICV###=5), if the qualifier option for 'Agreed Amount' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=3 does not match the value in the rule detail, take the designated action.	agreed amount coverage qualifier XX does not match value
5 - Earthquake Coverage	462	Earthquake Agreed Amount	Insurance - Earthquake agreed amount must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes earthquake coverage(PIPOLCOVER.IPVICV###=5),select the agreed amount PIP OLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=326. If the agreed amount is less than 100% of the replacement cost(PCBLDG.P1INSVALUE), take designated action.	agreed amount XX does not match requirement
5 - Earthquake Coverage	471	Earthquake Building Max Deductible Amount	Insurance - Earthquake coverage deductible must be less than or equal to maximum allowed. Variable value: None. Logic: For all buildings on a loan, for any active policy that contains earthquake coverage (PIPOLCOVER.IPVICV###=5) where earthquake cov is required (PCBLDGCOVR.P2COVAGE=5), aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=15. If the total deductible amount is greater than 5% of the replacement value (PCBLDG.P1INSVALUE), take designated action.	deductible amount XX exceeds the requirement
5 - Earthquake Coverage	472	Earthquake Building Max Deductible %	Insurance - Earthquake coverage deductible % must be less than or equal to maximum allowed. Variable value: None. Logic: For all buildings on a loan, for any active policy that contains earthquake coverage(PIPOLCOVER.IPVICV###=5) where earthquake cov is required(PCBLDGCOVR.P2COVAGE=5), select the deductible % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=16. If the deductible % is	deductible percentage XX exceeds the 5% requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			greater than 5%, take designated action.	
6 - General Liability Coverage	330	General Liability Coverage Required	Insurance - Determine whether general liability coverage is provided. Variable Value: none. Logic - If none of the active Commercial General Liability or Commercial Package policies have active Liability coverage PIPOLCOVER.IPVICV### = 6 where the Borrower, Co-Borrower or Guarantor is identified as Named Insured PIPOLINT.IPIINTTYPE = 001 or 002, take the designated action.	has no general liability coverage
6 - General Liability Coverage	331	General Liability Minimum Limit per Occurrence	Insurance - General Liability per occurrence coverage amount is sufficient. Variable Value: Specify minimum coverage amount. Logic: Find all active general liability policies with active Liability Coverage PIPOLCOVER.IPVICV###=6. Aggregate the Limit Per Occurrence PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 19. If the total is less than the rule detail value, take the designated action.	general liability limit per occurrence coverage sum XX does not meet minimum requirement
6 - General Liability Coverage	332	General Liability Minimum General Aggregate Amount	Insurance - General Liability coverage amount is sufficient. Variable Value: Specify minimum coverage amount. Logic: Find all active general liability policies, with liability coverage PIPOLCOVER.IPVICV###=6. Aggregate the General Aggregate Limit amounts PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 62. If the total is less than the rule detail value, take the designated action.	general liability general aggregate coverage amount XX does not meet minimum requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
6 - General Liability Coverage	333	General Liability Minimum Combined Single Limit	Insurance - General Liability combined single limit is sufficient. Variable Value: Specify minimum coverage amount. Logic: Find all active liability policies (general or umbrella or excess) with liability coverage PIPOLCOVER.IPVICV### = 6 and/or 13 and/or 20. Aggregate the limit per occurrence amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.PIPIPMICM### = 19 and/or 44 and/or 87 . If the total is less than the rule detail value, take the designated action.	liability combined single limit coverage amount XX does not meet minimum requirement
6 - General Liability Coverage	334	General Liability Maximum Deductible Amount	Insurance - General Liability deductible must be equal to or less than maximum allowed. Variable Value: Specify maximum deductible allowed for general liability. Logic: Find all active General Liability policies with liability coverage PIPOLCOVER .IPVICV###=6. Aggregate the deductible amount (PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 29). If the total deductible exceeds the rule detail value, take the designated action.	general liability deductible amount XX exceeds maximum requirement
6 - General Liability Coverage	335	General Liability Maximum Self-Insured Retention	Insurance - General Liability SIR is less than required. Variable Value: Specify SIR Amount required. Logic: Find all active General Liability policies, with liability coverage PIPOLCOVER.IPVICV###=6. Aggregate the SIR amount (PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=30). If the total is greater than the rule detail value, take the designated action.	general liability self-insured retention amount XX exceeds maximum requirement
6 - General Liability Coverage	500	General Liability Max Deductible -Insurable Value	Insurance - General Liability deductible amount must be equal to or less than maximum allowed. Logic: For Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes general liability coverage PIPOLCOVER.IPVICV###=6, aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=28.If bldg insurable value(PCBLDG.P1INSVALUE)<=1000000 and total deductible amount >25000 OR bldg insurable value>1000000 and total deductible amount >100000, take	building deductible amount XX exceeds maximum requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			designated action.	
6 - General Liability Coverage	501	General Liability Self-Insured Rentention-InsValue	Insurance - General Liability self-insured retention amount must be equal to or less than maximum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes general liability coverage PIPOLCOVER.IPVICV###=6, aggregate the retention amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=30.If bldg insurable value (PCBLDG.P1INSVALUE)<=1000000 and total retention amount >25000 OR bldg insurable value>1000000 and total retention amount >100000,take designated action.	building self-insured retention amount XX exceeds maximum requirement
7 - Unintentional Errors and Omissions	336	Unintentional E&O Coverage Required	Insurance - Determine whether Unintentional Errors & Omissions coverage is provided. Variable Value: none. Logic - If none of the active Commercial General Liability policies have active Unintentional Errors & Omissions coverage PIPOLCOVER.IPVICV## # = 7 where the Borrower, Co-Borrower or Guarantor is identified as Named Insured PIPOLINT.IPIINTTYPE = 001 or 002, take the designated action.	no unintentional errors & omissions coverage exists on policy
8 - Business Income Coverage	323	Business Income/Loss of Rents Coverage Required	Insurance - Determine whether Business Income/LOR coverage is required. Variable value: none. Logic: For any active Policy associated with the loan with an active Business Income or LOR Subject of Insurance PIPOLSUBJ.IPSISI = 3 or 4, if Business Income/LOR coverage PIPOLCOVER.IPVICV### = 8 is not found, take designated action.	has no business income/loss of rents coverage

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
8 - Business Income Coverage	324	Business Income BI/LOR Minimum Limit	Insurance - Business Income/LOR coverage amount. Variable Value: none. Logic: For any active policy with an active Business Income or LOR Subject of Insurance PIPOLSUBJ.IPSISI = 3 or 4, where Business Income/LOR Coverage PIPOLCOVER.IPVICV### = 8, aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=20. If there is no Actual Loss Sustained qualifier and total coverage amount is less than the building BI/LOR required amount, take designated action.	limit XX is less than the building BI/LOR required amount
8 - Business Income Coverage	325	Business Income BI/LOR Monthly % Limit	Insurance - Business Income/LOR monthly % limit. Variable Value: Specify minimum % required. Logic: For any active policy with an active Business Income/LOR Subject of Insurance PIPOLSUBJ.IPSISI = 3 or 4, where Business Income/LOR Coverage PIPOLCOVER.IPVICV = 8, if the Monthly % Limit PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 63 is less than the rule detail value, take designated action.	business income/loss of rents monthly percentage limit does not meet minimum requirement
8 - Business Income Coverage	326	Business Income BI/LOR Actual Loss Sust Required	Insurance - Business Income Actual Loss is required. Variable Value: Specify Y or N. Logic: If Rule Detail = Y; For any active policy with an active Business Income or LOR subject of Insurance with Business Income coverage PIPOLCCOVER.IPVICV### = 8, if Actual Loss Required PIPOLQUAL.IPQIQO### <> 003, take the designated action	business income/loss of rents actual loss sustained is required
8 - Business Income Coverage	327	Business Income BI/LOR Extended POI # Days	Insurance - Business Income Extended Period of Indemnity is sufficient. Variable Value: Specify minimum # of days. Logic: For any active policy with an active Business Income or LOR Subject of Insurance with Business Income coverage PIPOLCOVER.IPVICV### = 8, if Extended Period of Indemnity value PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 26 is less than rule detail value, take the designated action.	business income/loss of rents extended period of indemnity does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
8 - Business Income Coverage	328	Business Income BI/LOR Extra Exp Limit Required	Insurance - Determine whether Business Income Extra Expense is required and provided. Variable Value: Specify Y or N. Logic: If Rule Detail = Y; For any active policy with an active Business Income or LOR Subject of Insurance with Business Income coverage PIPOLCOVER.IPVICV### = 8, if Extra Expense value PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 27 is not greater than 0, take the designated action.	business income/loss of rents/extra expense subject requires extra expense limit amount
8 - Business Income Coverage	329	Business Income BI/LOR/EE Loss Payee Clause	Insurance - Determine whether Loss Payee Clause is correct. Variable Value: none. Logic: For any active policy with active Business Income coverage PIPOLCOVER.IPVICV### = 8, if a Loss Payee is associated PIPOLINT.IPIINTTYPE = 004 and the field 'Policy Interest is Correct' PIAUDINT.IUICORRECT is not = Y, take designated action.	business income correct loss payee clause is not 'Y' for interest type loss payee
8 - Business Income Coverage	378	Business Income BI/LOR # of Months	Insurance - Business Income on BI/LOR # months. Variable Value: Specify minimum # of months required. Logic: For any active policy with an active Business Income/LOR Subject of Insurance (PIPOLSUBJ.IPSISI = 3 or 4), with Business Income Coverage (PIPOLCOVER.IPVICV = 8), if the # of months (PIPOLAMT.IPMICM### = 101) value (PIPOLAMT.IPMAMOUT) is less than the rule detail variable value, take designated actions.	business income coverage on BI/LOR number of months is less than the number required
8 - Business Income Coverage	413	Business Income Minimum Limit	Insurance - Business Income on building cov limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes BI coverage PIPOLCOVER.IPVICV###=8), for BI on subject type (PIPOLSUBJ.IPSIST###=3),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=20. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILORAMT),take designated action.	limit amount XX on business income does not meet building 100% BI/LOR requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
8 - Business Income Coverage	414	Business Income Property Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, included in any active policy that contains Business Income Coverage (PIPOLCOVER.IPVICV### = 8), for Business Income (PIPOLSUBJ.IPSIST### = 3), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value
8 - Business Income Coverage	415	Business Income Rental Income Limit -Building	Insurance - Rental Income on building cov limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes BI coverage (PIPOLCOVER.IPVICV###=8), for RI on subject type (PIPOLSUBJ.IPSIST###=4), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=20. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILORAMT),take designated action.	limit amount XX on rental income does not meet building 100% BI/LOR requirement
8 - Business Income Coverage	416	Business Income Loss of Rental Inc Prop Val Meth	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, included in any active policy that contains Rental Income Coverage (PIPOLCOVER.IPVICV### = 8), for Loss of Rental Income (PIPOLSUBJ.IPSIST### = 4), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
8 - Business Income Coverage	422	Boiler & Machinery Limit - Replacement Cost/Florida	Insurance - Boiler & Machinery coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes B&M cov(PIPOLCOVER.IPVICV###=17), for subject type (PIPOLSUBJ. IPSIST###=17), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=57. If the total limit amount is less than 80% of the replacement cost (PCBLDG.P1INSVALUE), and bldg is in Florida (PCBLDG.P1BLDGST='FL', take designated action.	total limit amount XX on Florida building does not meet the 80% replacement cost requirement
8 - Business Income Coverage	423	Boiler & Machinery Limit - Unpaid Principal Balance	Insurance - Boiler & Machinery coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes B&M cov(PIPOLCOVER.IPVICV###=17), for subject type (PIPOLSUBJ. IPSIST###=17), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=57. If the total limit amount is less than 80% of the unpaid balance (PMASTR.CMPBAL), and bldg is in Florida (PCBLDG.P1BLDGST='FL', take designated action.	total limit amount XX on building does not meet the 80% of unpaid principal balance requirement
9 - Terrorism Coverage on Gen Liability	338	Terrorism Required on General Liability Policy	Insurance - Determine whether General Liability for Terrorism coverage is provided. Variable Value: none. Logic: If none of the active Commercial General Liability policies have Terrorism coverage (PIPOLCOVER.IPVICV###=9), take the designated action.	no terrorism coverage exists on policy

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
10 - Professional Liability Coverage	399	Professional Liability Min Total Limit Per Occur	Insurance - Professional Liability limit per occurrence must be greater than or equal to the minimum allowed. Variable Value: None. Logic: For all buildings on a loan requiring prof liab coverage (PCBLDGCVR.P2COVAGE=10),for any active policy that includes prof liab coverage (PIPOLCOVER.IPVICV###=10),aggregate the amount (PIPOLAMT.IPMAMOUNT)for limit per occurrence (PIPOLAMT.IPMICM### =328) for Healthcare/Hospital bldgs (PCBLDG.P1OCCUPNCY=001 or 002).If total amount is < 1000000, take action.	total per occurrence limit XX does not meet requirements
10 - Professional Liability Coverage	454	Prof Liability Min Total General Aggregate Limit	Insurance - Professional Liability aggregate limit must be greater than or equal to the minimum allowed. Variable Value: None. Logic: For all buildings on a loan requiring prof liab coverage (PCBLDGCVR.P2COVAGE=10),for any active policy that includes prof liab coverage (PIPOLCOVER.IPVICV###=10),aggregate the amount (PIPOLAMT.IPMAMOUNT)for general aggregate limit (PIPOLAMT.IPMICM### =18) for Healthcare/Hospital bldgs (PCBLDG.P1OCCUPNCY=001 or 002).If total amount is < 3000000, take action.	total general aggregate limit XX does not meet requirements
10 - Professional Liability Coverage	465	Prof Liability Max Total Deductible -HC/AL	Insurance - Professional Liability deductible amount must be equal to or less than maximum allowed. Logic: For all buildings on a loan, for any active policy that includes prof liability coverage PIPOLCOVER.IPVICV###=10, where prof liability coverage is required (PCBLDGCVR.P2COVAGE=10), aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=33. If total deductible amt >100000 and bldg is a healthcare/assisted living facility (PCBLDG.P1OCCUPNCY = 001), take action.	maximum total deductible XX does not meet requirement with health care/assisted living facility

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
10 - Professional Liability Coverage	466	Prof Liability Max Total Deductible -Hospital	Insurance - Professional Liability deductible amount must be equal to or less than maximum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes prof liability coverage PIPOLCOVER.IPVICV###=10, where prof liability coverage is required (PCBLDGCVR.P2COVAGE=10), aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=33. If total deductible amt >100000 and bldg is a hospital (PCBLDG.P1OCCUPNCY = 002),take action.	maximum total deductible XX does not meet requirement for hospital
11 - Equipment Coverage	354	Equipment Breakdown Coverage Required	Insurance - Determine whether equipment breakdown coverage is required and provided. Variable Value: none. Logic: For any building where equipment breakdown type PCBLDG.P1EQBKCOVT = 2 or 3, look for any active policies associated with that building. If active Equipment Breakdown coverage PIPOLCOVER.IPVICV### = 11 is not found, take designated action.	has no equipment breakdown coverage
11 - Equipment Coverage	355	Equipment Breakdown Minimum Coverage Limit	Insurance - Equipment Breakdown coverage limit amount is sufficient. Variable Value: none. Logic: For all buildings on a loan that require equipment breakdown coverage, total the insurable value PCBLDG.P1INSVALUE. For any active policy on those buildings that include Equipment Breakdown coverage PIPOLCOVER.IPVICV### = 11, aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=36. If the total coverage amount is less than the total insurable value, take designated action.	equipment breakdown coverage limit amount XX does not meet minimum requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
11 - Equipment Coverage	356	Equipment Breakdown Maximum Deductible	Insurance - Equipment Breakdown deductible amount must be equal to or less than maximum allowed. Variable Value: Specify maximum deductible amount. Logic: For all buildings on a loan that require equipment breakdown coverage, for any active policy that includes Equipment Breakdown coverage PIPOLCOVER.IPVICV### = 11, aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=37. If the total deductible amount exceeds the rule detail value, take designated action.	equipment breakdown deductible amount XX exceeds maximum requirement
13 - Umbrella Liability	612	Umbrella Liability Coverage Required	Insurance - Determine whether umbrella liability coverage is provided. Variable Value: none. Logic: For an Umbrella Liability policy type (PIPOTYPE.IIP###=14) If none of the active policies on the loan have umbrella liability coverage (PIPOLCOVER .IPVICV###=13), where umbrella liability coverage is required (PCBLDGCOVR.P2COVAGE=13), take designated action.	has no umbrella liability coverage
13 - Umbrella Liability	613	Umbrella Liability Minimum Limit Per Occurrence	Insurance - Umbrella Liability limit per occurrence must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring umbrella liab coverage (PCBLDGCOVR.P2COVAGE=13),for an y active policy that includes umbrella liab coverage (PIPOLCOVER.IPVICV###=13),aggregate the amount (PIPOLAMT.IPMAMOUNT)for limit per occurrence (PIPOLAMT.IPMICM### =44). If the total is less than the rule detail value, take designated action.	total per occurrence limit XX does not meet requirements
13 - Umbrella Liability	614	Umbrella Liability Min General Aggregate Limit	Insurance - Umbrella Liability general aggregate limit must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring umbrella liab coverage (PCBLDGCOVR.P2COVAGE=13),for any active policy that includes umbrella liab coverage	total general aggregate limit XX does not meet requirements

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			(PIPOLCOVER.IPVICV###=13),aggregate the amount (PIPOLAMT.IPMAMOUNT)for general aggregate limit (PIPOLAMT.IPMICM### =32). If the total is less than the rule detail value, take designated action.	
14 - Terrorism Coverage	350	Terrorism Coverage on Building Required	Insurance - Determine whether terrorism coverage is provided. Variable Value: none. Logic: If none of the active policies associated with the building(s) on the loan have Terrorism coverage (PIPOLCOVER.IPVICV###=14) for the building(s), take the designated action.	has no terrorism coverage
14 - Terrorism Coverage	352	Terrorism Building Minimum Coverage Limit	Insurance - Terrorism coverage amount is sufficient. Variable Value: none. Logic: For all buildings on a loan, aggregate the insurable value PCBLDG.P1INSVALUE. For any active policy on those buildings that include terrorism coverage PIPOLCOVER.IPVICV###=14, aggregate the coverage amount PIPOLAMT.PIMAMOUNT where PIPOLAMT.IPMICM###=45. If the total coverage amount is less than the total insurable value, take designated action	total building coverage limit XX is less than the building insurable value
14 - Terrorism Coverage	353	Terrorism Building Maximum Deductible	Insurance - Terrorism building deductible amount must be equal to or less than maximum allowed. Variable Value: Specify maximum deductible amount. Logic: For all buildings on a loan, for any active policy that includes windstorm coverage PIPOLCOVER.IPVICV### = 14, aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=46. If the total deductible amount exceeds the rule detail value, take designated action.	total building deductible amount XX exceeds maximum requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
15 - Earthquake Coverage on Business Income	368	Earthquake Coverage on Business Income Required	Insurance - Earthquake Business Income coverage required. Variable Value: none. Logic: For any building where earthquake insurance is required (PCBLDGCVR.P2COVAGE = 5), if that building does not have active earthquake coverage on business income (PIPOLCOVER.IPVICV### = 15), take the designated action.	has no earthquake business income coverage
15 - Earthquake Coverage on Business Income	372	Earthquake BI Minimum Limit w/o Actual Loss Sust	Insurance - Earthquake Business Income cvg is sufficient. Variable Value: none. Logic: For any building where Earthquake Insurance Required PCBLDG.P1EQREQ = Y, and any associated policies with a BI or LOR Subject PIPOLSUBJ.IPSISI = 3 or 4, with earth quake on business income cvg PIPOLCOVER.IPVICV### = 15, aggregate the cvg amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=49. If no Actual Loss Sustained qualifier and total cvg amt is less than the bldg BI/LOR required amt, take designated action.	total limit xx on business income is less than the building BI/LOR required amount
15 - Earthquake Coverage on Business Income	373	Earthquake BI Monthly % Limit	Insurance - Earthquake Business Income monthly % limit is sufficient. Variable Value: Specify monthly % required. Logic: For all buildings on a loan and any active policies on those buildings that have earthquake on business income coverage PIPOL COVER.IPVICV### = 15, if the monthly % limit PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM### = 93 on any of those coverage records is less than the rule detail value, take the designated action.	monthly limit XX % on monthly income does not meet requirement
15 - Earthquake Coverage on Business Income	374	Earthquake BI Actual Loss Sustained Required	Insurance - Earthquake Business Income Actual Loss is required. Variable Value: Specify Y or N. Logic: If Rule Detail = Y; For any active policy with an active earthquake on business income coverage PIPOLCCOVER.IPVICV### = 15, if Actual Loss Required PIPOLQUAL.IPQIQO### <> 003, take the designated action.	business income actual loss sustained is required

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
15 - Earthquake Coverage on Business Income	375	Earthquake BI Extended POI # of Days	Insurance - Determine whether Earthquake Bus Inc Extended Period of Indemnity is sufficient. Variable Value: Specify minimum # of days. Logic: For any active policy with active earthquake on business income coverage PIPOLCOVER.IPVICV### = 15, if Extended Period of Indemnity (PIPOLAMT.IPMICM### = 55) number of days (PIPOLAMT.IPMAMOUNT), is less than the rule detail variable value, take the designated actions..	business income extended period of indemnity XX days does not meet requirement
15 - Earthquake Coverage on Business Income	376	Earthquake BI Extra Expense Limit Required	Insurance - Determine whether Earthquake on Business Income Extra Expense limit is required and provided. Variable Value: Specify Y or N. Logic: If Rule Detail = Y; for any active policies with active earthquake on business income coverage (PIPOL COVER.IPVICV### = 15), if Extra Expense Limit (PIPOLAMT.IPMICM### = 92) amount (PIPOLAMT.IPMAMOUNT) is not greater than 0, take the designated actions.	business income extra expense limit is required
15 - Earthquake Coverage on Business Income	377	Earthquake BI Loss Payee Clause	Insurance - Determine whether Loss Payee Clause is correct. Variable Value: none. Logic: For any building where Earthquake Insurance Required PCBLDG.P1EQREQ = Y, and associated active policies with subjects Business income, Loss of Rents or Extra Expense have active Earthquake Business Income coverage PIPOLCOVER.IPVICV### = 15, if a Loss Payee is associated PIPOLINT.IPIINTTYPE = 004 and the field 'Policy Interest is Correct' PIAUDINT.IUICORRECT is not = Y, take designated action.	business income loss payee correct flag is not 'Y'
15 - Earthquake Coverage on Business Income	481	Earthquake Rental Income Minimum Limit	Insurance - Earthquake Rental Income coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes RI coverage (PIPOLCOVER.IPVICV###=15), for RI subject type (PIPOLSUBJ.IPSIST###=4),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=49. If the total limit amount is less than 100% of the Effective Gross Annual Business	limit XX on rental income does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			Income (PCBLDG.P1BILORAMT),take designated action.	
15 - Earthquake Coverage on Business Income	482	Earthquake Business Income Limit	Insurance - Earthquake Business Income coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes BI coverage (PIPOLCOVER.IPVICV###=15), for BI subject type (PIPOLSUBJ.IPSIST###=3),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=49. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILORAMT),take designated action.	limit XX on business income does not meet requirement
15 - Earthquake Coverage on Business Income	483	Earthquake Business Income Prop Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan included in any active policy that contains Earthquake Coverage on Business Income (PIPOLCOVER.IPVICV### = 15) , if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
15 - Earthquake Coverage on Business Income	484	Earthquake Rental Income Property Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan included in any active policy that contains Earthquake Coverage on Rental Income (PIPOLCOVER.IPVICV### = 15), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value
16 - Windstorm Coverage on Business Income	348	Windstorm on Business Income Coverage Required	Insurance - Determine whether windstorm business income coverage is provided. Variable Value: none. Logic: If none of the active Policies associated with the building(s) on the loan have Windstorm Coverage on Business Income (PIPOLCOVER.IPVICV### = 16) for the building(s), take the designated action.	has no windstorm business income coverage
16 - Windstorm Coverage on Business Income	474	Windstorm Business Income Limit	Insurance - Windstorm Business Income coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes BI coverage (PIPOLCOVER.IPVICV###=16), for BI subject type (PIPOLSUBJ.IPSIST###=3),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=71. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILORAMT),take designated action.	limit XX on business income is less than 100% of the building BI/LOR required amount
16 - Windstorm Coverage on Business Income	475	Windstorm Business Income Prop Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan included in any active policy that contains Windstorm Coverage on Business Income (PIPOLCOVER.IPVICV### = 16), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
16 - Windstorm Coverage on Business Income	476	Windstorm Rental Income Min Limit -Building BI/LOR	Insurance - Windstorm Rental Income coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes RI coverage (PIPOLCOVER.IPVICV###=16), for RI subject type (PIPOLSUBJ.IPSIST###=4),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=71. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILORAMT),take designated action.	limit XX on rental income is less than 100% of building BI/LOR required amount
16 - Windstorm Coverage on Business Income	477	Windstorm Rental Income Property Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan included in any active policy that contains Windstorm Coverage on Rental Income (PIPOLCOVER.IPVICV### = 16), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value
17 - Boiler and Machinery Coverage	357	Boiler & Machinery Coverage Required	Insurance - Determine whether boiler & machinery coverage is required and provided. Variable Value: none. Logic: For any building where equipment breakdown coverage is required (PCBLDGCOVR.P2COVAGE = 17), look for any active policies associated with that building. If active Boiler & Machinery coverage PIPOLCOVER.IPVICV### = 17 is not found, take designated action.	has no boiler & machinery coverage

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
17 - Boiler and Machinery Coverage	358	Boiler & Machinery Minimum Coverage Limit	Insurance - Boiler & Machinery coverage limit amount is sufficient. Variable Value: none. Logic: For all buildings on a loan that require Boiler & Machinery coverage, total the insurable value PCBLDG.PIINSVALUE. For any active policy on those buildings that include Boiler & Machinery coverage PIPOLCOVER.IPVICV### = 17, aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=57. If the total coverage amount is less than the total insurable value, take designated action.	total limit XX on building does not meet minimum requirement
17 - Boiler and Machinery Coverage	359	Boiler & Machinery Maximum Deductible	Insurance - Boiler & Machinery deductible amount must be equal to or less than maximum allowed. Variable Value: Specify maximum deductible amount. Logic: For all buildings on a loan that require Boiler & Machinery coverage, for any active policy that includes Boiler & Machinery coverage PIPOLCOVER.IPVICV### = 17, aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=58. If the total deductible amount exceeds the rule detail value, take designated action.	total deductible amount XX exceeds maximum requirement
17 - Boiler and Machinery Coverage	382	Boiler & Machinery Property Valuation Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan that have been designated as requiring B&M coverage (PCBLDGCOVR.P2COVAGE = 17), included in any active policy that contains Boiler & Machinery Coverage (PIPOLCOVER.IPVICV### = 17), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match value entered

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
17 - Boiler and Machinery Coverage	391	Boiler & Machinery Co-insurance Applies	Insurance - Co-insurance matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=24). For all buildings on a loan, for any active policy that contains Boiler & Machinery Coverage (PIPOLCOVER.IPVICV###= 17), if the qualifier option for 'Co-insurance Applies' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=24 does not match the value in the rule detail, take the designated action.	co-insurance XX does not match value entered
17 - Boiler and Machinery Coverage	392	Boiler & Machinery Agreed Amount Qualifier	Insurance - Agreed amount matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=3). For all buildings on a loan, for any active policy that contains Boiler & Machinery Coverage (PIPOLCOVER.IPVICV###= 17), if the qualifier option for 'Agreed Amount' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=3 does not match the value in the rule detail, take the designated action.	agreed amount coverage qualifier XX does not match value entered
17 - Boiler and Machinery Coverage	408	Boiler & Machinery Limit - Replacement Cost	Insurance - Boiler & Machinery coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes B&M coverage(PIPOLCOVER.IPVICV###=17),where B&M cov is required (PCBLDGCOVR.P2COVAGE=17), aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=57. If the total limit amount is less than 80% of the insurable value (PCBLDG.P1INSVALUE) and bldg is not in Florida (PCBLDG.P1BLDGST<>'FL'), take action.	total limit amount XX does not meet 80% of building replacement cost requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
17 - Boiler and Machinery Coverage	409	Boiler & Machinery Building Maximum Deductible	Insurance - Boiler & Machinery deductible amount must be equal to or less than maximum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes B&M coverage PIPOLCOVER.IPVICV###=17,where B&M cov is required (PC BLDGCOVR.P2COVAGE=17),aggregate the deductible amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=58.If bldg insurable value(PCBLDG.P1INSVALUE)<=1000000 and total deductible amt >25000 OR bldg ins value>1000000 and total deductible amt >100000,take designated action.	deductible amount XX exceeds maximum requirement
20 - Excess Liability Coverage	603	Excess Liability Coverage Required	Insurance - Determine whether excess liability coverage is provided. Variable Value: none. Logic: For an Excess Liability policy type (PIPOTYPE.IIP###=17) If none of the active policies on the loan have excess liability coverage (PIPOLCOVER.IPVIC V###=20), where excess liability coverage is required (PCBLDGCOVR.P2COVAGE=20), take designated action.	has no excess liability coverage
20 - Excess Liability Coverage	604	Excess Liability Minimum Limit Per Occurrence	Insurance - Excess Liability limit per occurrence must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring excess liab coverage (PCBLDGCOVR.P2COVAGE=20),for any ac tive policy that includes excess liab coverage (PIPOLCOVER.IPVICV###=20),aggregate the amount (PIPOLAMT.IPMAMOUNT)for limit per occurrence (PIPOLAMT.IPMICM###=87). If the total is less than the rule detail value, take designated action.	total per occurrence limit XX does not meet requirements

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
20 - Excess Liability Coverage	605	Excess Liability Min General Aggregate Limit	Insurance - Excess Liability general aggregate limit must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring excess liab coverage (PCBLDGCVR.P2COVAGE=20),for any active policy that includes excess liab coverage (PIPOLCOVER.IPVICV###=20),aggregate the amount (PIPOLAMT.IPMAMOUNT)for general aggregate limit (PIPOLAMT.IPMICM### =88). If the total is less than the rule detail value, take designated action.	total general aggregate limit XX does not meet requirements
22 - Business Income Coverage on Equipment	394	Business Income B&M Business Inc Prop Val Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, for any active policy that contains Business Income Coverage (PIPOLCOVER.IPVICV### =22) for Boiler & Machinery Business Income (PIPOLSUBJ.IPSIST###=14), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value
22 - Business Income Coverage on Equipment	395	Business Income B&M Rental Inc Prop Val Method	Insurance - Property Valuation matches requirement. Variable Value: specify required property valuation method. For all buildings on a loan, for any active policy that contains Business Income Coverage (PIPOLCOVER.IPVICV### =22) for Rental Income on Boiler & Machinery (PIPOLSUBJ.IPSIST###=15), if the Property Valuation Method (PIPOLQUAL.IPQICQ### = 1) qualifier option (PIPOLQUAL.IPQIQO###) does not match the value specified in the rule detail, take designated action.	property valuation method XX does not match required value

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
22 - Business Income Coverage on Equipment	403	Business Income Boiler & Machinery Minimum Limit	Insurance - Business Income on B&M coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes BI coverage for B&M (PIPOLCOVER.IPVICV###=22), for BI on B &M subject type (PIPOLSUBJ.IPSIST###=14),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=105. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILOPAMT),take designated action.	total limit XX on boiler & machinery business income does not meet requirement
22 - Business Income Coverage on Equipment	404	Rental Income Boiler & Machinery Minimum Limit	Insurance - Rental Income on B&M coverage limit must be greater than or equal to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes BI coverage for B&M (PIPOLCOVER.IPVICV###=22), for RI on B&M subject type (PIPOLSUBJ.IPSIST###=15),aggregate the limit amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=105. If the total limit amount is less than 100% of the Effective Gross Annual Business Income (PCBLDG.P1BILOPAMT),take designated action.	total limit XX on boiler & machinery rental income does not meet requirement
23 - Employee Dishonesty Coverage	467	Employee Dishonesty Max Total Deductible -HC/AL/AC	Insurance - Emp Dishonesty deductible amount must be equal to or less than maximum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes emp dishonesty coverage PIPOLCOVER.IPVICV###=23, where emp dishonest y coverage is required (PCBLDGCOVR.P2COVAGE=23), aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=116. If total deductible amt >25000 and bldg is a healthcare/assisted living or a co-op (PCBLDG.P1OCCUPNCY = 001 or 003),take action.	total deductible XX exceeds requirement for health care/assisted living/coop apartment

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
23 - Employee Dishonesty Coverage	468	Employee Dishonesty Max Total Deductible -Hospital	Insurance - Emp Dishonesty deductible amount must be equal to or less than maximum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes emp dishonesty coverage PIPOLCOVER.IPVICV###=23, where emp dishonest y coverage is required(PCBLDGCVR.P2COVAGE=23),aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=116. If total deductible amt >100000 and bldg is a hospital (PCBLDG.P1OCCUPNCY = 002), take designated action.	total deductible XX exceeds requirement for hospital
23 - Employee Dishonesty Coverage	496	Employee Dishonesty Minimum Limit	Insurance - Employee Dishonesty coverage limit amount is not sufficient. Variable Value: None. Logic: For all buildings on a loan, for any active policy on those buildings that include Employee Dishonesty Coverage (PIPOLCOVER.IPVICV###=23), aggregate the coverage amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=115. If the total coverage amount is less than (the greater of 50000 or the building BI/LOR (PCBLDG.P1BILORAMT) divided by 6), take designated action.	limit XX on employee dishonesty is less than the greater of 50000 or building BI/LOR amount div by 6
23 - Employee Dishonesty Coverage	498	Employee Dishonesty Coverage Required	Insurance - Determine whether employee dishonesty coverage is provided. Variable Value: none. Logic: For a Fidelity policy type (PIPOTYPE.IIP###=13) If none of the active policies on the loan have employee dishonesty coverage (PIPOLCOVER.IPVICV## #=23), where employee dishonesty coverage is required (PCBLDGCVR.P2COVAGE=23), take designated action.	has no employee dishonesty coverage

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
35 - Auto Liability Coverage	600	Automobile Liability Coverage Required	Insurance - Determine whether auto liability coverage is provided. Variable Value: none. Logic: For an Auto Liability policy type (PIPOTYPE.IIP###=12) If none of the active policies on the loan have auto liability coverage (PIPOLCOVER.IPVICV###=3 5), where auto liability coverage is required (PCBLDGCOVR.P2COVAGE=35), take designated action.	has no auto liability coverage

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
35 - Auto Liability Coverage	601	Auto Liab Bodily Injury Limit Per Occurrence	Insurance - Auto Liab Bodily Injury limit per occurrence must be greater than or equal to the minimum allowed. Variable Value:Specify minimum coverage amount.Logic:For all active policies requiring auto liab coverage (PCBLDGCOVR.P2COVAGE=35),for any active policy that includes auto liab coverage (PIPOLCOVER.IPVICV###=35),aggregate the amount (PIPOLAMT.IPMAMOUNT)for bodily injury limit per occurrence (PIPOLAMT.IPMICM### =197).If the total is less than the rule detail value, take designated action	total bodily injury per occurrence limit XX does not meet requirements
36 - Workers Compensation	618	Workers Compensation Coverage Required	Insurance - Determine whether workers compensation coverage is provided. Variable Value: none. Logic: For a Workers Compensation policy type (PIPOTYPE.IIP###=11) If none of the active policies on the loan have workers compensation coverage (PIPOLCOVER.IPVICV###=36), where workers compensation coverage is required (PCBLDGCOVR.P2COVAGE=36), take designated action.	has no workers compensation coverage
37 - Employers Liability Coverage	619	Employers Liability Coverage Required	Insurance - Determine whether employers liability coverage is provided. Variable Value: none. Logic: For an Employers Liability policy type (PIPOTYPE.IIP###=23) If none of the active policies on the loan have employers liability coverage (PIPOLCOVER.IPVICV###=37), where employers liability coverage is required (PCBLDGCOVR.P2COVAGE=37), take designated action.	has no employers liability coverage

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
37 - Employers Liability Coverage	620	Employers Liab Bodily Injury Limit per Occurrence	Insurance - Employers Liab bodily injury limit per occurrence must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring employers liab cov(PCBLDGCVR.P2COVAGE=37),f or any active policy that includes employers liab cov(PIPOLCOVER.IPVICV###=37),aggregate the amount (PIPOLAMT.IPMAMOUNT)for bodily injury limit per occurrence (PIPOLAMT.IPMICM### =199).If the total is less than the rule detail value, take action.	total bodily injury per occurrence limit XX does not meet requirements
37 - Employers Liability Coverage	623	Employers Liability Disease per Occurrence Limit	Insurance - Employers Liability disease per occurrence limit must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring employers liability cov(PCBLDGCVR.P2COVAGE=37),for any active policy that includes employers liability cov(PIPOLCOVER.IPVICV###=37),aggregate the amount (PIPOLAMT.IPMAMOUNT)for disease per occurrence limit(PIPOLAMT.IPMICM### =200).If the total is less than the rule detail value,take action.	total disease per occurrence limit XX does not meet requirements
37 - Employers Liability Coverage	624	Employers Liability Disease Aggregate Limit	Insurance - Employers Liability disease aggregate limit must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring employers liability cov(PCBLDGCVR.P2COVAGE=37),fo r any active policy that includes employers liability cov(PIPOLCOVER.IPVICV###=37),aggregate the amount (PIPOLAMT.IPMAMOUNT)for disease aggregate limit (PIPOLAMT.IPMICM### =201).If the total is less than the rule detail value,take action.	total disease aggregate limit XX does not meet requirements

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
38 - Ordinance & Law Coverage for Earthquake	385	Ordinance & Law Earthquake IOR	Insurance - Increased Period of Restoration matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQ###=7). For all buildings on a loan, for any active policy that contains Ordinance & Law Coverage for Earthquake (PIPOLCOVER.IPVICV###=38), if the qualifier option for 'Increased Period of Restoration' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=7 does not match the value in the rule detail, take the designated action.	earthquake increased period of restoration XX does not match value entered
38 - Ordinance & Law Coverage for Earthquake	530	Ordinance & Law Cov A Limit for Earthquake w/Thrh	Insurance - Ord/Law Earthq Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCVR.P2COVAGE=38), aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=202. If total limit amt is less than 100% - damage threshold% (PCBLDG.P1DAMTHRSH) multiplied by replacement cost (PCBLDG.P1INSVALUE),and threshold% > 0,take action	total coverage A amount XX with threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	531	Ordinance & Law Cov A % for Earthquake w/Thrh	Insurance - Ord/Law Earthquake Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake coverage is required (PCBLDG.P2COVAGE=38), select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=250. If the Cov A % is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH),and the	total coverage A % XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
			threshold% > 0, take designated action.	
38 - Ordinance & Law Coverage for Earthquake	532	Ordinance & Law Cov ABC Lim for Earthquake w/Thrh	Insurance - Ord/Law Earthq Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake required (PCBLDGCOVR. P2COVAGE=38), aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=205. If total limit amt is less than (100% - damage threshold% (PCBLDG.P1DAMTHRSH)+ 20%) multiplied by replacement cost (PCBLDG.P1INSVALUE), & threshold% > 0,action.	total coverage ABC amount XX with threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	533	Ordinance & Law Cov ABC % for Earthquake w/Thrh	Insurance - Ord/Law Earthquake Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCOVR.P2COVAGE=38), select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=253. If the Cov ABC % is less than(100% - damage threshold% (PCBLDG.P1DAMTHRSH)+ 20%), and the threshold% > 0, take designated action.	total coverage ABC % XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
38 - Ordinance & Law Coverage for Earthquake	534	Ordinance & Law Cov A for Earthquake w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for earthquake coverage A limit is insufficient or b) ord/law for earthquake coverage A percentage is insufficient or c) ord/law for earthquake coverage ABC limit is insufficient or d) ord/law for earthquake coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law coverage for earthquake is required and a damage threshold has been entered.	total coverage A amount with a threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	535	Ordinance & Law Cov A Lim for Earthquake w/o Thrh	Insurance - Ord/Law Earthquake Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCVR.P2COVAGE=38), aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=202. If total limit amt is less than 50% of the replacement cost (PCBLDG.P1INSVALUE), and the damage threshold% (PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage A amount XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	536	Ordinance & Law Cov A % for Earthquake w/o Thrh	Insurance - Ord/Law Earthquake Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake coverage is required (PCBLDG.P2COVAGE=38), select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=250. If the Cov A % is less than 50%, and the damage threshold% (PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage A % XX without threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
38 - Ordinance & Law Coverage for Earthquake	537	Ordinance & Law Cov ABC Lim for Earthquake w/o Threshld	Insurance - Ord/Law Earthq Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCOVR.P2COVAGE=38), aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=205. If total limit amt is less than 70% of the replacement cost (PCBLDG.P1INSVALUE), and the damage threshold% (PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage ABC amount XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	538	Ordinance & Law Cov ABC % for Earthquake w/o Thrh	Insurance - Ord/Law Earthquake Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCOVR.P2COVAGE=38), select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=253. If the Cov ABC % is less than 70%, and the damage threshold% (PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage ABC % XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	539	Ordinance & Law Cov A for Earthquake w/o Thrsh	Insurance - compound rule. In violation if any of the following are true: a) ord/law for earthquake coverage A limit is insufficient or b) ord/law for earthquake coverage A percentage is insufficient or c) ord/law for earthquake coverage ABC limit is insufficient or d) ord/law for earthquake coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law for earthquake coverage is required and a damage threshold has not been entered.	total coverage A amount without a threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
38 - Ordinance & Law Coverage for Earthquake	540	Ordinance & Law Cov B Limit for Earthquake w/Thrh	Insurance - Ord/Law Earthq Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCVR.P2COVAGE=38), aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=203. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE),and damage threshold%(PCBLDG.P1DAMTHRSH > 0,take designated action	total coverage B amount XX with threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	541	Ordinance & Law Cov B % for Earthquake w/Thrh	Insurance - Ord/Law Earthquake Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage(PIPOLCOVER.IPVICV###=38),where Ord/Law Earthquake coverage is required(PCBLDG.P2COVAGE=38),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=251. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B % XX with threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	542	Ordinance & Law Cov B&C Lim for Earthquake w/Thrh	Insurance - Ord/Law Earthq Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCOVR.P2COVAGE=38), aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=206. If total limit amt is less than 20% of the replacement cost	total coverage B&C amount XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
			(PCBLDG.P1INSVALUE), and damage threshold% (PCBLDG.P1DAMTHRSH > 0,take designated action	
38 - Ordinance & Law Coverage for Earthquake	543	Ordinance & Law Cov B&C % for Earthquake w/Thrh	Insurance - Ord/Law Earthquake Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage(PIPOLCOVER.IPVICV###=38),where Ord/Law Earthquake coverage is required (PCBLDG.P2COVAGE=38), select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=254. If the Cov B&C % is less than 20% , and the damage threshold% (PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B&C % XX with threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	544	Ordinance & Law Cov B for Earthquake w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for earthquake cov B limit is insufficient or b) ord/law for earthquake cov B % is insufficient or c) ord/law cov for earthquake ABC limit is insufficient or d) ord/law for earthquake cov ABC % is insufficient or e) ord/law for earthquake cov BC is insufficient or f) ord/law for earthquake cov BC % is insufficient. Rule applies to buildings where ordinance & law for earthquake cov is required and a damage threshold has been entered.	total coverage B amount with a threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
38 - Ordinance & Law Coverage for Earthquake	545	Ordinance & Law Cov B Lim for Earthquake w/o Thrh	Insurance - Ord/Law Earthquake Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required(PCBLDGCOVR.P2COVAGE=38), aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=203. If total limit amt is less than 10% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold% (PCBLDG.P1DAMTHRSH = 0,take designated action	total coverage B amount XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	546	Ordinance & Law Cov B% for Earthquake w/o Thrh	Insurance - Ord/Law Earthquake Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage(PIPOLCOVER.IPVICV###=38),where Ord/Law Earthquake coverage is required(PCBLDG.P2COVAGE=38),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=251. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B % XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	547	Ordinance & Law Cov B&C Lim for Earthquake w/o Thr	Insurance - Ord/Law Earthq Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCOVR.P2COVAGE=38), aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=206. If total limit amt is less than 20% of the replacement cost(PCBLDG.P1INSVALUE),and damage	total coverage B&C amount XX without threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
			threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action	
38 - Ordinance & Law Coverage for Earthquake	548	Ordinance & Law Cov B&C % for Earthquake w/o Threshld	Insurance - Ord/Law Earthquake Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake coverage is required (PCBLDG.P2COVAGE=38), select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=254. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B&C % XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	549	Ordinance & Law Cov B for Earthquake w/o Threshld	Insurance - compound rule In violation if any of the following are true: a) ord/law for earthquake cov B limit is insufficient or b) ord/law for earthquake cov B % is insufficient or c) ord/law cov for earthquake ABC limit is insufficient or d) ord/law for earthquake cov ABC % is insufficient or e) ord/law for earthquake cov BC is insufficient or f) ord/law for earthquake cov BC % is insufficient. Rule applies to buildings where ordinance & law for earthquake cov is required and damage threshold has not been entered	total coverage B amount without a threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
38 - Ordinance & Law Coverage for Earthquake	550	Ordinance & Law Cov C Limit for Earthquake w/Thrh	Insurance - Ord/Law Earthq Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov (PIPOLCOVER.IPVICV###=38), where Ord/Law Earthquake is required (PCBLDGCVR.P2COVAGE=38), aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=204. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE),and damage threshold%(PCBLDG.P1DAMTHRSH > 0,take designated action	total coverage C amount XX with threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	551	Ordinance & Law Cov C % for Earthquake w/Thrh	Insurance - Ord/Law Earthquake Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage(PIPOLCOVER.IPVICV###=38),where Ord/Law Earthquake coverage is required(PCBLDG.P2COVAGE=38),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=252. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage C % XX with threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	552	Ordinance & Law Cov C for Earthquake w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for earthquake cov C limit is insufficient or b) ord/law for earthquake cov C % is insufficient or c) ord/law cov for earthquake ABC limit is insufficient or d) ord/law for earthquake cov ABC % is insufficient or e) ord/law for earthquake cov BC is insufficient or f) ord/law for earthquake cov BC % is insufficient. Rule applies to buildings where ordinance & law for earthquake cov is required and a damage threshold has been entered	total coverage C amount with a threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
38 - Ordinance & Law Coverage for Earthquake	553	Ordinance & Law Cov C Lim for Earthquake w/o Thrh	Insurance - Ord/Law Earthq Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake cov(PIPOLCOVER.IPVICV###=38),where Ord/Law Earthquake is required (PCBLDGCVR .P2COVAGE=38), aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=204. If total limit amt is less than 10% of the replacement cost (PCBLDG.P1INSVALUE),and damage threshold% (PCBLDG.P1DAMTHRSH = 0, take designated action	total coverage C amount XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	554	Ordinance & Law Cov C% for Earthquake w/o Thrh	Insurance - Ord/Law Earthquake Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Earthquake coverage(PIPOLCOVER.IPVICV###=38),where Ord/Law Earthquake coverage is required(PCBLDG.P2COVAGE=38),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=252. If the Cov C % is less than 10%, and the damage threshold% (PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage C % XX without threshold does not meet requirement
38 - Ordinance & Law Coverage for Earthquake	555	Ordinance & Law Cov C for Earthquake w/o Threshold	Insurance - compound rule In violation if any of the following are true: a) ord/law for earthquake cov C limit is insufficient or b) ord/law for earthquake cov C % is insufficient or c) ord/law cov for earthquake ABC limit is insufficient or d) ord/law for earthquake cov ABC % is insufficient or e) ord/law for earthquake cov BC is insufficient or f) ord/law for earthquake cov BC % is insufficient. Rule applies to buildings where ordinance & law for earthquake cov is required and damage threshold has not been entered	total coverage C amount without a threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
43 - Pollution Liability	609	Pollution Liability Coverage Required	Insurance - Determine whether pollution liability coverage is provided. Variable Value: none. Logic: For an Environmental Liability policy type (PIPOTYPE.IIP###=24) If none of the active policies on the loan have pollution liability coverage (PIPOLCOVER.IPVICV###=43), where pollution liability coverage is required (PCBLDGCVR.P2COVAGE=43), take designated action.	has no pollution liability coverage
43 - Pollution Liability	610	Pollution Liability Minimum Limit Per Occurrence	Insurance - Pollution Liability limit per occurrence must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring pollution liab coverage (PCBLDGCVR.P2COVAGE=43),for any active policy that includes pollution liab coverage (PIPOLCOVER.IPVICV###=43),aggregate the amount (PIPOLAMT.IPMAMOUNT)for limit per occurrence (PIPOLAMT.IPMICM### =255). If the total is less than the rule detail value, take designated action.	total per occurrence limit XX does not meet requirements
43 - Pollution Liability	611	Pollution Liability Min General Aggregate Limit	Insurance - Pollution Liability min gen aggregate lim must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring pollution liab coverage (PCBLDGCVR.P2COVAGE=43),for any active policy that includes pollution liab coverage (PIPOLCOVER.IPVICV###=43),aggregate the amount (PIPOLAMT.IPMAMOUNT)for general aggregate limit(PIPOLAMT.IPMICM### =256). If the total is less than the rule detail value, take designated action	total general aggregate limit XX does not meet requirements

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Coverage Type	Rule ID	Short Description	Description	Alert Text
44 - Underqground Storage and Tanks	615	Underground Storage/Tanks Liability Cov Required	Insurance - Determine whether underground storage and tanks liability coverage is provided. Variable Value: none. Logic: For an Environmental Liability policy type (PIPOTYPE.IP###=24) If none of the active policies on the loan have underground s storage and tanks liability coverage (PIPOLCOVER.IPVICV###=44), where underground storage and tanks liability coverage is required (PCBLDGCOVR.P2COVAGE=44), take designated action.	has no underground storage and tanks liability coverage
44 - Underqground Storage and Tanks	616	Underground Storage/Tanks Liability Min Limit/Occ	Insurance - Underground Storage and Tanks limit/occurrence must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring underground storage cov(PCBLDGCOVR.P2COVAGE=44) ,for any active policy that includes underground storage cov(PIPOLCOVER.IPVICV###=44),aggregate the amount (PIPOLAMT.IPMAMOUNT)for limit per occurrence (PIPOLAMT.IPMICM### =257).If the total is less than the rule detail value, take designated action.	total per occurrence limit XX does not meet requirements
44 - Underqground Storage and Tanks	617	Underground Storage/Tanks Liab Min GenAggregateLim	Insurance - Underground Storage and Tanks gen aggregate limit must be greater than or equal to the minimum allowed. Variable Value:Specify minimum coverage amount.Logic:For all active policies requiring underground storage cov(PCBLDGCOVR.P2COVAGE=44) ,for any active policy that includes underground storage cov(PIPOLCOVER.IPVICV###=44),aggregate the amount (PIPOLAMT.IPMAMOUNT)for general aggregate limit(PIPOLAMT.IPMICM### =258).If the total is less than the rule detail value,take designated action	total general aggregate limit XX does not meet requirements

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Coverage Type	Rule ID	Short Description	Description	Alert Text
46 - Liquor Liability	606	Liquor Liability Coverage Required	Insurance - Determine whether liquor liability coverage is provided. Variable Value: none. Logic: For a Liquor Liability policy type (PIPOTYPE.IIP###=26) If none of the active policies on the loan have liquor liability coverage (PIPOLCOVER.IPVICV ###=46), where excess liability coverage is required (PCBLDGCVR.P2COVAGE=46), take designated action.	has no liquor liability coverage
46 - Liquor Liability	607	Liquor Liability Minimum Limit Per Occurrence	Insurance - Liquor Liability limit per occurrence must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring liquor liab coverage (PCBLDGCVR.P2COVAGE=46),for any ac tive policy that includes liquor liab coverage (PIPOLCOVER.IPVICV###=46),aggregate the amount (PIPOLAMT.IPMAMOUNT)for limit per occurrence (PIPOLAMT.IPMICM### =262). If the total is less than the rule detail value, take designated action.	total per occurrence limit XX does not meet requirements
46 - Liquor Liability	608	Liquor Liability Minimum General Aggregate Limit	Insurance - Liquor Liability general aggregate limit must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring liquor liab coverage(PCBLDGCVR.P2COVAGE=46),for any active policy that includes liquor liab coverage(PIPOLCOVER.IPVICV###=46),aggregate the amount(PIPOLAMT.IPMAMOUNT)for general aggregate limit (PIPOLAMT.IPMICM### =261).If the total is less than the rule detail value, take designated action.	minimum general aggregate limit XX does not meet requirements
47 - Commercial Crime Coverage	497	Commercial Crime Minimum Limit	Insurance - Crime coverage limit amount is not sufficient. Logic: For Variable Value: None. Logic: For all buildings on a loan, for any active policy on those buildings that include Crime Coverage (PIPOLCOVER.IPVICV###=47), aggregate the coverage amount PIPOLAMT. IPMAMOUNT where PIPOLAMT.IPMICM###=265. If the total coverage amount is less than (the greater of 50000	limit XX on commercial crime is less than the greater of 50000 or building BI/LOR amount div by 6

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Coverage Type	Rule ID	Short Description	Description	Alert Text
			or the building BI/LOR (PCBLDG.P1BILORAMT) divided by 6), take designated action.	
47 - Commercial Crime Coverage	499	Crime Coverage Required	Insurance - Determine whether crime coverage is provided. Variable Value: none. Logic: For a Crime policy type (PIPOTYPE.IIP###=25) If none of the active policies on the loan have crime coverage (PIPOLCOVER.IPVICV###=47), where employee dishonest y coverage is required (PCBLDGCOVR.P2COVAGE=47), take designated action.	has no crime coverage
47 - Commercial Crime Coverage	502	Crime Maximum Deductible - Healthcare/Asst Living	Insurance - Crime deductible amount must be equal to or less than maximum allowed. Logic: For Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes crime coverage PIPOLCOVER.IPVICV###=47, where crime coverage is required(PCB LDGCOVR.P2COVAGE=47), aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=353. If total deductible amount >25000 and building is a healthcare/assisted living or a co-op (PCBLDG.P1OCCUPNCY = 001 or 003), take designated action.	total deductible XX exceeds requirement for healthcare/assisted living/coop apartment

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Coverage Type	Rule ID	Short Description	Description	Alert Text
47 - Commercial Crime Coverage	503	Crime Maximum Deductible - Hospital	Insurance - Crime deductible amount must be equal to or less than maximum allowed. Logic: For Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes crime coverage PIPOLCOVER.IPVICV###=47, where crime coverage is required (PCB LDGCOVR.P2COVAGE=47), aggregate the deductible amount PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=353. If total deductible amount >100000 and building is a hospital (PCBLDG.P1OCCUPNCY = 002), take designated action.	total deductible XX exceeds requirement for hospital
53 - Ordinance & Law Coverage on Equipment	381	Ordinance & Law Building IOR	Insurance - Increased Period of Restoration matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU### = 7). For all buildings on a loan, for any active policy that contains Ordinance & Law Coverage (PIP OLCOVER.IPVICV###=53), if the qualifier option for Increased Period of Restoration (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=7 does not match the value in the rule detail, take the designated action.	building increased period of restoration XX does not match value entered
53 - Ordinance & Law Coverage on Equipment	384	Ordinance & Law Boiler & Machinery IOR	Insurance - Increased Period of Restoration matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=7). For all buildings on a loan, for any active policy that contains Ordinance & Law Coverage (PIPOL COVER.IPVICV###=53), if the qualifier option for Increased Period of Restoration (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=7 does not match the value in the rule detail, take the designated action.	boiler & machinery increased period of restoration XX does not match value entered

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Coverage Type	Rule ID	Short Description	Description	Alert Text
53 - Ordinance & Law Coverage on Equipment	396	Ordinance & Law Cov A Limit for B&M w/Threshold	Insurance - Ord/Law on B&M Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COVAGE=53),aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=277. If total limit amt is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH) multiplied by replacement cost(PCBLDG.P1INSVALUE), and threshold% > 0,take action	total coverage A amount XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	397	Ordinance & Law Cov A Limit for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M cov(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COVAGE=53),aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=277. If total limit amt is less than 100% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage A amount XX without threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
53 - Ordinance & Law Coverage on Equipment	575	Ordinance & Law Cov A % for B&M w/Threshold	Insurance - Ord/Law on B&M Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG.P2COVAGE=53),select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=283. If the Cov A % is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH),and the threshold% > 0, take designated action.	total coverage A % XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	576	Ordinance & Law Cov ABC Lim for B&M w/Threshold	Insurance - Ord/Law on B&M Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COVAGE=53),aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=281.If total limit amt is less than(100% - damage threshold%(PCBLDG.P1DAMTHRSH)+ 20%)multiplied by replacement cost(PCBLDG.P1INSVALUE),& threshold% > 0,action	total coverage ABC amount XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	577	Ordinance & Law Cov ABC % for B&M w/Threshold	Insurance - Ord/Law on B&M Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COVAGE=53),select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=286. If the Cov ABC % is less than(100% - damage	total coverage ABC % XX with threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			threshold%(PCBLDG.P1DAMTHRSH)+ 20%), and the threshold% > 0, take designated action.	
53 - Ordinance & Law Coverage on Equipment	578	Ordinance & Law Cov A for B&M w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for B&M coverage A limit is insufficient or b) ord/law for B&M coverage A percentage is insufficient or c) ord/law for B&M coverage ABC limit is insufficient or d) ord/law for B&M coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law coverage for boiler & machinery coverage is required and a damage threshold has been entered.	total coverage A amount with a threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	579	Ordinance & Law Cov A % for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG.P2COVAGE=53),select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=283. If the Cov A % is less than 100%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage A % XX without threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
53 - Ordinance & Law Coverage on Equipment	580	Ordinance & Law Cov ABC Lim for B&M w/o Threshld	Insurance - Ord/Law on B&M Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M cov(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COVAGE=53),aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=281. If total limit amt is less than 120% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage ABC amount XX without threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	581	Ordinance & Law Cov ABC % for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COVAGE=53),select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=286. If the Cov ABC % is less than 120%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage ABC % XX without threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	582	Ordinance & Law Cov A for B&M w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for B&M coverage A limit is insufficient or b) ord/law for B&M coverage A percentage is insufficient or c) ord/law for B&M coverage ABC limit is insufficient or d) ord/law for B&M coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law for boiler & machinery coverage is required and a damage threshold has not been entered.	total coverage A amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
53 - Ordinance & Law Coverage on Equipment	583	Ordinance & Law Cov B Limit for B&M w/Threshold	Insurance - Ord/Law on B&M Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCORV.P2COVAGE=53),aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=278. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0,take designated action.	total coverage B amount XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	584	Ordinance & Law Cov B % for B&M w/Threshold	Insurance - Ord/Law on B&M Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG.P2COVAGE=53),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=284. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B % XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	585	Ordinance & Law Cov B&C Lim for B&M w/Threshold	Insurance - Ord/Law on B&M Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCORV.R.P2COVAGE=53),aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=282. If total limit amt is less than 20% of the replacement	total law coverage B&C amount XX with threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0,take designated action.	
53 - Ordinance & Law Coverage on Equipment	586	Ordinance & Law Cov B&C % for B&M w/Threshold	Insurance - Ord/Law on B&M Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG.P2COVAGE=53),select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=287. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B&C % XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	587	Ordinance & Law Cov B for B&M w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for B&M cov B limit is insufficient or b) ord/law for B&M cov B % is insufficient or c) ord/law for B&M cov ABC limit is insufficient or d) ord/law for B&M cov ABC % is insufficient or e) ord/law for B&M cov BC is insufficient or f) ord/law for B&M cov BC % is insufficient. Rule applies to buildings where ordinance & law for boiler & machinery cov is required and a damage threshold has been entered.	total coverage B amount with a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
53 - Ordinance & Law Coverage on Equipment	588	Ordinance & Law Cov B Lim for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M cov(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COV AGE=53),aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=278. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage B amount XX without threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	589	Ordinance & Law Cov B% for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG .P2COVAGE=53),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=284. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B % XX without threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	590	Ordinance & Law Cov B&C Limit B&M w/o Threshold	Insurance - Ord/Law on B&M Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOV R.P2COVAGE=53),aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=282. If total limit amt is less than 20% of the replacement	total coverage B&C amount XX without threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	
53 - Ordinance & Law Coverage on Equipment	591	Ordinance & Law Cov B&C % for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG.P2COVAGE=53),select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=287. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B&C % XX without threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	592	Ordinance & Law Cov B for B&M w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for B&M cov B limit is insufficient or b) ord/law for B&M cov B % is insufficient or c) ord/law cov for B&M cov ABC limit is insufficient or d) ord/law for B&M cov A BC % is insufficient or e) ord/law for B&M cov BC is insufficient or f) ord/law for B&M cov BC % is insufficient. Rule applies to buildings where ordinance & law for boiler & machinery cov is required and damage threshold has not been entered	total coverage B amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
53 - Ordinance & Law Coverage on Equipment	593	Ordinance & Law Cov C Lim for B&M w/Threshold	Insurance - Ord/Law on B&M Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCOVR.P2COVAGE=53),aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=279. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0,take designated action.	total coverage C amount XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	594	Ordinance & Law Cov C % for B&M w/Threshold	Insurance - Ord/Law on B&M Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG.P2COVAGE=53),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=288. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage C % XX with threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	595	Ordinance & Law Cov C for B&M w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for B&M cov C limit is insufficient or b) ord/law for B&M cov C % is insufficient or c) ord/law cov for B&M ABC limit is insufficient or d) ord/law for B&M cov ABC % is insufficient or e) ord/law for B&M cov BC is insufficient or f) ord/law for B&M cov BC % is insufficient. Rule applies to buildings where ordinance & law for boiler & machinery cov is required and a damage threshold has been entered.	total coverage C amount with a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
53 - Ordinance & Law Coverage on Equipment	596	Ordinance & Law Cov C Lim for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M cov(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M is required(PCBLDGCVR.P2COV AGE=53),aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=279. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage C Lim XX without threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	597	Ordinance & Law Cov C % for B&M w/o Threshold	Insurance - Ord/Law on B&M Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law B&M coverage(PIPOLCOVER.IPVICV###=53),where Ord/Law B&M coverage is required(PCBLDG .P2COVAGE=53),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=285. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage C % XX without threshold does not meet requirement
53 - Ordinance & Law Coverage on Equipment	598	Ordinance & Law Cov C for B&M w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for B&M cov C limit is insufficient or b) ord/law for B&M cov C % is insufficient or c) ord/law cov for B&M ABC limit is insufficient or d) ord/law for B&M cov ABC % is insufficient or e) ord/law for B&M cov BC is insufficient or f) ord/law for B&M cov BC % is insufficient. Rule applies to buildings where ordinance & law for boiler & machinery cov is required and damage threshold has not been entered.	total coverage C amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
54 - Ordinance & Law Coverage for Flood	387	Ordinance & Law on Flood IOR	Insurance - Increased Period of Restoration matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=7). For all buildings on a loan, for any active policy that contains Ordinance & Law Coverage for Flood (PIPOLCOVER.IPVICV###=54), if the qualifier option for 'Increased Period of Restoration' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=7 does not match the value in the rule detail, take the designated action.	increased period of restoration XX does not match value entered
54 - Ordinance & Law Coverage for Flood	556	Ordinance & Law Cov A Limit for Flood w/Threshold	Insurance - Ord/Law Flood Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2COVAGE=54),aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=293. If total limit amt is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH) multiplied by replacement cost(PCBLDG.P1INSVALUE), and threshold% > 0,take action	total coverage A amount XX with threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	557	Ordinance & Law Cov A % for Flood w/Threshold	Insurance - Ord/Law Flood Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(PCBLDG.P2COVAGE=54),select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=299. If the Cov A % is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH),and the threshold% > 0, take designated action.	total coverage A % XX with threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
54 - Ordinance & Law Coverage for Flood	558	Ordinance & Law Cov A for Flood w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for flood coverage A limit is insufficient or b) ord/law for flood coverage A percentage is insufficient or c) ord/law for flood coverage ABC limit is insufficient or d) ord/law for flood coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law coverage for flood is required and a damage threshold has been entered.	total coverage A amount with a threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	559	Ordinance & Law Cov A Lim for Flood w/o Threshold	Insurance - Ord/Law Flood Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2COVAGE=54),aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=293. If total limit amt is less than 50% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage A amount XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	560	Ordinance & Law Cov A % for Flood w/o Threshold	Insurance - Ord/Law Flood Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(PCBLDG.P2COVAGE=54),select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=299. If the Cov A % is less than 50%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage A % XX without threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
54 - Ordinance & Law Coverage for Flood	561	Ordinance & Law Cov ABC Lim for Flood w/o Threshld	Insurance - Ord/Law Flood Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2COVAGE=54),aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=297. If total limit amt is less than 70% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage ABC amount XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	562	Ordinance & Law Cov ABC % for Flood w/o Threshold	Insurance - Ord/Law Flood Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2COVAGE=54),select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=302. If the Cov ABC % is less than 70%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage ABC % XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	563	Ordinance & Law Cov A for Flood w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for flood coverage A limit is insufficient or b) ord/law for flood coverage A percentage is insufficient or c) ord/law for flood coverage ABC limit is insufficient or d) ord/law for flood coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law for flood coverage is required and a damage threshold has not been entered.	total coverage A amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
54 - Ordinance & Law Coverage for Flood	564	Ordinance & Law Cov B Limit for Flood w/Threshold	Insurance - Ord/Law Flood Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCVR.P2 COVAGE=54),aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=294. If total limit amt is less than 10% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold% (PCBLDG.P1DAMTHRSH > 0, take designated action.	total coverage B amount XX with threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	565	Ordinance & Law Cov B % for Flood w/Threshold	Insurance - Ord/Law Flood Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(PCB LDG.P2COVAGE=54),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=300. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B % XX with threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	566	Ordinance & Law Cov B for Flood w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for flood cov B limit is insufficient or b) ord/law for flood cov B % is insufficient or c) ord/law cov for flood ABC limit is insufficient or d) ord/law for flood cov ABC % is insufficient or e) ord/law for flood cov BC is insufficient or f) ord/law for flood cov BC % is insufficient. Rule applies to buildings where ordinance & law for flood cov is required and a damage threshold has been entered.	total coverage B amount with a threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
54 - Ordinance & Law Coverage for Flood	567	Ordinance & Law Cov B Lim for Flood w/o Threshold	Insurance - Ord/Law Flood Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2COVAGE=54),aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=294. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	total coverage B amount XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	568	Ordinance & Law Cov B % for Flood w/o Threshold	Insurance - Ord/Law Flood Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(PCBLDG.P2COVAGE=54),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=300. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B % XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	569	Ordinance & Law Cov B&C Lim for Flood w/o Threshld	Insurance - Ord/Law Flood Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2COVAGE=54),aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=298. If total limit amt is less than 20% of the replacement	total coverage B&C amount XX without threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			cost(PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	
54 - Ordinance & Law Coverage for Flood	570	Ordinance & Law Cov B&C % for Flood w/o Threshold	Insurance - Ord/Law Flood Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(P CBLDG.P2COVAGE=54),select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=303. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B&C % XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	571	Ordinance & Law Cov B for Flood w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for flood cov B limit is insufficient or b) ord/law for flood cov B % is insufficient or c) ord/law cov for flood ABC limit is insufficient or d) ord/law for flood cov ABC % is insufficient or e) ord/law for flood cov BC is insufficient or f) ord/law for flood cov BC % is insufficient. Rule applies to buildings where ordinance & law for flood cov is required and damage threshold has not been entered	total coverage B amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
54 - Ordinance & Law Coverage for Flood	572	Ordinance & Law Cov C Lim for Flood w/o Threshold	Insurance - Ord/Law Flood Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood cov(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood is required(PCBLDGCOVR.P2 COVAGE=54),aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=295. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE), and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	total coverage C Lim XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	573	Ordinance & Law Cov C % for Flood w/o Threshold	Insurance - Ord/Law Flood Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Flood coverage(PIPOLCOVER.IPVICV###=54),where Ord/Law Flood coverage is required(PCB LDG.P2COVAGE=54),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=301. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage C % XX without threshold does not meet requirement
54 - Ordinance & Law Coverage for Flood	574	Ordinance & Law Cov C for Flood w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for flood cov C limit is insufficient or b) ord/law for flood cov C % is insufficient or c) ord/law cov for flood ABC limit is insufficient or d) ord/law for flood cov ABC % is insufficient or e) ord/law for flood cov BC is insufficient or f) ord/law for flood cov BC % is insufficient. Rule applies to buildings where ordinance & law for flood cov is required and damage threshold has not been entered	total coverage C amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
55 - Ordinance & Law Coverage for Windstorm	386	Ordinance & Law on Windstorm IOR	Insurance - Increased Period of Restoration matches requirement. Variable Value: Select required option PIQUALOPT.IQO### (where PIQUALOPT.IQOIQU###=7). For all buildings on a loan, for any active policy that contains Ordinance & Law Coverage for Windstorm (PIPOLCOVER.IPVICV###=55), if the qualifier option for 'Increased Period of Restoration' (PIPOLQUAL.IPQIQO###) where PIPOLQUAL.IPQICQ###=7 does not match the value in the rule detail, take the designated action.	increased period of restoration XX does not match value entered
55 - Ordinance & Law Coverage for Windstorm	504	Ordinance & Law Cov A Limit for Windstorm w/Thresh	Insurance - Ord/Law Windst Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCVR.P2COVAGE=55), aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=304. If total limit amt is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH) multiplied by replacement cost(PCBLDG.P1INSVALUE),and threshold% > 0,take action	total coverage A amount XX with threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	505	Ordinance & Law Cov A % for Windstorm w/Threshold	Insurance - Ord/Law Windstorm Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm coverage is required (PCBLDG.P2COVAGE=55), select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=310. If the Cov A % is less than 100% - damage threshold%(PCBLDG.P1DAMTHRSH),and the	total coverage A % XX with threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			threshold% > 0, take designated action.	
55 - Ordinance & Law Coverage for Windstorm	506	Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh	Insurance - Ord/Law Windst Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm required (PCBLDGCOVR.P2COVAGE=55),aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=308.If total limit amt is less than(100% - damage threshold%(PCBLDG.P1DAMTHRSH)+ 20%)multiplied by replacement cost(PCBLDG.P1INSVALUE),& threshold% > 0,action.	total coverage ABC amount XX with threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	507	Ordinance & Law Cov ABC % for Windstorm w/Threshld	Insurance - Ord/Law Windstorm Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage(PIPOLCOVER.IPVICV###=55),where Ord/Law Windstorm is require d(PCBLDGCOVR.P2COVAGE=55),select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=313. If the Cov ABC % is less than(100% - damage threshold%(PCBLDG.P1DAMTHRSH)+ 20%), and the threshold% > 0, take designated action.	total coverage ABC % XX with threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
55 - Ordinance & Law Coverage for Windstorm	508	Ordinance & Law Cov A for Windstorm w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for windstorm coverage A limit is insufficient or b) ord/law for windstorm coverage A percentage is insufficient or c) ord/law for windstorm coverage ABC limit is insufficient or d) ord/law for windstorm coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law coverage for windstorm is required and a damage threshold has been entered.	total coverage A amount with a threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	509	Ordinance & Law Cov A Lim for Windstorm w/o Thresh	Insurance - Ord/Law Windst Cov A limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCOVR.P2COVAGE=55), aggregate the Cov A limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=304. If total limit amt is less than 50% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage A amount XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	510	Ordinance & Law Cov A % for Windstorm w/o Threshld	Insurance - Ord/Law Windstorm Cov A % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage(PIPOLCOVER.IPVICV###=55),where Ord/Law Windstorm coverage is required(PCBLDG.P2COVAGE=55),select the Cov A % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=310. If the Cov A % is less than 50%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage A % XX without threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
55 - Ordinance & Law Coverage for Windstorm	511	Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh	Insurance - Ord/Law Windst Cov ABC limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCO VR.P2COVAGE=55), aggregate the Cov ABC limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=308. If total limit amt is less than 70% of the replacement cost(PCBLDG.P1INSVALUE), and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0,take designated action.	total coverage ABC amount XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	512	Ordinance & Law Cov ABC % for Windstorm w/o Thresh	Insurance - Ord/Law Windstorm Cov ABC % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage(PIPOLCOVER.IPVICV###=55),where Ord/Law Windstorm is require d(PCBLDGCOVR.P2COVAGE=55),select the Cov ABC % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=313. If the Cov ABC % is less than 70%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage ABC % XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	513	Ordinance & Law Cov A for Windstorm w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for windstorm coverage A limit is insufficient or b) ord/law for windstorm coverage A percentage is insufficient or c) ord/law for windstorm coverage ABC limit is insufficient or d) ord/law for windstorm coverage ABC percentage is insufficient. Rule applies to buildings where ordinance & law for windstorm coverage is required and a damage threshold has not been entered.	total coverage A amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
55 - Ordinance & Law Coverage for Windstorm	514	Ordinance & Law Cov B Limit for Windstorm w/Thresh	Insurance - Ord/Law Windst Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCVR.P2COVAGE=55), aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=305. If total limit amt is less than 10% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold % (PCBLDG.P1DAMTHRSH > 0, take designated action.	total coverage B amount XX with threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	515	Ordinance & Law Cov B % for Windstorm w/Threshold	Insurance - Ord/Law Windstorm Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage(PIPOLCOVER.IPVICV###=55),where Ord/Law Windstorm coverage is required(PCBLDG.P2COVAGE=55),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=311. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage B % XX with threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	516	Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh	Insurance - Ord/Law Windst Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCOVR.P2COVAGE=55), aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=309. If total limit amt is less than 20% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold %	total coverage B&C amount XX with threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
			(PCBLDG.P1DAMTHRSRSH > 0, take designated action.	
55 - Ordinance & Law Coverage for Windstorm	517	Ordinance & Law Cov B&C% for Windstorm w/Threshold	Insurance - Ord/Law Windstorm Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm coverage is required (PCBLDG.P2COVAGE=55), select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=314. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSRSH) > 0, take designated action.	total coverage B&C % XX with threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	518	Ordinance & Law Cov B for Windstorm w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for windstorm cov B limit is insufficient or b) ord/law for windstorm cov B % is insufficient or c) ord/law cov for windstorm ABC limit is insufficient or d) ord/law for windstorm cov ABC % is insufficient or e) ord/law for windstorm cov BC is insufficient or f) ord/law for windstorm cov BC % is insufficient. Rule applies to buildings where ordinance & law for windstorm cov is required and a damage threshold has been entered.	total coverage B amount with a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
55 - Ordinance & Law Coverage for Windstorm	519	Ordinance & Law Cov B Lim for Windstorm w/o Thresh	Insurance - Ord/Law Windst Cov B limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCORV.P2COVAGE=55), aggregate the Cov B limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=305. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE),and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	total coverage B amount XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	520	Ordinance & Law Cov B% for Windstorm w/o Threshold	Insurance - Ord/Law Windstorm Cov B % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage(PIPOLCOVER.IPVICV###=55),where Ord/Law Windstorm coverage is required(PCBLDG.P2COVAGE=55),select the Cov B % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=311. If the Cov B % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage B % XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	521	Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh	Insurance - Ord/Law Windst Cov B&C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCOVR.P2COVAGE=55), aggregate the Cov B&C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=309. If total limit amt is less than 20% of the replacement cost	total coverage B&C amount XX without threshold does not meet requirement

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Coverage Type	Rule ID	Short Description	Description	Alert Text
			(PCBLDG.P1INSVALUE), and damage threshold % (PCBLDG.P1DAMTHRSH > 0, take designated action.	
55 - Ordinance & Law Coverage for Windstorm	522	Ordinance & Law Cov B&C % for Windstorm w/o Threshld	Insurance - Ord/Law Windstorm Cov B&C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm coverage is required (PCBLDG.P2COVAGE=55), select the Cov B&C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=314. If the Cov B&C % is less than 20%, and the damage threshold%(PCBLDG.P1DAMTHRSH) - 0, take designated action.	total coverage B&C % XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	523	Ordinance & Law Cov B for Windstorm w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for windstorm cov B limit is insufficient or b) ord/law for windstorm cov B % is insufficient or c) ord/law cov for windstorm ABC limit is insufficient or d) ord/law for windstorm cov ABC % is insufficient or e) ord/law for windstorm cov BC is insufficient or f) ord/law for windstorm cov BC % is insufficient. Rule applies to buildings where ordinance & law for windstorm cov is required and damage threshold has not been entered	total coverage B amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
55 - Ordinance & Law Coverage for Windstorm	524	Ordinance & Law Cov C Limit for Windstorm w/Thresh	Insurance - Ord/Law Windst Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCVR .P2COVAGE=55), aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=306. If total limit amt is less than 10% of the replacement cost (PCBLDG.P1INSVALUE), and damage threshold % (PCBLDG.P1DAMTHRSH > 0, take designated action.	total coverage C amount XX with threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	525	Ordinance & Law Cov C % for Windstorm w/Threshold	Insurance - Ord/Law Windstorm Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage(PIPOLCOVER.IPVICV###=55),where Ord/Law Windstorm coverage is required(PCBLDG.P2COVAGE=55),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=312. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) > 0, take designated action.	total coverage C % XX with threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	526	Ordinance & Law Cov C for Windstorm w/Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for windstorm cov C limit is insufficient or b) ord/law for windstorm cov C % is insufficient or c) ord/law cov for windstorm ABC limit is insufficient or d) ord/law for windstorm cov ABC % is insufficient or e) ord/law for windstorm cov BC is insufficient or f) ord/law for windstorm cov BC % is insufficient. Rule applies to buildings where ordinance & law for windstorm cov is required and a damage threshold has been entered.	total coverage C amount with a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
55 - Ordinance & Law Coverage for Windstorm	527	Ordinance & Law Cov C % for Windstorm w/o Thresh	Insurance - Ord/Law Windstorm Cov C % must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm coverage(PIPOLCOVER.IPVICV###=55),where Ord/Law Windstorm coverage is required(PCBLDG.P2COVAGE=55),select the Cov C % PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=312. If the Cov C % is less than 10%, and the damage threshold%(PCBLDG.P1DAMTHRSH) = 0, take designated action.	total coverage C % XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	528	Ordinance & Law Cov C Lim for Windstorm w/o Threshld	Insurance - Ord/Law Windst Cov C limit must be > or = to minimum allowed. Variable Value: None. Logic: For all buildings on a loan, for any active policy that includes Ord/Law Windstorm cov (PIPOLCOVER.IPVICV###=55), where Ord/Law Windstorm is required (PCBLDGCOVR .P2COVAGE=55), aggregate the Cov C limit amt PIPOLAMT.IPMAMOUNT where PIPOLAMT.IPMICM###=306. If total limit amt is less than 10% of the replacement cost(PCBLDG.P1INSVALUE),and damage threshold%(PCBLDG.P1DAMTHRSH = 0,take designated action.	total coverage C amount XX without threshold does not meet requirement
55 - Ordinance & Law Coverage for Windstorm	529	Ordinance & Law Cov C for Windstorm w/o Threshold	Insurance - compound rule. In violation if any of the following are true: a) ord/law for windstorm cov C limit is insufficient or b) ord/law for windstorm cov C % is insufficient or c) ord/law cov for windstorm ABC limit is insufficient or d) ord/law for windstorm cov ABC % is insufficient or e) ord/law for windstorm cov BC is insufficient or f) ord/law for windstorm cov BC % is insufficient. Rule applies to buildings where ordinance & law for windstorm cov is required and damage threshold has not been entered	total coverage C amount without a threshold does not meet requirement

Insurance Rules

Coverage Type	Rule ID	Short Description	Description	Alert Text
62 - Builders Risk	621	Builders Risk Coverage Required	Insurance - Determine whether builders risk coverage is provided. Variable Value: none. Logic: For a Builders Risk policy type (PIPOTYPE.IIP###=21) If none of the active policies on the loan have builders risk coverage (PIPOLCOVER.IPVICV###=62), where builders risk coverage is required (PCBLDGCVR.P2COVAGE=62), take designated action.	has no builders risk coverage
62 - Builders Risk	622	Builders Risk Minimum Coverage Limit	Insurance - Builders Risk coverage limit must be greater than or equal to the minimum allowed. Variable Value: Specify minimum coverage amount. Logic:For all active policies requiring builders risk coverage (PCBLDGCVR.P2COVAGE=62),for any active po licy that includes builders risk coverage (PIPOLCOVER.IPVICV###=62),aggregate the amount (PIPOLAMT.IPMAMOUNT)for coverage limit (PIPOLAMT.IPMICM### =356).If the total is less than the rule detail value, take designated action.	total minimum coverage limit XX does not meet requirements