

NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

for the

WRITE YOUR OWN (WYO) PROGRAM

Revision 1 .....	January 1, 1992
Revision 2 .....	March 1, 1995
Revision 3 .....	October 1, 1997
Revision 4 .....	October 1, 2001
Changes 1 & 2.....	May 1, 2002
Change 3.....	October 1, 2002
Change 4.....	May 1, 2003
Change 5.....	October 1, 2003
Change 6.....	May 1, 2004
Change 6.1.....	February 1, 2005
Change 7.....	May 1, 2005
Change 7 (Revised).....	May 1, 2005
Change 8.....	October 1, 2005
Change 8.1.....	October 1, 2005
Change 9.....	May 1, 2006
Change 10.....	May 1, 2008
Change 11.....	May 1, 2008
Change 12.....	May 1, 2008
Change 13.....	October 1, 2009





D. Expense Constant

The Expense Constant in effect as of the effective date of the policy term is to be included in the written premium on a per policy basis. **Effective May 1, 2003, the Expense Constant will be zero dollars.**

E. Amounts of Insurance

Total amounts of insurance must be reported for each of the three coverages separately (building, contents, and ICC). The basic limits and additional limits for building and contents, and the ICC coverage limit, will be determined and recorded separately by the NFIP/WYO System.

F. Policy Term

WYO companies may offer a 1-year policy term. The policy term is to be recorded on a per-policy basis according to the policy effective date. No mid-term endorsement of the policy can change the policy term.

G. Catastrophe Losses

Under the NFIP, there are at present two catastrophe designations. These are:

1. FICO designation
2. FEMA Disaster Declaration

Each loss shall be identified by the proper catastrophe designation, when applicable, in addition to other recording requirements. WYO companies will report only the FICO designation that is provided to them.

H. Deductible Amount

Each policy must be identified by the appropriate deductible amount applicable to the insurance policy.

I. Geographical Division: Community Number, Flood Risk Zone

The appropriate coding shall be recorded on all policy transactions. Information regarding a community's status in the NFIP and valid flood risk zones is provided to WYO companies.

J. Classification

The appropriate classification data shall be recorded on all policy transactions. The classification data are to be reported unless the data element is

designated as optional (N) or is not listed in Part 3, Section A, of this Plan. The classification criteria under the NFIP are:

1. Building Occupancy
  - a. Single family
  - b. 2-4 family
  - c. Other residential
  - d. Nonresidential
  
2. Building Type
  - a. One floor
  - b. Two floors
  - c. Three or more floors
  - d. Split level
  - e. Manufactured (mobile) home or travel trailer on foundation
  - f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)
  
3. Basement/Enclosure/Crawlspace Type
  - a. Finished basement/enclosure
  - b. Unfinished basement/enclosure
  - c. None
  - d. Crawlspace
  - e. Subgrade Crawlspace
  
4. Special Ownership Type
  - a. Condominiums - unit or association
  - b. State government
  
5. Special Building Status Type
  - a. Building in course of construction
  - b. Principal residence
  
6. Obstruction Type (combinations are possible)
  - a. Free of obstruction underneath elevated lowest floor
  - b. With obstruction: less than 300 sq. ft. with breakaway walls underneath the lowest elevated floor
  - c. With obstruction: 300 sq. ft. or more with breakaway walls underneath the lowest elevated floor
  - d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

- e. Nonbreakaway walls/crawlspace
- f. With obstruction underneath lowest elevated floor
- g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)
- h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, AOB, AHB)
- i. Without certification subgrade crawlspace (applicable to all zones)

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

This information is recorded as:

- a. Lowest Floor Elevation (LFE)
- b. Base Flood Elevation (BFE)
- c. Lowest Adjacent Grade (LAG)
- d. LFE Elevation Difference to BFE or BFD

8. Special Certifications

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

9. Program Status

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

K. Effective Dates and Expiration Dates

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

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

L. Changes in Policies by Endorsement

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

M. Adjustments

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

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

N. Accounting Date (WYO Transaction Date)

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

**III. SPECIAL DEFINITIONS**

A. Number of Claims

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

property, including contents and/or a moveable home, to a location above ground level or outside the SFHA. The move must be to protect the property from flood or the imminent danger of flood. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

F. Amounts of Insurance

The basic and additional limits of insurance as of October 1, 2009, are listed below:

<u>Building Coverage</u>	<u>Basic Limits</u>	<u>Additional Limits</u>	<u>Total</u>
Single Family	\$ 60,000	\$190,000	\$250,000
2-4 Family	\$ 60,000	\$190,000	\$250,000
Other Residential	\$175,000	\$ 75,000	\$250,000
Nonresidential	\$175,000	\$325,000	\$500,000

The Residential Condominium Building Association Policy has coverage available for the entire building not to exceed the single family unit amount for total coverage times the total number of units.

Effective May 1, 2003, Increased Cost of Compliance (ICC) coverage is \$30,000 on all policies that have building coverage except for Emergency Program policies, Group Flood Insurance policies, and condominium unit policies.

Contents Coverage (Per Unit)

Residential	\$ 25,000	\$ 75,000	\$100,000
Nonresidential	\$150,000	\$350,000	\$500,000

For details on the amount of insurance required by statute, the maximum amount of insurance available, and subsidized amounts of insurance, refer to the Flood Insurance Manual of the NFIP.

G. Policies-In-Force Statistics

An in-force policy is a policy that is in force or in an active term as of the reporting date. A policy term is defined as the period from the policy effective date to, but not including, the policy expiration date.

Any future-dated new applications, or endorsements, will not be included with the in-force statistics.

Any cancelled or expired policy (including a policy's expiration date) is considered a policy not in force.

Premium reporting for 3-year policies will include the entire 3-year premium. Statistics on this basis will be labeled "Policies-in-Force." This will apply to Group Flood policies.



## PART 3 - REPORTING REQUIREMENTS

### INTRODUCTION

This section lists the data elements to be recorded and reported by WYO insurers. The list identifies the data element and the primary source and indicates whether the reporting is required (Y) or optional (N).

Additionally, samples of the following NFIP application and claim forms are included to show the sources of the data elements:

- Flood Insurance Application
- Flood Insurance Preferred Risk Policy Application
- Preliminary Report
- Final Report
- Cause of Loss and Subrogation Report
- Narrative Report

WYO Companies are authorized to develop their own application and claim forms as long as the required data elements are reported.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS</u></b>			
Additional Building Rate WYO	Y	4-4	Application - Coverage and Rating
Additional Contents Rate WYO	Y	4-5	Application - Coverage and Rating
Base Flood Elevation (Rating Map Information)	Y	4-7	Application - Construction Data
Basement/Enclosure/Crawlspace Type	Y	4-8	Application - Building
Basic Building Rate WYO	Y	4-9	Application - Coverage and Rating
Basic Contents Rate WYO	Y	4-10	Application - Coverage and Rating
Building Construction Date Type	Y	4-12A	Application - Construction Data
Building in Course of Construction Indicator	Y	4-14	Application - Building
Building over Water Type	Y	4-14A	Application - Building
Building Use Type	Y	4-14B	Application - Building
Cancellation/Voidance Reason	Y	4-15	
Case File Number for Disaster Assistance	Y	4-44A	Application - Disaster Assistance
Community Identification Number (Rating Map Information)	Y	4-55	Application - Community (Rating Map Information)
Condominium Form of Ownership Indicator	Y	4-55B	Application - Building
Condominium Indicator	Y	4-56	Application - Building
Condominium Master Policy Units	Y	4-60	Application - Building
Coverage Required for Disaster Assistance	Y	4-64	Application - Disaster Assistance
CRS Classification Credit Percentage	Y	4-65	Application - Coverage and Rating
Current Map Info - Base Flood Elevation	Y	4-66L	Application - Community (Current Map Information)
Current Map Info - Community Identification Number	Y	4-66M	Application - Community (Current Map Information)

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Current Map Info - Flood Risk Zone	Y	4-66N	Application - Community (Current Map Information)
Current Map Info - Map Panel Number	Y	4-66P	Application - Community (Current Map Information)
Current Map Info - Map Panel Suffix	Y	4-66Q	Application - Community (Current Map Information)
Current Map Info - Prior Policy Number	Y	4-66R	Application - Community (Current Map Information)
Deductible - Building	Y	4-76	Application - Coverage and Rating
Deductible - Contents	Y	4-78	Application - Coverage and Rating
Deductible Percentage WYO	Y	4-80	Application - Coverage and Rating
Diagram Number <sup>1</sup>	N	4-81	Application - Construction Data; Elevation Certificate
Elevated Building Indicator	Y	4-84	Application - Building
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date <sup>1</sup>	Y	4-87	Application - Construction Data; Elevation Certificate
Elevation Difference	Y	4-88	Application - Construction Data; Elevation Certificate
Endorsement Effective Date	Y	4-89	
Endorsement Premium Amount	Y	4-90	
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application - Coverage and Rating
Federal Policy Fee - Refunded	Y	4-98	

<sup>1</sup>Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
First Lender City <sup>2</sup>	N	4-102	Application - Mortgagee
First Lender Loan Number <sup>2</sup>	N	4-103	Application - Mortgagee
First Lender Name <sup>2</sup>	N	4-104	Application - Mortgagee
First Lender State <sup>2</sup>	N	4-105	Application - Mortgagee
First Lender Street Address <sup>2</sup>	N	4-106	Application - Mortgagee
First Lender ZIP Code <sup>2</sup>	N	4-107	Application - Mortgagee
Flood Risk Zone (Rating Map Information)	Y	4-110	Application - Community (Rating Map Information)
Floodproofed Indicator	Y	4-112	Application - Construction Data
Grandfathering Type Code	Y	4-115A	Application - Community
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name <sup>3</sup>	Y	4-127	Application - Insured Mail Address
Insured Last Name <sup>3</sup>	Y	4-128	Application - Insured Mail Address
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade <sup>1</sup>	N	4-130	Application - Construction Data; Elevation Certificate
Lowest Floor Elevation	Y	4-131	Application - Construction Data; Elevation Certificate

<sup>1</sup>Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

<sup>2</sup>This data element is required for policies expired more than 120 days.

<sup>3</sup>This data element is required for policies with a policy effective date on or after April 30, 1996. Prior to this date, either Insured Name or Taxpayer ID was reported.

**I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)**

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Mailing City	Y	4-131A	Application - Insured Mail Address
Mailing State	Y	4-131B	Application - Insured Mail Address
Mailing Street Address	Y	4-131C	Application - Insured Mail Address
Mailing ZIP Code	Y	4-131D	Application - Insured Mail Address
Map Panel Number <sup>1</sup> (Rating Map Information)	Y	4-132	Application - Community (Rating Map Information)
Map Panel Suffix (Rating Map Information)	Y	4-133	Application - Community (Rating Map Information)
Name Format Indicator	Y	4-134	
Name or Descriptive Information Indicator	Y	4-135	
New Policy Number	Y	4-138	
New/Rollover Indicator	Y	4-139	Application - New/Renewal Box
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application - Building
Obstruction Type	Y	4-141	Application - Building
Occupancy Type	Y	4-143	Application - Building
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Data
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Term
Policy Expiration Date	Y	4-154	Application - Policy Term
Policy Number	Y	4-155	Application - Current Policy Number Box
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	

<sup>1</sup>Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b><u>POLICY TRANSACTIONS (Cont'd.)</u></b>			
Post-FIRM Construction Indicator	Y	4-158	Application - Construction Data
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Principal Residence Indicator <sup>4</sup>	Y	4-160	Application - Building
Probation Surcharge Amount WYO	Y	4-161	Application - Coverage and Rating
Property Beginning Street Number	Y	4-162	Application - Property Location
Property City	Y	4-163	Application - Property Location
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Rejected Transaction Control Number	Y	4-172	
Repetitive Loss ID Number <sup>5</sup>	Y	4-173	
Repetitive Loss Target Group Indicator <sup>5</sup>	Y	4-174	
Replacement Cost <sup>1</sup>	Y	4-175	Application - Building
Risk Rating Method	Y	4-180	Application - Coverage and Rating

<sup>1</sup>Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

<sup>4</sup>This data element is required for new business and renewals on or after May 1, 2000. Prior to this date, it was optional.

<sup>5</sup>This data element is required only as of May 1, 2000, and only from the NFIP Servicing Agent.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<b>POLICY TRANSACTIONS (Cont'd.)</b>			
Second Lender City <sup>2</sup>	N	4-184	Application - Mortgagee
Second Lender Loan Number <sup>2</sup>	N	4-185	Application - Mortgagee
Second Lender Name <sup>2</sup>	N	4-186	Application - Mortgagee
Second Lender State <sup>2</sup>	N	4-187	Application - Mortgagee
Second Lender Street Address <sup>2</sup>	N	4-188	Application - Mortgagee
Second Lender ZIP Code <sup>2</sup>	N	4-189	Application - Mortgagee
Sort Sequence Key	Y	4-190	
State-Owned Property	Y	4-194	Application - Building
Taxpayer Identification Number <sup>6</sup>	N	4-198	
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

<sup>2</sup>This data element is required for policies expired more than 120 days.

<sup>6</sup>Effective May 1, 2008, the Social Security Number for the insured will no longer required.

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## II. SAMPLE NFIP FORMS

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

### PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER

NEW

RENEWAL

IMPORTANT—PLEASE PRINT OR TYPE

POLICY PERIOD	DIRECT BILL INSTRUCTIONS:		POLICY PERIOD IS FROM _____ TO _____																																					
	<input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL OTHER		<input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE																																					
AGENT INFORMATION	NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:		NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:																																					
	AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____		IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).																																					
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).																																					
	IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ ENTER CASE FILE NUMBER: _____																																							
MORTGAGEE	NAME AND ADDRESS OF FIRST MORTGAGEE		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS																																					
	LOAN NO.: _____ FAX NO.: _____		<input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____																																					
COMMUNITY	RATING MAP INFORMATION		GRANDFATHERED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE?																																					
	NAME OF COUNTY/PARISH _____ COMMUNITY NO./PANEL NO. AND SUFFIX _____ FIRM ZONE _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY		<input type="checkbox"/> CONTINUOUS COVERAGE? <input type="checkbox"/> PRIOR POLICY NO. _____ CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX _____ CURRENT FIRM ZONE _____ CURRENT BFE _____																																					
BUILDING	IS INSURED BUILDING OWNED BY STATE GOVERNMENT? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																																					
	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)		CONDO FORM OF OWNERSHIP: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS (INCLUDE NON-RES) _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE																																					
BUILDING	BASEMENT, ENCLOSURE, CRAWLSPACE		IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																																					
	<input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE		IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY																																					
BUILDING	NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE		ESTIMATED REPLACEMENT COST AMOUNT \$ _____																																					
	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME / TRAVEL TRAILERS HOME ON FOUNDATION IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____		IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																																					
BUILDING	BUILDING USE:		FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III.																																					
	<input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOL/HOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____																																							
CONTENTS	CONTENTS LOCATED IN:																																							
	<input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)																																							
CONSTRUCTION DATA	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____																																							
	ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX) <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT																																							
CONSTRUCTION DATA	IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		DATE: _____ / _____ / _____ (MM/DD/YYYY)																																					
	IF POST-FIRM CONSTRUCTION IN ZONES A.A1-30, A.E, A.G, A.H, V.V1-V30, V.E, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ ELEVATION CERTIFICATION DATE _____ LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM)																																							
COVERAGE AND RATING	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____		DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																																					
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THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, & 4.																																								
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EXHIBIT 3-1. Flood Insurance Application



PART 4 - DATA DICTIONARY

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**DATA ELEMENT:** Base Flood Elevation (Rating Map Information)

**ALIAS:** BFE, 100 Year Flood Elevation, 1% Chance of Flooding

**ACRONYM:** Direct (CMF) Base-Fld-Elev-Ft  
Direct (PMF) Base-Flood-Elevation (PMF)  
WYO (PMF) BASE-FLOOD

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Elevation Certificate Master (ECMF)  
Actuarial (APOL)

**DESCRIPTION:**

Base Flood Elevation (BFE) is the elevation (or depth in zone AO) at which there is a 1% chance per year of flooding as shown on effective FIRM in tenths of feet. Value of 9999.0 indicates the field is not reported and/or used for this policy.

**Floodproofed Policies:**

For floodproofed policies effective on or after May 1, 2005, the **actual value** for the LFE, BFE, and elevation difference should be reported. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

**EDIT CRITERIA:** Numeric - may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance application (**Construction Data Section**) and the Elevation Certificate.

**SYSTEM FUNCTION:** Used in computing the elevation difference between lowest floor and BFE to be used in rating calculations.

**REPORTING REQUIREMENT:** Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE.

**NOTE:** For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.

**DATA ELEMENT:** Basement/Enclosure/Crawlspace Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BASEMENT

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Recertification Master (RCMF)  
Actuarial (APOL)

**DESCRIPTION:**

Code indicating the type of basement/enclosure/crawlspace/subgrade crawlspace in the insured building. Basement is defined for purposes of the NFIP as any level or story which has its floor subgrade on all sides. An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. Crawlspace foundations are commonly used to elevate buildings located in Special Flood Hazard Areas (SHFAs) at or above the Base Flood Elevation (BFE).

**Finished (Habitable) Area:** A finished area is a basement or other enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or equipped for use as kitchen, dining room, living room, family or recreational room, bedroom, office, professional or private school, studio occupancies, workshop, or other such uses. Coverage restrictions may apply.

**Unfinished Area:** An unfinished area is a basement or other enclosed area used for parking vehicles and/or storage purposes only and does not meet the definition of a finished area. Drywall used for fire protection is permitted.

**Enclosure:** To define an enclosure, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "1" or "2"
- Elevated Building Indicator is "Y"
- Obstruction Type is "15", "20", "24", "30", "34", "50", "54", or "60"

**Crawlspace:** To define a crawlspace, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "3"
- Elevated Building Indicator is "Y"
- Obstruction Type is "15", "50", "54", or "60"

**Subgrade Crawlspace:** To define a subgrade crawlspace, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "4"
- Elevated Building Indicator is "N"
- Obstruction Type is "70" or "80"

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 0 - None
- 1 - Finished Basement/Enclosure
- 2 - Unfinished Basement/Enclosure
- 3 - Crawlspace
- 4 - Subgrade Crawlspace

**DATA ELEMENT:** Basement/Enclosure/Crawlspace Type (Cont'd.)

**LENGTH:** 1

**DEPENDENCIES:** Basement-Type in Policy Master and Claims Master should be the same. Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required

**NOTE:**

- A building with a 'crawl space' (under-floor space) has its interior floor (finished or not) no more than 5 feet below the top of the next higher floor.
- A 'subgrade crawl space' has the top of its interior floor no more than 5 feet below the top of the next higher floor, and the top of the crawl space interior floor is also below grade on all sides, but no more than 2 feet below grade.

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**DATA ELEMENT:** Building Construction Date Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BLDG-CONST-DATE-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This indicates the type of original building construction date submitted.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 1 - Building Permit Date
- 2 - Date of Construction
- 3 - Substantial Improvement Date
- 4 - Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision:  
Construction Date of Mobile Home Park or Subdivision Facilities
- 5 - Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision:  
Date of Permanent Placement

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can be reported with blanks.
- Preferred Risk and Group Flood policies can be reported with blanks.

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**DATA ELEMENT:** Building over Water Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BLDG-WATER-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This is the type code that determines if the insured building is not over water, partially over water, or fully/entirely over water.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

- 1 - Not over Water
- 2 - Partially over Water
- 3 - Fully/Entirely over Water

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with Elevated Building indicator 'N' can report blanks.
- Policies with original new business dates prior to October 1, 2009, can report blanks.

**DATA ELEMENT:** Building Use Type

**ALIAS:** None

**ACRONYM:** WYO (PMF) BLDG-USE-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This type code will identify the specific usage of the insured building.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 1 - Main House/Building
- 2 - Detached Guest House
- 3 - Detached Garage
- 4 - Agricultural Building
- 5 - Warehouse
- 6 - Poolhouse/Clubhouse/Other Recreational Building
- 7 - Tool/Storage Shed
- 8 - Other

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Building Use Type.
- MPPP and Group Flood policies can report blanks if the information is not available.

**DATA ELEMENT:** Community Identification Number (Rating Map Information)

**ALIAS:** Community ID Number, Community Number

**ACRONYM:** CID  
ID Number  
Direct (PMF) State-ID and Community-ID  
Direct (CMF) State-ID Code and Community-ID  
Direct (COMF) CM-State-ID and CM-Community-ID  
WYO (PMF) A-Community Community

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Community Master (COMF)  
Actuarial (APOL)

**DESCRIPTION:**

The Community ID Number is a 6-digit number that uniquely identifies each community participating or potentially participating in the NFIP. The first two digits of the ID Number are the standard state numeric identifier. The four digits making up the remainder of the ID number are randomly assigned. The ID number is maintained in NFIP files, but the state numeric identifier is a separate data element from the rest of the ID number.

**EDIT CRITERIA:** Numeric, must be 6 digits

**LENGTH:** 6

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Key to risk zone data used to rate policies

**REPORTING REQUIREMENT:** Required

**NOTE:** The Community ID Number is reported in the Community - Rating Map Information section of the Flood Insurance Application.

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**DATA ELEMENT:** Condominium Form of Ownership Indicator

**ALIAS:** None

**ACRONYM:** WYO (PMF) CONDO-OWN-IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This indicates if the insured property is owned as a condominium.

**EDIT CRITERIA:** Alpha, Acceptable values:

Y - Yes (condo)  
N - No (not condo)

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required

**NOTE:** Policies with original new business dates prior to October 1, 2009, can report blanks.

**DATA ELEMENT: Condominium Indicator**

**ALIAS:** None

**ACRONYM:** WYO (PMF) CONDO

**FILE:** Policy Master (PMF)  
Recertification Master (RCMF)  
Actuarial (APOL)

**DESCRIPTION:**

This is an indicator of what property is being insured.

The property may be:

1. Not a condominium (N).
2. An individual condominium unit owned by a unit owner, or by a condominium association (U).
3. The entire condominium building owned by the association insuring building common elements as well as building elements (additions and alterations) within all units in the building, not eligible under Condominium Master Policy (A).
4. The entire residential condominium building owned by the association eligible under Condominium Master Policy, insuring the entire condominium building common elements as well as building elements (additions and alterations) within all units in the building, (H) for High-Rise or (L) for Low-Rise.

Note: Effective May 1, 2008, condominium indicator "T" (Townhouse/Rowhouse condominium unit) will not be used for Preferred Risk Policies (PRPs). PRPs will be reported with condominium indicator value "N", "U", or "A". Condominium indicator "U" will designate the property as a condominium unit or townhouse/rowhouse condominium unit for PRPs. Residential condominium associations eligible under the Residential Condominium Building Association Policy (RCBAP, condominium indicator "H" or "L") are not eligible for the PRP.

Residential Condominiums

Residential condominiums are basically four types:

1. A single-family detached building - The condominium association may insure the building under Condominium Master Policy using the low-rise limits of coverage and rates. The RCBAP is used.
2. Townhouse/Rowhouse type with a separate entrance for each unit - The individual unit and its contents may be separately insured under the Dwelling Form. These are designated as single-family occupancy, single-unit dwellings, and are rated as single-family based on the lowest floor elevation of the unit.

**DATA ELEMENT:** Contents Damage Subject to Policy Exclusions (ACV)

**ALIAS:** None

**ACRONYM:** WYO (CMF) DMG-EXC-CONT

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

Actual cash value of the damage to contents that are excluded from coverage under the NFIP Standard Flood Insurance Policy. Refer to the NFIP Standard Flood Insurance Policy for the building items that are excluded.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - Less than \$ 1,000
- 2 - \$ 1,000 - \$ 2,000
- 3 - \$ 2,001 - \$ 5,000
- 4 - \$ 5,001 - \$10,000
- 5 - \$10,001 - \$20,000
- 6 - More than \$20,000

**LENGTH:** 1

**DEPENDENCIES:** Information is to be obtained from the adjuster's report.

**SYSTEM FUNCTION:** Analysis of Savings Due to Coverage Changes

**REPORTING REQUIREMENT:** Optional

**DATA ELEMENT: Coverage Required for Disaster Assistance**

**ALIAS:** Federally required purchase, Agency Requiring Disaster Assistance, Disaster Assistance Agency ID

**ACRONYM:** Direct PMF Disaster-Asst-Indicator  
WYO (PMF) DIS-ASST

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

**DESCRIPTION:**

Indicates which federal agency has required the purchase of flood insurance as a requirement for disaster assistance. Federal regulations state that in order to receive federal disaster assistance in a flood-related disaster, a disaster aid recipient must purchase a flood insurance policy if the damaged property is located in the Special Flood Hazard Area. If coverage is required for Disaster Assistance, Data Element "Case File Number for Disaster Assistance" must be reported also.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Value:

- 0 - Not Required
- 1 - SBA
- 2 - FEMA
- 3 - FHA
- 4 - HHS (**canceled, effective October 1, 2009**)
- 5 - Other Agency

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Tracking mandatory insurance purchase requirement.

**REPORTING REQUIREMENT:** Required with the exception of MPPP Policies and Group Flood Insurance Policies. Please refer to Appendix A, Section 27 - Mortgage Portfolio Protection Program (MPPP) and Section 29 - Group Flood Insurance Policy (GFIP).

DATA ELEMENT: CRS Classification Credit Percentage (Cont'd.)

CRS REPORTING REQUIREMENTS - Effective May 1, 2008: (Cont'd.)

Pre-FIRM and Post-FIRM B, C, D, X, A99, AR/AR Dual Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999)
Blank (Non-elevated buildings only)	YES	YES	YES
10	YES	YES	YES
15	YES	YES	YES
20	YES	YES	YES
24	YES	YES	YES
30	YES	YES	YES
34	YES	YES	YES
40	YES	YES	YES
50	YES	YES	YES
54	YES	YES	YES
60	YES	YES	YES
70	N/A	N/A	N/A
80	YES	YES	YES

**Notes:**

'NO' = CRS discount is not allowed (report CRS discount as zero)

'YES' = CRS discount is allowed

Obstruction Type 70 is not applicable to B, C, D, X, A99, AR/AR Dual zones.

**DATA ELEMENT:** Current Map Info - Base Flood Elevation

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-BASE-FLOOD

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map Base Flood Elevation (BFE) for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Numeric - may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report 9999.0 in the current BFE.
- If the Grandfathering Type code is '1' or blank, policies will report 9999.0 in the current BFE.
- If the Grandfathering Type code is '2' or '3', the current BFE can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is unnumbered V, unnumbered A, AO, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, and Leased Federal Property policies are not eligible for Grandfathering - must report 9999.0.

**DATA ELEMENT:** Current Map Info - Community Identification Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-COMM-ID

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map Community ID Number for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphanumeric - if numeric, must be 6 digits

**LENGTH:** 6

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Community ID Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Community ID Number.
- Preferred Risk, Group Flood, MPPP, and Leased Federal Property policies are not eligible for Grandfathering - must report blanks.

**DATA ELEMENT: Current Map Info - Flood Risk Zone**

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-FLOOD-ZONE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map FIRM zone for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

- A - Special Flood with no Base Flood Elevation on FIRM
- AE, A1-A30 - Special Flood with Base Flood Elevation on FIRM
- A99 - Special Flood with Protection Zone
- AH, AHB\* - Special Flood with Shallow Ponding
- AO, AOB\* - Special Flood with Sheet Flow
- X, B - Moderate Flood from primary water source. Pockets of areas subject to drainage problems
- X, C - Minimal Flood from primary water source. Pockets of areas subject to drainage problems
- D - Possible Flood
- V - Velocity Flood with no Base Flood Elevation on FIRM
- VE, V1-V30 - Velocity Flood with Base Flood Elevation on FIRM
- AE, VE, X - New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C
- AR - A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection

**DATA ELEMENT:** Current Map Info - Flood Risk Zone (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

AR Dual Zones - Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows:

- ARE\* - converted from AR/AE  
- converted from AR/A1-A30
- ARH\* - converted from AR/AH
- ARO\* - converted from AR/AO
- ARA\* - converted from AR/A

\*AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

**LENGTH:** 3

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Flood Risk Zone.
- Preferred Risk, Group Flood, MPPP, and Leased Federal Property policies are not eligible for Grandfathering - must report blanks.

**DATA ELEMENT:** Current Map Info - Map Panel Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-MAP-PANEL

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map panel number for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphanumeric; must be all numerals or all blanks.

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Number.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Number cannot be reported with all blanks or all zeros.
- Preferred Risk, Group Flood, MPPP, and Leased Federal Property policies are not eligible for Grandfathering - must report blanks.

**DATA ELEMENT:** Current Map Info - Map Panel Suffix

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-MAP-SUFFIX

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The current map panel suffix for the property.

This data element is not used for rating.

**EDIT CRITERIA:** Alphabetic

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blank in the current Map Panel Suffix.
- If the Grandfathering Type code is '1' or blank, policies will report blanks in the current Map Panel Suffix.
- If the Grandfathering Type code is '2' or '3', the Current Map Info - Map Panel Suffix cannot be reported with blanks.
- Preferred Risk, Group Flood, MPPP, and Leased Federal Property policies are not eligible for Grandfathering - must report blank.

**DATA ELEMENT:** Current Map Info - Prior Policy Number

**ALIAS:** None

**ACRONYM:** WYO (PMF) CMI-PRIOR-POLNUM

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

For a new business transfer or rollover, the prior policy number will be reported.

**EDIT CRITERIA:** Alphanumeric

**LENGTH:** 10

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required for Grandfathering Type Code '3'.

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the CMI - Prior Policy Number.
- If the Grandfathering Type code is '1', '2', or blank, policies can report blanks or, if optionally entered, the prior policy number in the CMI - Prior Policy Number.
- Preferred Risk, Group Flood, MPPP, and Leased Federal Property policies are not eligible for Grandfathering - must report blanks.

**DATA ELEMENT:** Date of Loss

**ALIAS:** None

**ACRONYM:** (CMF) DT-OF-LOSS

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

Date on which water first entered the insured building.

**EDIT CRITERIA:** Numeric, Date Format: YYYYMMDD

**LENGTH:** 6

**DEPENDENCIES:** Information is obtained from the Notice of Loss submitted by the insured's agent.

**SYSTEM FUNCTION:** Claims History  
Accident Year Computation  
Incurred Claims Computation

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Deductible - Applicable to Building Claim Payment

**ALIAS:** Deductible - Building Claim, Risk Retention - Building

**ACRONYM:** WYO (CMF) CDED-BLDING

**FILE:** Claims Master (CMF)

**DESCRIPTION:**

The total deductible amount for buildings, both main and appurtenant, that can be applied against the loss.

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000 became available in Zones V, V1-V30, VE.
3. Standard Deductibles:
  - a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.  
  
0 - \$500
  - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:  
  
9 - \$750
  - c. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:  
  
1 - \$1,000
  - d. Except as noted in 3.e, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.  
  
1 - \$1,000

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

**DESCRIPTION: (Cont'd.)**

e. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

2 - \$2,000

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

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

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

6 - \$ 6,000	A - \$ 1,500	S - \$ 100,000
7 - \$ 8,000	Q - \$ 30,000	
8 - \$10,000	R - \$ 40,000	

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

The following additional codes must be used:

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

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

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

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

**DESCRIPTION:** (Cont'd.)

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

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

**LENGTH:** 1

**DEPENDENCIES:** Information obtained from adjuster's report.

**SYSTEM FUNCTION:** Deductible Discount Analysis

**REPORTING REQUIREMENT:** Optional

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**DATA ELEMENT:** Deductible - Applicable to Contents Claim Payment

**ALIAS:** Deductible - Content Claim, Risk Retention - Content

**ACRONYM:** WYO (CMF) CDED-CNTIND

**FILE:** Claims Master (CMF)

**DESCRIPTION:**

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

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000 became available in Zones V, V1-V30, VE.
3. Standard Deductibles:
  - a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1992, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.  
  
0 - \$500
  - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:  
  
9 - \$750
  - c. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:  
  
1 - \$1,000
  - d. Except as noted in 3.e, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.  
  
1 - \$1,000

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

**DESCRIPTION: (Cont'd.)**

- e. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

2 - \$2,000

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

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

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

6 - \$ 6,000	A - \$ 1,500	S - \$ 100,000
7 - \$ 8,000	Q - \$ 30,000	
8 - \$10,000	R - \$ 40,000	

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

The following additional codes must be used:

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

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

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

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

**DESCRIPTION:** (Cont'd.)

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

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

**LENGTH:** 1

**DEPENDENCIES:** Information obtained from adjuster's report.

**SYSTEM FUNCTION:** Deductible Discount Analysis

**REPORTING REQUIREMENT:** Optional

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**DATA ELEMENT: Deductible - Building**

**ALIAS:** Risk Retention - Building

**ACRONYM:** WYO (PMF) DED-BLDIND

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

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

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

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

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

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
  - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.  
  
0 - \$500
  - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:  
  
9 - \$750

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

**DESCRIPTION: (Cont'd.)**

4. Standard deductible on or after May 1, 1998:

- a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.

0 - \$500

- b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

1 - \$1,000

The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates. The \$500 standard deductible will not be available, effective October 1, 2009.

- c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

2 - \$2,000

- d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.

1 - \$1,000

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

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

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

A - \$10,000	C - \$20,000	E - \$50,000
B - \$15,000	D - \$25,000	

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

**DESCRIPTION:** (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

**EDIT CRITERIA:** Alphanumeric, see above for acceptable codes.

**LENGTH:** 1

**DEPENDENCIES:** Information obtained from Flood Insurance Application.

**SYSTEM FUNCTION:** Deductible Discount Analysis  
Distribution of Business Reports

**REPORTING REQUIREMENT:** Required

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**DATA ELEMENT: Deductible - Contents**

**ALIAS:** Risk Retention - Contents

**ACRONYM:** WYO (PMF) DED-CNT-IND

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

**DESCRIPTION:**

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

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

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

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
  - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.  
  
0 - \$500
  - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:  
  
9 - \$750

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

**DESCRIPTION: (Cont'd.)**

4. Standard deductible on or after May 1, 1998:
  - a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.  
0 - \$500
  - b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:  
1 - \$1,000  
  
The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates. The \$500 standard deductible will not be available, effective October 1, 2009.
  - c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:  
2 - \$2,000
  - d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.  
1 - \$1,000
5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:  
1 - \$1,000      3 - \$3,000      5 - \$5,000  
2 - \$2,000      4 - \$4,000
6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options A and D only.  
A - \$10,000      C - \$20,000      E - \$50,000  
B - \$15,000      D - \$25,000

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

**DESCRIPTION:** (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

**EDIT CRITERIA:** Alphanumeric, see above for acceptable codes.

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Deductible Discount Analysis  
Distribution of Business Reports

**REPORTING REQUIREMENT:** Required

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**DATA ELEMENT:** Deductible Percentage WYO

**ALIAS:** None

**ACRONYM:** WYO (PMF) N-DEDDIS-PCT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

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

**EDIT CRITERIA:** Unsigned Numeric

**LENGTH:** 4 with implied decimal of three positions.

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

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

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Diagram Number

**ALIAS:** None

**ACRONYM:** (PMF) DIAGRAM\_NO

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

**DESCRIPTION:**

This is the number of the diagram on the Elevation Certificate that was used in describing the building and determining the lowest floor for rating the building.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - Building Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)
- 2 - Building Diagram #2
- 3 - Building Diagram #3
- 4 - Building Diagram #4
- 5 - Building Diagram #5
- 6 - Building Diagram #6
- 7 - Building Diagram #7
- 8 - Building Diagram #8
- 9 - Building Diagram #9 (subgrade crawlspace)

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the application, the Elevation Certificate, and the Flood Insurance Manual - Lowest Floor Guide section.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the diagram number is required based on reported New/Rollover Indicator.

**DATA ELEMENT:** Duration Building Will Not Be Habitable

**ALIAS:** Duration of Interruption

**ACRONYM:** WYO (CMF) DUR-INHABIT

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

Code indicating the estimated duration that the insured building would not be safe and sanitary if reasonable, prompt clean-up and repairs were undertaken given post-flood conditions in the community.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - 0-2 Days
- 2 - 3-7 Days
- 3 - 2-4 Weeks
- 4 - 1-2 Months
- 5 - More than 2 Months

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the adjuster's report.

**SYSTEM FUNCTION:** Analysis of Potential Insurance Coverage

**REPORTING REQUIREMENT:** Optional

**DATA ELEMENT: Elevation Certificate Indicator**

**ALIAS:** None

**ACRONYM:** WYO (PMF) ELEV-CERT

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

This indicator is required for policies rated using the Post-FIRM Zone A rate tables. It is also required for provisionally rated Post-FIRM policies in Zone AE (A1-A30) or Zone A where the community provides BFEs.

For policies rated using the Post-FIRM Zone A rate tables:

The Elevation Certificate indicator shows whether a policy has been rated with no Elevation Certificate submitted; with an Elevation Certificate submitted that includes an estimated BFE provided by the community or a registered professional engineer, architect, or surveyor; or with an Elevation Certificate submitted that does not include an estimated BFE, but does include elevations of the lowest floor and of the highest adjacent grade.

Policies with original effective dates prior to October 1, 1982, and renewed or rolled over to a WYO company with no break in coverage or change in insurable interest can be rated as being +2 to +4 feet above the highest adjacent grade next to the building with no Elevation Certificate. All other policies need an Elevation Certificate to avoid paying a higher rate for not having a certificate.

For provisionally rated Post-FIRM policies in Zone AE (A1-A30) or Zone A where the community provides BFEs:

The Elevation Certificate indicator must be used on all provisionally rated policies to show whether the building was built with a basement or subgrade crawlspace, fill or crawlspace, on pilings, piers, or columns, or slab on grade. ■

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

Post-FIRM Zone A Rate Tables

1 - No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage or change in insurable interest. **Policies will be rated using "No Estimated Base Flood Elevation" +2 to +4 feet rates.**

**DATA ELEMENT:** Elevation Certificate Indicator (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

2 - No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage or change in insurable interest. **Policies will be rated using "No Elevation Certificate" rates.**

3 - Elevation Certificate with BFE. **Policies will be rated using "With Estimated Base Flood Elevation" rates.**

4 - Elevation Certificate without BFE. **Policies will be rated using " No Estimated Base Flood Elevation" rates.**

Provisionally Rated Post-FIRM Zone AE (A1-A30)  
or Post-FIRM Zone A where the Community Provides  
BFEs

A - Basement or Subgrade Crawlspace  
B - Fill or Crawlspace  
C - Piles, Piers, or Columns with Enclosure  
D - Piles, Piers, or Columns without Enclosure  
E - Slab on Grade

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and the Elevation Certificate.

**SYSTEM FUNCTION:** Underwriting and Rating Verification

**REPORTING REQUIREMENT:** Required for Post-FIRM Zone A policies.  
Required for provisionally rated policies.

**DATA ELEMENT: Flood Characteristics (Cont'd.)**

**DESCRIPTION:** (Cont'd.)

Mudflow: A condition where there is a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

Erosion: The collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels, which results in a flood.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - Velocity Flow
- 2 - Low-Velocity Flow or Ponding
- 3 - Wave Action
- 4 - Mudflow
- 5 - Erosion

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the adjuster's report.

**SYSTEM FUNCTION:** Analysis of Losses Relative to Flood  
Comparison of Actual Flood with FIRM

**REPORTING REQUIREMENT:** Optional

■ **DATA ELEMENT: Flood Risk Zone (Rating Map Information)**

**ALIAS:** Rate Zone, FIRM Zone, Risk Zone, Zone

**ACRONYM:** DIRECT (PMF) FIRM-ZONE  
WYO (PMF) FLOOD-ZONE

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Reinspection Master (RIMF)  
Elevation Certificate Master (ECMF)  
Actuarial (APOL)

**DESCRIPTION:**

Flood zone in which property is located according to Flood Insurance Rate Map (FIRM). For a description of the flood zones, refer to the NFIP Flood Insurance Manual.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

- |            |   |   |
|------------|---|---|
| A          | - | Special Flood with no Base Flood Elevation on FIRM  |
| AE, A1-A30 | - | Special Flood with Base Flood Elevation on FIRM   |
| A99        | - | Special Flood with Protection Zone  |
| AH, AHB*   | - | Special Flood with Shallow Ponding  |
| AO, AOB*   | - | Special Flood with Sheet Flow   |
| X, B       | - | Moderate Flood from primary water source. Pockets of areas subject to drainage problems   |
| X, C       | - | Minimal Flood from primary water source. Pockets of areas subject to drainage problems  |
| D          | - | Possible Flood  |
| V          | - | Velocity Flood with no Base Flood Elevation on FIRM   |
| VE, V1-V30 | - | Velocity Flood with Base Flood Elevation on FIRM  |
| AE, VE, X  | - | New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C   |
| AR         | - | A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection |

**DATA ELEMENT:** Flood Risk Zone (Rating Map Information) (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

AR Dual Zones - Areas subject to flooding from failure of the flood protection system (Zone AR/AE, AR/A1-A30, AR/AH, AR/AO, AR/A) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows:

- ARE\* - converted from AR/AE  
- converted from AR/A1-A30
- ARH\* - converted from AR/AH
- ARO\* - converted from AR/AO
- ARA\* - converted from AR/A

\*AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

**LENGTH:** 3

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and the Elevation Certificate. Zone must be on map or panel used for rating.

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required in Regular Program unless Alternate Rating method is used.

**NOTE:** The Flood Risk Zone is reported in the Community - Rating Map Information section of the Flood Insurance Application.

**DATA ELEMENT: Floodproofed Indicator**

**ALIAS:** None

**ACRONYM:** Direct (PMF) Flood-Proof-Ind  
WYO (PMF) FLOOD-PROOF

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Elevation Certificate Master (ECMF)  
Actuarial (APOL)

**DESCRIPTION:**

Indicates whether or not insured structure is using floodproofing credit for rating.

Floodproofed buildings are designed so they are watertight, with walls substantially impermeable to the passage of water and with structural components which have the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy that would be caused by flood depths, pressures, velocities, impact, and uplift forces associated with the base flood.

Nonresidential Buildings: Nonresidential buildings in all Regular Program communities may be floodproofed in lieu of elevating. Human intervention to accomplish floodproofing is permitted for nonresidential buildings, but must be described as part of the floodproofing certification. Human intervention means "that water will enter the building when floods up to the base flood level occur, unless measures are taken prior to the flood to prevent entry of water (i.e., use of metal shields over doors and windows)."

Residential Buildings: Residential buildings may only be given a rate credit for meeting floodproofing requirements that have been specifically authorized by FEMA. Human intervention to accomplish floodproofing is NOT CREDITED.

**NOTE:** Effective October 1, 2009, communities that have been previously eligible for the residential floodproofing credit may lose their eligibility. Buildings constructed between the date the community first became eligible for residential floodproofing and the rescission date remain eligible for floodproofing credit. Buildings constructed after the rescission date are not eligible for the credit. Refer to the Flood Insurance Manual - Special Certifications section for additional information.

**EDIT CRITERIA:** Alpha, Acceptable Values:

Y - Floodproofed  
N - Not Floodproofed

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and is certified on the Elevation Certificate.

**SYSTEM FUNCTION:** Underwriting

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Foundation Type (Cont'd.)

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 11 - Concrete Piles
- 12 - Wood Piles
- 13 - Steel Piles
- 21 - Reinforced Concrete Piers
- 22 - Reinforced Concrete Block Piers
- 23 - Unreinforced Concrete Block Piers
- 24 - Brick Piers
- 25 - Other Piers
- 30 - Wood Posts
- 41 - Reinforced Concrete Walls
- 42 - Concrete Block Walls
- 43 - Reinforced Concrete Shear Walls
- 44 - Treated Plywood
- 45 - Brick Walls
- 46 - Other Walls
- 50 - Concrete Slab
- 60 - Other

**LENGTH:** 2

**DEPENDENCIES:** Information is obtained from the adjuster's report.

**SYSTEM FUNCTION:** Analysis of Building Design

**REPORTING REQUIREMENT:** Optional

**DATA ELEMENT:** Grandfathering Type Code

**ALIAS:** None

**ACRONYM:** WYO (PMF) GRANDFATHER-TYPE

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This code identifies if the insured has opted to grandfather the map information, such as flood risk zone, BFE, map panel number, and map panel suffix.

Buildings may be grandfathered if they meet either of the following conditions:

- Insured property was built in compliance with the building code in effect as of the map effective date (Grandfathering Built to Code). Grandfathering Built to Code must have a building construction date that is on or after the community map effective date for the grandfathered flood zone.
- Insured property has Grandfathering Continuous Coverage - it may continue to use the map information that was effective at the time the policy was initially issued as long as there is no gap in coverage.

**EDIT CRITERIA:** Alphanumeric, Acceptable values:

- 1 - No Grandfathering
- 2 - Grandfathering Built to Code
- 3 - Grandfathering Continuous Coverage

**LENGTH:** 1

**DEPENDENCIES:**

Information is obtained from the Flood Insurance Application. The application provides fields for the '**Rating Map Information**' and the '**Current Map Information**'.

The **Rating Map Information** is used for rating. When there is no grandfathering, the Rating Map Information is obtained from the FIRM in effect on the date of the application. When the built-in-compliance grandfathering rule applies, the Rating Map Information will be obtained from the FIRM in effect at the time of construction. When the continuous-coverage grandfathering rules are applied, the Rating Map Information is obtained from the previous policy.

**DATA ELEMENT: Grandfathering Type Code (Cont'd.)**

**DEPENDENCIES: (Cont'd.)**

The **Current Map Information** is only required when one of the grandfathering rules is being applied. The Current Map Information must be obtained from the FIRM in effect on the date of application. When the grandfathering rule is not being applied, the Current Map Information must be left blank.

**SYSTEM FUNCTION:** Grandfathering information

**REPORTING REQUIREMENT:** Required

No Grandfathering: Report one community number, panel number, suffix, zone, and BFE in the 'Rating Map Information' fields. The information should be based on the FIRM in effect at the time of application.

Grandfathering Built to Code: Report two community numbers, panel numbers, suffixes, zones, and BFEs. The 'Rating Map Information' fields will contain the information that was in effect on the date of construction, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of application.

Grandfathering Continuous Coverage: For new business transfer or rollover where a producer indicates grandfathering due to continuous coverage, report two community numbers, panel numbers, suffixes, zones, and, if applicable, BFEs. The 'Rating Map Information' fields will contain the information that is reflected on the expiring policy, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of rollover/transfer new business/renewal application. Also, report the prior policy number.

When grandfathering, it is acceptable to have the same community number and panel number in both fields. The suffix should be different, and either the zone or BFE should differ, OR both the zone and BFE will differ. When there is no BFE in one of the BFE fields, 9999.0 should be used.

**NOTE:**

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Grandfathering Type Code.
- Preferred Risk, GFIP, MPPP, and Leased Federal Property policies are not eligible for Grandfathering - report '1' or blank.

**DATA ELEMENT:** ICC Actual Expense

**ALIAS:** ICC Damage Amount, ICC Amount of Repairs

**ACRONYM:** (CMF) ICC-ACTL-EXP

**FILE:** Claims Master (CMF)

**DESCRIPTION:**

This is the full amount expended to bring the insured building into compliance with local floodplain management ordinances that meet minimum NFIP requirements. Unlike the Increased Cost of Compliance (ICC) claim payment, this amount is not limited by the amount of ICC coverage.

**EDIT CRITERIA:** Positive numeric in whole dollars

**LENGTH:** 10

**DEPENDENCIES:** Information is obtained from the adjuster's report.

**SYSTEM FUNCTION:** Premium and Loss Analysis  
Rate Analysis

**REPORTING REQUIREMENT:** Required on losses on or after June 1, 1997.

**DATA ELEMENT: Location of Contents Indicator**

**ALIAS:** None

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

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

**DESCRIPTION:**

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

**EDIT CRITERIA:** Number; Alphanumeric, Acceptable Values:

- 1 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace only
- 2 - Basement/Enclosure/Crawlspace/Subgrade Crawlspace and above
- 3 - Lowest floor only above ground level  
(No basement/enclosure/crawlspace/subgrade crawlspace)
- 4 - Lowest floor above ground level and higher floors  
(No basement/enclosure/crawlspace/subgrade crawlspace)
- 5 - Above ground level more than one full floor
- 6 - Manufactured (mobile) home or travel trailer on foundation

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Lowest Adjacent Grade

**ALIAS:** None

**ACRONYM:** WYO (PMF) LOWADJ\_GRADE

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

**DESCRIPTION:**

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

**EDIT CRITERIA:** Numeric, may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Used in computing elevation.

**REPORTING REQUIREMENT:** Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the lowest adjacent grade is required based on reported New/Rollover Indicator.

**DATA ELEMENT:** Lowest Floor Elevation

**ALIAS:** First Floor Elevation, Lowest Floor Including Basement

**ACRONYM:** WYO (PMF) LOW-FLOOR

**FILE:** Policy Master (PMF)  
Elevation Certificate Master (ECMF)  
Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

A building's lowest floor is the floor or level (including basement/enclosure/crawlspace/subgrade crawlspace) that is used as the point of reference when rating a building. This includes the level to which a building is floodproofed\*. For more definitive information, refer to the NFIP Flood Insurance Manual. The lowest floor elevation of the insured structure in tenths of feet is supported by an elevation survey of the property. Value 9999.0 indicates the field is not reported and/or used for this policy.

Note: In the Claims Master File (CMF), whole feet are used.

**\*Floodproofed Policies:**

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The lowest floor elevation must be at least 1 foot above the BFE in order to use the floodproofing certificate.

**EDIT CRITERIA:** Numeric, may be positive or negative

**LENGTH:** 6 with an implied decimal of one position

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and the Elevation Certificate.

**SYSTEM FUNCTION:** Used in computing elevation difference between lowest floor and base flood elevation (BFE)

**REPORTING REQUIREMENT:** Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006. Unnumbered 'A' Zone policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the LFE.

**NOTE:** For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.

**DATA ELEMENT:** Mailing City

**ALIAS:** City

**ACRONYM:** (MAMF) CITY

**FILE:** Mailing Address Master (MAMF)

**DESCRIPTION:**

The name of the city in which the mailing address is located.

**EDIT CRITERIA:** Alpha

**LENGTH:** 30

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Primary Key

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Mailing ZIP Code

**ALIAS:** ZIP Code, ZIP

**ACRONYM:** (MAMF) ZIP1  
(MAMF) ZIP2

**FILE:** Mailing Address Master (MAMF)

**DESCRIPTION:**

The ZIP Code designated to the mailing street address.

**EDIT CRITERIA:** Numeric.  
ZIP 1 must be 5 digits. ZIP 2 must be 4 digits.

**LENGTH:** 9

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Primary Key

**REPORTING REQUIREMENT:** Required

■ **DATA ELEMENT: Map Panel Number (Rating Map Information)**

**ALIAS:** Panel, Panel Number, Grid Number of Flood Map

**ACRONYM:** Direct (PMF) Community-Panel  
Direct (PMF) Panel Number (CM-Panel-Number) (COMF)  
WYO (PMF) W-PANEL-NO

**FILE:** Policy Master (PMF)  
Community Master (COMF)  
Actuarial (APOL)

**DESCRIPTION:**

Identifies the number of the flood map panel that includes the location of the insured property, if the map is of the z-fold type. The flood map panel provides the information necessary to determine whether or not the insured property is in the Special Flood Hazard Area in the case of Emergency Program communities, or to determine flood risk zone and Base Flood Elevation in the case of Regular Program communities.

**EDIT CRITERIA:** Alphanumeric; must be all numerals or all blanks.

Zero or blanks will be accepted for the following conditions only:

- The Regular/Emergency Program indicator is 'E' (Emergency Program), or
- The Risk Rating method is 'G' (Group Flood policies), or
- The community has only an active zero map panel or active blank map panel for the reported map suffix, or
- The Risk Rating method is '3' (Alternative Rating).

If the community has active map panels (other than zeros or blanks) for the reported map suffix, one of these active map panels must be used.

**LENGTH:** 4

**DEPENDENCIES:** Information is obtained from the Elevation Certificate.

**SYSTEM FUNCTION:** Validates flood risk zone used for rating policy.

**REPORTING REQUIREMENT:** Also refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the map panel number is required based on reported New/Rollover Indicator.

■ **NOTE:** The Map Panel Number is reported in the Community - Rating Map Information section of the Flood Insurance Application.

**DATA ELEMENT:** Map Panel Suffix (Rating Map Information) ■

**ALIAS:** Map Suffix, Map Version Identifier, Suffix

**ACRONYM:** Direct (PMF) Community-Suffix  
Direct (PMF) CM-Community-Suffix (COMF)  
WYO (PMF) PANEL-SUF

**FILE:** Policy Master (PMF)  
Reinspection Master (RIMF)  
Actuarial (APOL)  
Community Master (COMF)  
Elevation Certificate Master (ECMF)

**DESCRIPTION:**

Signifies number of times a flood map or panel has been revised. Highest suffix in alphabetical order signifies latest revision. The suffix also indicates whether or not the proper version of a map was used when the policy was rated.

**EDIT CRITERIA:** Alpha, moves sequentially from A

**LENGTH:** 1

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application and verified at the time of a claim.

**SYSTEM FUNCTION:** Validates flood risk zone used for rating policy.

**REPORTING REQUIREMENT:** Required

**NOTE:** The Map Panel Suffix is reported in the Community - Rating Map Information section of the Flood Insurance Application. ■

**DATA ELEMENT:** Name Format Indicator

**ALIAS:** None

**ACRONYM:** (PMF) NAME-FORMAT

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

This data element indicates whether the 50 characters provided for Insured Last Name and Insured First Name are used for a person's name or as one continuous name as a group.

**EDIT CRITERIA:** Alpha, Acceptable Values:

P - Person  
G - Group

**LENGTH:** 1

**DEPENDENCIES:** Information to determine the indicator is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Proper recognition of name field

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Obstruction Type (Cont'd.)

**EDIT CRITERIA:** (Cont'd.)

40 - With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation

**NOTE:** Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery or equipment is at or above the Base Flood Elevation.

50 - With obstruction: nonbreakaway walls/crawlspace with no machinery or equipment attached to building below lowest elevated floor

54 - With obstruction: nonbreakaway walls/crawlspace with machinery or equipment attached to building below lowest elevated floor

60 - With obstruction  
**NOTE:** Crawlspace without proper openings for Pre-FIRM construction without elevations may use Obstruction Type '60' when insufficient information exists to determine a more specific obstruction type.

70 - With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)

80 - Without Certification subgrade crawlspace (all zones)

**LENGTH:** 2

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required in SFHAs; Optional in non-SFHAs

**NOTE:**

- If the Original New Business date is on or after October 1, 2001, and the Elevated Building Indicator is 'N' (not elevated), then the Obstruction Type must be blank. Prior to October 1, 2001, the Obstruction Type can be either '10' or blank.
- For policies with effective dates on or after May 1, 2008, and the Elevated Building Indicator is 'N', the Obstruction Type must be blank, '70', or '80'.

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**DATA ELEMENT: Original Construction Date/Substantial Improvement Date**

**ALIAS:** New Construction Date, Construction Date

**ACRONYM:** Direct (PMF) New-Construction-Date  
Direct (CMF) New-Const-Date  
WYO (PMF) ORIG-CONST

**FILE:** Policy Master (PMF)  
Claims Master (CMF)  
Recertification Master (RCMF)  
Actuarial (APOL)

**DESCRIPTION:**

Building permit date, date of construction, or substantial improvement date. Note that the date of construction for a manufactured (mobile) home/travel trailer is determined differently from that of a standard building and depends upon the location of the manufactured (mobile) home/travel trailer.

Building Permit Date

Date of Construction: The start of construction or substantial improvement for insurance purposes means the date the building permit was issued provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date. If the construction date is a date prior to the year 1900, report this date as January 1, 1900.

Substantial Improvement Date: "Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

- (1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to ensure safe living conditions; or
- (2) Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Manufactured (Mobile) Home Located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities: For a mobile home/travel trailer located in a mobile home park or subdivision, the date of construction is the date facilities were constructed for servicing the mobile home site, or the date of the permit, provided that construction began within 180 days of the permit date.

**DATA ELEMENT:** Original Construction Date/Substantial Improvement Date (Cont'd.)

**DESCRIPTION:** (Cont'd.)

Manufactured (Mobile) Home Located Outside a Mobile Home Park or Subdivision: Date of Permanent Placement: For a mobile home/travel trailer located outside a mobile home park or subdivision, but located on an individually owned lot or tract of land, the date of construction is the date the mobile home/travel trailer was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of the permit.

**EDIT CRITERIA:** Numeric, Date Format: YYYYMMDD

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Premium Computation  
Underwriting

**REPORTING REQUIREMENT:** Required

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

**DESCRIPTION:** (Cont'd.)

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

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

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

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

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

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

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

Note: Effective May 1, 2004, tentative rates can be used only once on new business or renewal transactions. Any subsequent renewals using tentative rates will be in error.

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

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

**DESCRIPTION: (Cont'd.)**

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

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

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

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.
- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance - generally low-income persons - to have flood insurance coverage for a period of three years following

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

**DESCRIPTION:** (Cont'd.)

a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

FEMA Special Rates: Effective May 1, 2008, WYO companies that use special rates provided by FEMA must report these policies indicating risk rating method 'S'. FEMA Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines.

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007, that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer.

Leased Federal Property: Leased Federal Properties are identified as any properties leased from the Federal Government (including residential and nonresidential properties) that are determined to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Effective October 1, 2009, this type of property will be reported with risk rating method 'F'. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009. In order to establish actuarial rates, an Elevation Certificate (EC) must be available. If the EC is not received within 45 days from the date of notice, the policy may be nullified or issued using tentative rates.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy
- 8 - Tentative
- 9 - MPPP Policy
- A - Optional Post-1981 V Zone
- F - Leased Federal Property
- G - Group Flood Insurance Policy (GFIP)
- S - FEMA Special Rates
- T - Severe Repetitive Loss Properties (formerly Target Group Full Risk)

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

**DESCRIPTION:** (Cont'd.)

**LENGTH:** 1

**DEPENDENCIES:** Information is to be obtained from the Flood Insurance Application and the Elevation Certificate.

**SYSTEM FUNCTION:** Premium Calculation

**REPORTING REQUIREMENT:** Required

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**DATA ELEMENT:** Second Lender City

**ALIAS:** None

**ACRONYM:** (PMF) SECLNDR\_CITY

**FILE:** Policy Master File (PMF)  
Lender Master File (LMF)

**DESCRIPTION:**

The name of the city in which the second mortgagee mailing address is located.

**EDIT CRITERIA:** Alpha

**LENGTH:** 30

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application.

**SYSTEM FUNCTION:** Lender compliance per the NFIP Reform Act of 1994

**REPORTING REQUIREMENT:** Required for policies expired more than 120 days.

**DATA ELEMENT: Total Amount of Insurance - Building**

**ALIAS:** Building Coverage

**ACRONYM:** (PMF) T-COV-BLD

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

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

Emergency Program:

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

Regular Program:

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

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

**Preferred Risk Policy (PRP)**

There are various levels of coverage that may be chosen for a Preferred Risk Policy. The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage.

**PRP Residential building coverage amounts:**

Single Family, 2-4 Family, Other Residential:

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

Other Residential building coverage will be allowed for policies effective on or after May 1, 2008.

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

**DESCRIPTION:** (Cont'd.)

**PRP Non-residential building coverage amounts:**

Effective on or after May 1, 2004, and prior to May 1, 2008:

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

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

**Group Flood Insurance Policy (GFIP)**

Effective October 1, 2008, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$30,300.

The limit for the IHP GFIP is \$30,300 and applicable to disasters declared on or after October 1, 2008.

The limit for the IHP GFIP is \$28,800 and applicable to disasters declared on or after October 1, 2007.

The limit for the IHP GFIP is \$28,200 and applicable to disasters declared on or after October 1, 2006.

The limit for the IHP GFIP is \$27,200 and applicable to disasters declared on or after October 1, 2005.

For disasters declared on or after October 1, 2004, through September 30, 2005, the IHP GFIP limit is \$26,200.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IHP GFIP limit is \$25,600.

For disasters declared on or after October 15, 2002, through September 30, 2003, the IHP GFIP limit is \$25,000.

Under the Individual and Family Grant (IFG) program, which ended October 14, 2002, the limit is \$15,800 and applicable to disasters declared on or after October 1, 2004, through September 30, 2005.

For disasters declared on or after October 1, 2003, through September 30, 2004, the IFG GFIP limit is \$15,300.

For disasters declared on or after October 1, 2002, through September 30, 2003, the IFG GFIP limit is \$15,000.

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

**LENGTH:** 8

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

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT: Total Amount of Insurance - Contents**

**ALIAS:** Contents Coverage

**ACRONYM:** (PMF) T-COV-CONT

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

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

Maximum total amounts of coverage for policies other than the Preferred Risk Policy and Group Flood Insurance Policy are:

Emergency Program:

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

Regular Program:

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

**Preferred Risk Policy (PRP)**

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents-only policies are not available for contents located in basement only. Individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage.

**PRP Residential contents coverage amounts:**

Effective prior to May 1, 2004 (Single Family, 2-4 Family):

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

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

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

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

**DESCRIPTION: (Cont'd)**

**PRP Non-residential contents coverage amounts:**

Effective on or after May 1, 2004, and prior to May 1, 2008:

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

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

**Group Flood Insurance Policy (GFIP)**

- Effective October 1, 2008, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under
- the Individual and Households Program (IHP) is \$30,300.

Building and contents coverage is available for building owners and contents-only coverage is available for renters.

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

**LENGTH:** 5

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

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Value of Contents Items Subject to Policy Exclusions (ACV)

**ALIAS:** None

**ACRONYM:** WYO (CMF) VAL-EXC-C

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

Actual cash value of the contents that are excluded from coverage under the NFIP Standard Flood Insurance Policy (SFIP). These items include the following:

Enclosures, contents, machinery, building components, equipment, and fixtures located at an elevation lower than the lowest elevated floor of an elevated building (except for the required utility connections and the footing, foundation, posts, pilings, piers, or other foundation walls and anchorage system as required for the support of the elevated building), including a manufactured (i.e., mobile) home; finished basement walls, floors, ceilings, and other improvements to a basement having its floor subgrade on all sides (except for drywall walls and ceilings, whether finished or unfinished, all only to the extent of replacing them with unfinished [i.e., nailed to framing, but not taped or otherwise finished with paint or other covering] drywall walls and ceilings, and except for fiberglass insulation), and contents, machinery, building equipment, and fixtures in such basement areas.

Certain contents items located in basement areas and in areas below the lowest elevated floor of an elevated building are not subject to the exclusions above. See the SFIP for details.

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

- 1 - Less than \$ 1,000
- 2 - \$ 1,000 - \$ 2,000
- 3 - \$ 2,001 - \$ 5,000
- 4 - \$ 5,001 - \$10,000
- 5 - \$10,001 - \$20,000
- 6 - More than \$20,000

**LENGTH:** 1

**DEPENDENCIES:** Information is to be obtained from the adjuster's report.

**SYSTEM FUNCTION:** Analysis of Savings Due to Coverage Changes

**REPORTING REQUIREMENT:** Optional

**DATA ELEMENT: Water Depth - Relative to Main Building**

**ALIAS:** Water Height, Water Level

**ACRONYM:** Direct (CMF) Water-Hgt  
WYO (CMF) WATER-DEPTH

**FILE:** Claims Master (CMF)  
Actuarial (APOL)

**DESCRIPTION:**

For a main building without a basement, this is the depth of water, judging by the water marks on the interior of the building, relative to the lowest floor of the building as defined in the NFIP Flood Insurance Manual. In non-V Zones, the reference point of the lowest floor is the top of the flooring. In V Zones, the reference point is the bottom of the floor beam. For example, in a V Zone, water reaching 2 feet below the bottom of the floor beam of the lowest floor is marked as a depth of -2 feet. Water reaching 2 feet above the bottom of the floor beam of the lowest floor is marked as a depth of +2 feet.

For a main building with a basement (floor subgrade on all sides), the water depth is measured relative to the top of the flooring of the floor above the basement. This is judged by the interior water marks except in the case where water has entered the basement through an entry point, such as a window, that is at a higher level than that attained by the water filling the basement. In this case, the water depth should be the entry point relative to the floor above the basement as this is really the flood level relative to the building.

As an example, suppose flood water has not reached the floor above the basement, but has entered the basement through a window that is 2 feet below the floor above the basement. Additionally, the flood is of short enough duration that the water level in the basement does not reach the window. In this case, the water depth is -2 feet. However, if a general condition of flooding has caused water to enter a basement only through seepage, then interior water marks are used to determine the water depth relative to the floor above the basement.

In the case where only an appurtenant building has been damaged and water has not reached the main building, then the water depth is coded as +99.

**EDIT CRITERIA:** Numeric, positive or negative whole number

**LENGTH:** 3

**DEPENDENCIES:** Information is obtained from the adjuster's report.

**DATA ELEMENT:** WYO Transaction Code

**ALIAS:** Transaction Code, Transaction

**ACRONYM:** (PMF) TRANS-CD

**FILE:** Policy Master (PMF)  
Claims Master (CMF)

**DESCRIPTION:**

Indicates the type of transaction being received from the WYO Company.

**EDIT CRITERIA:** Alphanumeric, Acceptable Values:

- 11A - New Business - Required
- 12A - Mailing Address - Required
- 14A - Policy Reinstatement Without Policy Changes - Required
- 15A - Policy Reinstatement With Policy Changes - Required
- 17A - Renewal - Required
- 20A - Endorsement - Required
- 23A - Policy Correction - Required
- 26A - Cancellation - Required
- 29A - Cancellation Correction - Required
- 31A - Open Claim/Loss - Initial Reserve - Required
- 31B - Open Claim/Loss - Initial Reserve - Optional
- 34A - Reopen Claim/Loss - Required
- 37A - Change Reserve - Required
- 40A - Partial Payment - Required
- 43A - Close Claim/Loss - Required
- 43B - Close Claim/Loss - Optional
- 46A - Close Claim/Loss Without Payment - Required
- 49A - Addition to Final Payment - Required
- 49B - Addition to Final Payment - Optional
- 52A - Recovery After Final Payment - Required
- 52B - Recovery After Final Payment - Optional
- 61A - General Claim/Loss Correction - Required
- 61B - General Claim/Loss Correction - Optional
- 64A - Claim Payment Correction - Required
- 67A - Recovery Correction - Required
- 71A - Special Allocated Loss Adjustment Expense - Required
- 74A - Special Allocated Loss Adjustment Expense Correction - Required
- 81A - Change Policy Number Key - Required
- 84A - Change Date of Loss Key - Required
- 87A - Change Claim Payment Date Key - Required
- 99A - Lender Data (Expired Policy Notification) - Required

**DATA ELEMENT:** WYO Transaction Code (Cont'd.)

**LENGTH:** 3

**DEPENDENCIES:** Provided by the WYO company.

**SYSTEM FUNCTION:** Financial Reconciliation  
Policy History  
Claims History

**REPORTING REQUIREMENT:** Required

PART 5 - CODES

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**PART 5 - CODES**

**INTRODUCTION**

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

**BASEMENT/ENCLOSURE/CRAWLSPACE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished Basement/Enclosure	1
Unfinished Basement/Enclosure	2
Crawlspace	3
Subgrade Crawlspace	4

**BUILDING CONSTRUCTION DATE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Building Permit Date	1
Date of Construction	2
Substantial Improvement Date	3
Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities	4
Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision: Date of Permanent Placement	5

**BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

**BUILDING IN COURSE OF CONSTRUCTION INDICATOR**

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

**BUILDING OVER WATER TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not over Water	1
Partially over Water	2
Fully/Entirely over Water	3

**BUILDING USE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Main House/Building	1
Detached Guest House	2
Detached Garage	3
Agricultural Building	4
Warehouse	5
Poolhouse, Clubhouse, Other Recreational Building	6
Tool/Storage Shed	7
Other	8

**CANCELLATION/VOIDANCE REASON**

Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision	09
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CAUSE OF LOSS

<u>DESCRIPTION</u>	<u>CODE</u>
Other Causes	0
Tidal Water Overflow	1
Stream, River, or Lake Overflow	2
Alluvial Fan Overflow	3
Accumulation of Rainfall or Snowmelt	4
Erosion - Demolition	7
Erosion - Removal	8
Earth Movement, Landslide, Land Subsidence, Sinkholes, etc.	9
Closed Basin Lake	A
Expedited Claim Handling Process Without Site Inspection	B
Expedited Claim Handling Process Follow-up Site Inspection	C
Expedited Claim Handling Process by Adjusting Process Pilot Program	D

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

<u>DESCRIPTION</u>	<u>CODE</u>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10
Fence damage	11
Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16
Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

**CLAIM CLOSED WITHOUT PAYMENT REASON - ICC**

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

**CLAIM STATUS INDICATOR**

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

**COINSURANCE CLAIM SETTLEMENT INDICATOR**

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

■ **COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)**

See Community Status Book or Community Master File.

■ **CONDOMINIUM FORM OF OWNERSHIP INDICATOR**

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

**CONDOMINIUM INDICATOR**

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

**CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

**COVERAGE REQUIRED FOR DISASTER ASSISTANCE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS (canceled, effective October 1, 2009)	4
Other Agency	5

**CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER**

See Community Status Book or Community Master File.

**DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S

**DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S

**DEDUCTIBLE - BUILDING**

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

**DEDUCTIBLE - CONTENTS**

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

**DIAGRAM NUMBER**

Refer to the Flood Insurance Manual - Lowest Floor Guide Section.

<u>DESCRIPTION</u>	<u>CODE</u>
Build Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)	1
Building Diagram #2	2
Building Diagram #3	3
Building Diagram #4	4
Building Diagram #5	5
Building Diagram #6	6
Building Diagram #7	7
Building Diagram #8	8
Building Diagram #9 (subgrade crawlspace)	9

**DURATION BUILDING WILL NOT BE HABITABLE**

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

**ELEVATED BUILDING INDICATOR**

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

**ELEVATION CERTIFICATE INDICATOR**

DESCRIPTION CODE

Post-FIRM Zone A Rate Tables:

No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage	1
No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage	2
Elevation Certificate with BFE	3
Elevation Certificate without BFE	4

Provisionally Rated Post-FIRM Zone AE (A1-A30) or Post-FIRM Zone A Where the Community Provides BFEs:

■ Basement or Subgrade Crawlspace	A
Fill or Crawlspace	B
Piles, Piers, or Columns with Enclosure	C
Piles, Piers, or Columns without Enclosure	D
Slab on Grade	E

**EXTERIOR WALL STRUCTURE TYPE**

DESCRIPTION CODE

Reinforced Concrete	1
Concrete Block	2
Wood Stud	3
Steel and Glass	4
Brick or Stone	5
Other	6

**EXTERIOR WALL SURFACE TREATMENT**

DESCRIPTION CODE

Unfinished	1
Stone/Brick Veneer	2
Stucco	3
Sheathing/Siding	
Wood	4
Metal	5
Vinyl	6
Other	7

**FACTORS RELATED TO CAUSE OF LOSS**

<u>DESCRIPTION</u>	<u>CODE</u>
Improper Building	A
Improper Grading	B
Improper Water Diversion	C
Debris Accumulation	D
Inadequate Storm Drain System	E
Negligent Maintenance of Storm Drain System	F
Failure to Use Pumps	G
Inadequate Pumps	H
Pump Failure	I
Dam Failure	J
Excessive Water Release from Dam	K
Excessive Water Release from Other Source	L
Failure of Other Flood Control Measures	M
Other Violation of Floodplain Management Regulations	N
Other Factor That Identifies a Responsible Party of Act	O

**FINAL PAYMENT INDICATOR - BUILDING**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FINAL PAYMENT INDICATOR - ICC**

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

**FLOOD CHARACTERISTICS**

<u>DESCRIPTION</u>	<u>CODE</u>
Velocity Flow	1
Low-Velocity Flow or Ponding	2
Wave Action	3
Mudflow	4
Erosion	5

**FLOODPROOFED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Floodproofed	Y
Not Floodproofed	N

**FOUNDATION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Concrete Piles	11
Wood Piles	12
Steel Piles	13
Reinforced Concrete Piers	21
Reinforced Concrete Block Piers	22
Unreinforced Concrete Block Piers	23
Brick Piers	24
Other Piers	25
Wood Posts	30
Reinforced Concrete Walls	41
Concrete Block Walls	42
Reinforced Concrete Shear Walls	43
Treated Plywood	44
Brick Walls	45
Other Walls	46
Concrete Slab	50
Other	60

**GRANDFATHERING TYPE CODE**

<u>DESCRIPTION</u>	<u>CODE</u>
No Grandfathering	1
Grandfathering Built to Code	2
Grandfathering Continuous Coverage	3

**ICC CLAIM INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not an ICC Claim	N or Blank
Repetitive Loss ICC Claim	R
Substantial Damage ICC Claim	S

**ICC MITIGATION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

INSURANCE TO VALUE RATIO INDICATOR

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

LOCATION OF CONTENTS INDICATOR

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

NAME FORMAT INDICATOR

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

NAME OR DESCRIPTIVE INFORMATION INDICATOR

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

**NEW/ROLLOVER INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
New Issue	N
Rollover/Renewal	R
Rollover/Renewal with Elevation Certification Date Prior to October 1, 1997 (effective May 1, 2005, code no longer valid)	E
Rewritten for TRRP Cancellation Reason Codes 22 and 24	Z

**NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE**

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

**OBSTRUCTION TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20
With obstruction: less than 300 sq. ft. with breakaway walls and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/Equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace with no machinery or equipment attached to building below lowest elevated floor	50 ■
With obstruction: nonbreakaway walls/crawlspace with machinery or equipment attached to building below lowest elevated floor	54 ■
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80 ■

**OCCUPANCY TYPE**

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

**POLICY STATUS INDICATOR**

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

**POLICY TERM INDICATOR**

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

**POST-FIRM CONSTRUCTION INDICATOR**

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

**PREMIUM PAYMENT INDICATOR**

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

**PRINCIPAL RESIDENCE INDICATOR**

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

**REGULAR/EMERGENCY PROGRAM INDICATOR**

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

**REPETITIVE LOSS TARGET GROUP INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

**REPLACEMENT COST INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Replacement Cost Basis	R
Actual Cash Value Basis	A

**RISK RATING METHOD**

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A
Leased Federal Properties	F
FEMA Special Rates	S
Severe Repetitive Loss Properties	T

**SPECIAL EXPENSE TYPE**

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

**STATE-OWNED PROPERTY**

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

**SUBSTANTIAL IMPROVEMENT INDICATOR**

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

**VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

**VALUE OF CONTENTS ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)**

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

WYO TRANSACTION CODE

<u>DESCRIPTION</u>	<u>CODE</u>
Premium Transactions	
New Business - required	11A
Policy Reinstatement without Policy Changes - required	14A
Policy Reinstatement with Policy Changes - required	15A
Renewal - required	17A
Endorsement - required	20A
Policy Correction - required	23A
Cancellation - required	26A
Cancellation Correction - required	29A
Loss Transactions	
Open Claim/Loss - Initial Reserve - required	31A
Open Claim/Loss - Initial Reserve - optional	31B
Reopen Claim/Loss - required	34A
Change Reserve - required	37A
Partial Payment - required	40A
Close Claim/Loss - required	43A
Close Claim/Loss - optional	43B
Close Claim/Loss Without Payment - required	46A
Addition to Final Payment - required	49A
Addition to Final Payment - optional	49B
Recovery After Final Payment - required	52A
Recovery After Final Payment - optional	52B
Loss Correction Transactions	
General Claim/Loss Correction - required	61A
General Claim/Loss Correction - optional	61B
Claim Payment Correction - required	64A
Recovery Correction - required	67A
Special Allocated Loss Adjustment Expense - required	71A
Special Allocated Loss Adjustment Expense Correction - required	74A
Change Keys	
Change Policy Number Key - required	81A
Change Date of Loss Key - required	84A
Change Claim Payment Key - required	87A
Lender Data (Expired Policy Notification) - required	99A
Mailing Address Data - required	12A

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

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



PART 6 - RECORD LAYOUTS

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37 Change Reserve.....	6-26
40 Partial Payment.....	6-27
43 Close Claim/Loss .....	6-28
46 Close Claim/Loss Without Payment.....	6-30
49 Addition to Final Payment.....	6-31
52 Recovery After Final Payment.....	6-33
61 General Claim/Loss Correction.....	6-35
64 Claim Payment Correction.....	6-37
67 Recovery Correction.....	6-38
71 Special Allocated Loss Adjustment Expense.....	6-39
74 Special Allocated Loss Adjustment Expense Correction..	6-39
81 Change Policy Number Key.....	6-40
84 Change Date of Loss Key.....	6-40
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## PART 6 - RECORD LAYOUTS

### INTRODUCTION

This section provides descriptions of the record layouts for the following:

- TRRP File Header Record
- TRRP Financial Reconciliation Records
- TRRP Transaction Records
- TRRP File Trailer Record

The descriptions include the field lengths, record positions, and notes, where applicable. Every TRRP file must contain a Header record, a Financial Reconciliation section, a TRRP Transaction section, and a Trailer record. Transaction records can be of types 'A' and 'B'. The '**Record A**' type designates **required data elements** and the '**Record B**' type designates **optional data elements** for the transaction. Each transaction is presented in a narrative form.

## TRRP FILE HEADER RECORD

The Header record contains the financial period for the TRRP submission, contact information for the submitter, and summary information for the TRRP file, including total record counts for all reconciliation types and the associated dollar amounts.

### HEADER RECORD LAYOUT

<u>Data Element</u>	<u>Field Length</u>	<u>Position</u>	<u>Notes</u>
Record Identifier	3	1-3	Header records will be identified with <u>HR</u> in the Record Identifier field.
WYO Prefix Code	5	4-8	NAIC Number
Financial Period	6	9-14	Year/Month (YYYYMM)
Submission Date/Time	14	15-28	Date Submitted Timestamp (YYYYMMDDHHMMSS)
Total Record Count - Net Written Premium	12	29-40	
Total Premium Amount - Net Written Premium	12	41-52	
Total Record Count - Net Federal Policy Fee	12	53-64	
Total Premium Amount - Net Federal Policy Fee	12	65-76	
Total Record Count - Net Paid Losses	12	77-88	
Total Loss/Paid Recoveries - Net Paid Losses	12	89-100	
Total Record Count - Special Allocated LAE	12	101-112	
Total Premium Amount - Special Allocated LAE	12	113-124	
Total Amount of Reserves - Case Loss Reserve	12	125-136	

HEADER RECORD LAYOUT (Cont'd.)

<u>Data Element</u>	<u>Field Length</u>	<u>Position</u>	<u>Notes</u>
Total TRRP Transaction Record Count	12	137-148	Includes the total TRRP record count (excluding header, trailer, and reconciliation records)
Contact Name	50	149-198	IT Contact Information
Contact Telephone Number	10	199-208	
Contact E-mail Address	50	209-258	
Filler	442	259-700	NFIP Use area

## TRRP FINANCIAL RECONCILIATION RECORDS

Financial reconciliation records contain a formatted version of the monthly reconciliations that are currently submitted with the monthly TRRP files. These records will reconcile the TRRP submissions with the reported financial data on Net Federal Policy Fee, Net Written Premium, Net Paid Losses, and Special Allocated Loss Adjustment Expenses (LAE).

### RECONCILIATION RECORD LAYOUT - NET FEDERAL POLICY FEE

<u>Data Element</u>		<u>Field Length</u>	<u>Position</u>	<u>Notes</u>
Record Identifier		3	1-3	Reconciliation records will be identified with <b>RC</b> in the Record Identifier field
WYO Prefix Code		5	4-8	NAIC Number
Reconciliation Type Identifier		3	9-11	Net Federal Policy Fee reconciliations will be identified with <b>NFP</b> in the Reconciliation Type Identifier field
Record Count	(11)	12	12-23	
Premium Amount	(11)	12	24-35	
Record Count	(15)	12	36-47	
Premium Amount	(15)	12	48-59	
Record Count	(17)	12	60-71	
Premium Amount	(17)	12	72-83	
Record Count	(20)	12	84-95	
Premium Amount	(20)	12	96-107	
Record Count	(23)	12	108-119	
Premium Amount	(23)	12	120-131	
Record Count	(26)	12	132-143	
Premium Amount	(26)	12	144-155	
Record Count	(29)	12	156-167	
Premium Amount	(29)	12	168-179	
Filler		521	180-700	NFIP Use area

**RECONCILIATION RECORD LAYOUT - NET WRITTEN PREMIUM**

<b>Data Element</b>		<b><u>Field Length</u></b>	<b><u>Position</u></b>	<b><u>Notes</u></b>
Record Identifier		3	1-3	Reconciliation records will be identified with <u>RC</u> in the Record Identifier field
WYO Prefix Code		5	4-8	NAIC Number
Reconciliation Type Identifier		3	9-11	Net Written Premium reconciliations will be identified with <u>NWP</u> in the Reconciliation Type Identifier field
Record Count	(11)	12	12-23	
Premium Amount	(11)	12	24-35	
Record Count	(15)	12	36-47	
Premium Amount	(15)	12	48-59	
Record Count	(17)	12	60-71	
Premium Amount	(17)	12	72-83	
Record Count	(20)	12	84-95	
Premium Amount	(20)	12	96-107	
Record Count	(23)	12	108-119	
Premium Amount	(23)	12	120-131	
Record Count	(26)	12	132-143	
Premium Amount	(26)	12	144-155	
Record Count	(29)	12	156-167	
Premium Amount	(29)	12	168-179	
Record Count	(14)	12	180-191	
Record Count	(81)	12	192-203	
Record Count	(99)	12	204-215	
Record Count	(12)	12	216-227	
Filler		473	228-700	NFIP Use area

**RECONCILIATION RECORD LAYOUT - NET PAID LOSSES**

<b>Data Element</b>		<b><u>Field Length</u></b>	<b><u>Position</u></b>	<b><u>Notes</u></b>
Record Identifier		3	1-3	Reconciliation records will be identified with <b><u>RC</u></b> in the Record Identifier field
WYO Prefix Code		5	4-8	NAIC Number
Reconciliation Type Identifier		3	9-11	Net Paid Losses reconciliations will be identified with <b><u>NPL</u></b> in the Reconciliation Type Identifier field
Record Count	(31)	12	12-23	
Loss/Paid Recoveries	(31)	12	24-35	
Record Count	(34)	12	36-47	
Loss/Paid Recoveries	(34)	12	48-59	
Record Count	(37)	12	60-71	
Record Count	(40)	12	72-83	
Loss/Paid Recoveries	(40)	12	84-95	
Record Count	(43)	12	96-107	
Loss/Paid Recoveries	(43)	12	108-119	
Record Count	(46)	12	120-131	
Record Count	(61)	12	132-143	
Record Count	(49)	12	144-155	
Loss/Paid Recoveries	(49)	12	156-167	
Record Count	(64)	12	168-179	
Loss/Paid Recoveries	(64)	12	180-191	
Record Count	(84)	12	192-203	
Record Count	(87)	12	204-215	
Record Count				
(52 Recovery)		12	216-227	
Loss/Paid Recoveries				
(52 Recovery)		12	228-239	
Filler		2	240-241	

RECONCILIATION RECORD LAYOUT - NET PAID LOSSES (Cont'd.)

<b>Data Element</b>	<b><u>Field Length</u></b>	<b><u>Position</u></b>	<b><u>Notes</u></b>
Loss/Paid Recoveries (52 Subrogation)	12	242-253	
Record Count (67 Recovery)	12	254-265	
Loss/Paid Recoveries (67 Recovery)	12	266-277	
Loss/Paid Recoveries (67 Salvage)	12	278-289	
Loss/Paid Recoveries (67 Subrogation)	12	290-301	
Loss/Paid Recoveries (52 Salvage)	12	302-313	
Filler	387	314-700	NFIP Use area

**RECONCILIATION RECORD LAYOUT - SPECIAL ALLOCATED LAE**

<b>Data Element</b>	<b>Field Length</b>	<b>Position</b>	<b>Notes</b>
Record Identifier	3	1-3	Reconciliation records will be identified with <b><u>RC</u></b> in the Record Identifier field
WYO Prefix Code	5	4-8	NAIC Number
Reconciliation Type Identifier	3	9-11	Special Allocated LAE reconciliations will be identified with <b><u>SAL</u></b> in the Reconciliation Type Identifier field
Record Count (71)	12	12-23	
SALAE Amount (71)	12	24-35	
Record Count (74)	12	36-47	
SALAE Amount (74)	12	48-59	
Filler	641	60-700	NFIP Use area

## TRRP TRANSACTION CODES AND RECORDS

This section will describe the Policy, Claim, Mailing Address, and Lender TRRP transaction record layouts and associated transaction codes.

11	New Business
12	Mailing Address Data
14	Policy Reinstatement Without Policy Changes
15	Policy Reinstatement With Policy Changes
17	Renewal
20	Endorsement
23	Policy Correction
26	Cancellation
29	Cancellation Correction
31	Open Claim/Loss - Reserve
34	Reopen Claim/Loss
37	Change Reserve
40	Partial Payment
43	Close Claim/Loss
46	Close Claim/Loss without Payment
49	Addition to Final Payment
52	Recovery after Final Payment
61	General Claim/Loss Correction
64	Claim Payment Correction
67	Recovery Correction
71	Special Allocated Loss Adjustment Expense
74	Special Allocated Loss Adjustment Expense Correction
81	Change Policy Number Key
84	Change Date of Loss Key
87	Change Claims Payment Date Key
99	Lender Data (Expired Policy Notification)

## 11 New Business

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (11A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover Indicator	1	269
Filler	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

**11 New Business (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Condominium Master Policy Units	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
Repetitive Loss Target Group Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Current Map Info - Prior Policy Number	10	527-536
Reserved for NFIP Use2	164	537-700

## 12 Mailing Address Data

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (12A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Name or Descriptive Information Indicator	1	27
Mailing Address 1	50	28-77
Mailing Address 2	50	78-127
Mailing City	30	128-157
Mailing State	2	158-159
Mailing ZIP Code	9	160-168
Reserved for NFIP Use	289	169-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

NOTE: This transaction must be submitted with any new business (11A), renewal (17A), or reinstatement transaction (14A,15A) OR when the mailing address information has been updated by the WYO company.

**14 Policy Reinstatement Without Policy Changes**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (14A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Reserved for NFIP Use	415	43-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

NOTE: If changes to policy record are needed, the WYO company must either submit an Endorsement transaction (20) with this transaction, or submit a Policy Reinstatement with Policy Changes transaction (15) in lieu of this transaction.

**15 Policy Reinstatement With Policy Changes**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (15A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspac Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Reinstatement Premium	9	259-267
Risk Rating Method	1	268
Policy Term Indicator	1	269
Premium Payment Indicator	1	270
New/Rollover Indicator	1	271
Endorsement Effective Date	8	272-279
Insurance to Value Ratio Indicator	1	280
Elevation Certificate Indicator	1	281
1981 Post-FIRM V Zone Certification Ind.	1	282
Condominium Master Policy Units	3	283-285

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

**15 Policy Reinstatement With Policy Changes (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Insured Last Name	25	286-310
Insured First Name	25	311-335
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Reinstatement Federal Policy Fee	5	339-343
Expense Constant	3	344-346
Principal Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE) (Rating Map Info.)	6	364-369
Repetitive Loss Target Group Indicator	1	370
Lowest Adjacent Grade	6	371-376
Diagram Number	1	377
Elevation Certification Date	8	378-385
Basic Building Rate WYO	5	386-390
Additional Building Rate WYO	5	391-395
Basic Contents Rate WYO	5	396-400
Additional Contents Rate WYO	5	401-405
ICC Premium WYO	3	406-408
Probation Surcharge Amount WYO	3	409-411
Deductible Percentage WYO	4	412-415
Repetitive Loss ID Number	7	416-422
Reserved for NFIP Use	35	423-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Current Map Info - Prior Policy Number	10	527-536
Reserved for NFIP Use2	164	537-700

## 17 Renewals

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (17A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspac Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
Filler	9	269-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

17 Renewals (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
Repetitive Loss Target Group Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Current Map Info - Prior Policy Number	10	527-536
Reserved for NFIP Use2	164	537-700

## 20 Endorsements

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspac Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Endorsement Premium Amount	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

**20 Endorsements (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
Repetitive Loss Target Group Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Current Map Info - Prior Policy Number	10	527-536
Reserved for NFIP Use2	164	537-700

## 23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Premium (incremental adjustment to Total Calculated Premium or Endorsement Premium)	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008

**23 Policy Correction (Cont'd.)**

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
Repetitive Loss Target Group Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Current Map Info - Prior Policy Number	10	527-536
Reserved for NFIP Use2	164	537-700

## 26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	5	46-50
Reserved for NFIP Use	407	51-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

## 29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	5	46-50
Reserved for NFIP Use	407	51-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

### 31 Open Claim/Loss - Reserve

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (31A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Reserve - Building	12	38-49
Reserve - Contents	9	50-58
Cause of Loss	1	59
Water Depth - Relative to Main Building	3	60-62
Total Property Value - Main and Appurtenant (ACV)	10	63-72
Total Building Damages - Main and Appurtenant (ACV)	10	73-82
Total Damage to Contents - Main and Appurtenant (ACV)	7	83-89
Expense of Contents Removal	4	90-93
Total Expense of Temp. Flood Protection	4	94-97
Building Claim Payment (ACV or RCV)	12	98-109
Contents Claim Payment (ACV)	9	110-118
Payment Date	8	119-126
Final Payment Indicator - Building	1	127
Final Payment Indicator - Contents	1	128
Replacement Cost Indicator	1	129
Expense of Manufactured (Mobile) Home Removal	4	130-133
Total Property Value - Main and Appurtenant (RCV)	10	34-143
Total Building Damages - Main and Appurtenant (RCV)	10	144-153
Total Damage to Contents - Main and Appurtenant (RCV)	7	154-160
ICC Claim Payment	7	161-167
ICC Mitigation Indicator	1	168
ICC Claim Indicator	1	169
ICC Prior Date of Loss	8	170-177
ICC Property Value - Current	10	178-187
ICC Property Value - Prior	10	188-197
ICC Actual Expense	10	198-207
ICC Flood Damage Amount - Prior	10	208-217
Final Payment Indicator - ICC	1	218
Reserve - ICC	7	219-225
Reserved for NFIP Use	232	226-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

**31 Open Claim/Loss - Reserve (Cont'd.)**

<b><u>Record B</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (31B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

### 34 Reopen Claim/Loss

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (34A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Reopen Date	8	5-42
Reserve - Building	12	43-54
Reserve - Contents	9	55-63
Building Claim Payment (ACV or RCV)	12	64-75
Contents Claim Payment (ACV)	9	76-84
Payment Date	8	85-92
Final Payment Indicator - Building	1	93
Final Payment Indicator - Contents	1	94
ICC Claim Payment	7	95-101
Final Payment Indicator - ICC	1	102
Reserve - ICC	7	103-109
Reserved for NFIP Use	348	110-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

### 37 Change Reserve

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator - Building	1	63
Final Payment Indicator - Contents	1	64
Final Payment Indicator - ICC	1	65
Reserved for NFIP Use	392	66-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

## 40 Partial Payment

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
Reserved for NFIP Use	384	74-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

### 43 Close Claim/Loss

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (43A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Building Claim Payment (ACV or RCV)	12	77-88
Contents Claim Payment (ACV)	9	89-97
Payment Date	8	98-105
Replacement Cost Indicator	1	106
Claim/Loss Closed Date	8	107-114
Expense of Manufactured (Mobile) Home Removal	4	115-118
Claim Closed without Payment Reason - Building	2	119-120
Claim Closed without Payment Reason - Contents	2	121-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Claim Payment	7	152-158
ICC Mitigation Indicator	1	159
ICC Claim Indicator	1	160
ICC Prior Date of Loss	8	161-168
ICC Property Value - Current	10	169-178
ICC Property Value - Prior	10	179-188
ICC Actual Expense	10	189-198
ICC Flood Damage Amount - Prior	10	199-208
Final Payment Indicator - ICC	1	209
Claim Closed Without Payment Reason - ICC	2	210-211
Coinsurance Claim Settlement Indicator	1	212
Reserved for NFIP Use	245	213-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

**43 Close Claim/Loss (Cont'd.)**

<b><u>Record B</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (43B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

## 46 Close Claim/Loss Without Payment

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (46A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Closed Date	8	35-42
Claim Closed Without Payment Reason - Building	2	43-44
Claim Closed Without Payment Reason - Contents	2	45-46
Claim Closed Without Payment Reason - ICC	2	47-78
Reserved for NFIP Use	409	49-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

**49 Addition to Final Payment**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages - Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason - Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinsurance Claim Settlement Indicator	1	152
Reserved for NFIP Use	305	153-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

49 Addition to Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (49B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Property Value - Main (ACV)	10	35-44
Property Value - Appurtenant (ACV)	7	45-51
Damage - Main (ACV)	10	52-61
Damage - Appurtenant (ACV)	7	62-68
Damage to Contents - Main (ACV)	7	69-75
Damage to Contents - Appurtenant (ACV)	7	76-82
Reserved for NFIP Use	375	83-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

**52 Recovery After Final Payment**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages - Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents - Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
Coinsurance Claim Settlement Indicator	1	186
Reserved for NFIP Use	271	187-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

52 Recovery After Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (52B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Factors Related to Cause of Loss	1	35
Property Value - Main (ACV)	10	36-45
Property Value - Appurtenant (ACV)	7	46-52
Damage - Main (ACV)	10	53-62
Damage - Appurtenant (ACV)	7	63-69
Damage to Contents - Main (ACV)	7	70-76
Damage to Contents - Appurtenant (ACV)	7	77-83
Reserved for NFIP Use	374	84-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

**61 General Claim/Loss Correction**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve - Building	12	77-88
Reserve - Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason - Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason - Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204
Reserve - ICC	7	205-211
Coinsurance Claim Settlement Indicator	1	212
Reserved for NFIP Use	245	213-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

**61 General Claim/Loss Correction (Cont'd.)**

<b><u>Record B</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (61B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

64 Claim Payment Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator - Building	1	64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
Reserved for NFIP Use	384	74-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

## 67 Recovery Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
Reserved for NFIP Use	347	111-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

**71 Special Allocated Loss Adjustment Expense**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
Reserved for NFIP Use	405	53-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

**74 Special Allocated Loss Adjustment Expense Correction**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
Reserved for NFIP Use	405	53-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

### 81 Change Policy Number Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (81A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Old Policy Number	10	17-26
New Policy Number	10	27-36
Reserved for NFIP Use	421	37-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

### 84 Change Date of Loss Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (84A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Old Date of Loss	8	27-34
New Date of Loss	8	35-42
Reserved for NFIP Use	415	43-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

### 87 Change Claims Payment Date Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (87A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Old Payment Date	8	35-42
New Payment Date	8	43-50
Reserved for NFIP Use	407	51-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

**99 Lender Data (Expired Policy Notification)**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Transaction Code (99A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
First Lender Name	30	27-56
First Lender Street Address	50	57-106
First Lender City	30	107-136
First Lender State	2	137-138
First Lender ZIP Code	9	139-147
First Lender Loan Number	15	148-162
Second Lender Name	30	163-192
Second Lender Street Address	50	193-242
Second Lender City	30	243-272
Second Lender State	2	273-274
Second Lender ZIP Code	9	275-283
Second Lender Loan Number	15	284-298
Reserved for NFIP Use	159	299-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

## TRRP FILE TRAILER RECORD

The trailer record contains the financial period for the TRRP submission and the total record count.

### TRAILER RECORD LAYOUT

<u>Data Element</u>	<u>Field Length</u>	<u>Position</u>	<u>Notes</u>
Record Identifier	3	1-3	Header records will be identified with <b>TR</b> in the Record Identifier field.
WYO Prefix Code	5	4-8	NAIC Number
Financial Period	6	9-14	Year/Month (YYYYMM)
Submission Date/Time	14	15-28	Date Submitted Timestamp (YYYYMMDDHHMMSS)
Total Record Count	12	29-40	Total number of records in the file (includes the Header record, Financial Reconciliation records, TRRP transaction records, and Trailer record).

**PART 7 - INSTRUCTIONS FOR FORMATTING DATA ELEMENTS AND  
REVISING DATA ELEMENT VALUES**

**INTRODUCTION**

This section lists each data element and provides specifications for its reporting format.

**I. FORMATTING DATA ELEMENTS**

This reporting format includes whether the element is a replacement or incremental value and whether it is a signed field allowing for a negative number. The third column indicates whether dollars and cents, whole dollars, or hundreds of dollars are applicable formats for the money fields. The last column presents the picture expected for each element.

In the picture column, numeric fields, indicated by a 9 or 9's, are right-justified and zero-filled. The number within the parentheses is the length of the field preceding the decimal position. The V9 or V99 indicates an implied decimal position. For example, 123.45 with a picture of 9(7)V99 would be represented as 000012345. Note that the field is zero-filled with four zeros because the numeric value is not large enough to use up all of the required length.

Alpha and alphanumeric fields, indicated by an X in the picture column, are left-justified with trailing spaces.

Zero, reported in numeric data elements, and blanks, reported in alpha and alphanumeric data, indicate not reporting or not applicable. The only exceptions to this rule are on a New Business (11) transaction for the following data elements:

- Elevation Difference: +999
- Lowest Floor Elevation: 9999.0
- Base Flood Elevation: 9999.0
- Lowest Adjacent Grade: 9999.0

On a New Business (11) transaction, zero indicates an actual elevation.

**II. REVISING DATA ELEMENT VALUES**

To change data element values already in the NFIP/WYO System to blank or zero, asterisk fill the appropriate field on the transaction being submitted. "Asterisk fill" means that if a data element has a length of 'n,' then 'n' asterisks are to be placed in the field. For example, if the data element Community Identification Number: X(6) = 012345 is changed to blank or zero, the picture would be represented as \*\*\*\*\*. This feature is not allowed on New Business (11) and Open Claim/Loss-Reserve (31) transactions.

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$/100 <sup>6</sup>	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Alteration Date	R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE) (Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Building Claim Payment Recovery	I	S	\$¢	S9(10)V99
Building Construction Date Type	R	-	-	X
Building Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Building in Course of Construction Indicator	R	-	-	X
Building over Water Type	R	-	-	X
Building Use Type	R	-	-	XX
Cancellation/Voidance Reason	R	-	-	XX
Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X
Claim/Loss Closed Date	R	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.	R	-	-	XX
Claim Closed w/o Pymt. Reason - Cont.	R	-	-	XX
Claim Closed w/o Pymt. Reason - ICC	R	-	-	XX
Coinurance Claim Settlement Indicator	R	-	-	X
Community Identification Number (Rating Map Info.)	R	-	-	X(6)
Condominium Form of Ownership Indicator	R	-	-	X
Condominium Indicator	R	-	-	X
Condominium Master Policy Units	R	-	-	9(3)
Contents Claim Payment (ACV)	I	S	\$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	\$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	-	-	X
Coverage Req. for Disaster Assistance	R	-	-	X
CRS Classification Credit Percentage	R	-	-	9(2)
Current Map Info - Base Flood Elevation (BFE)	R	S	-	S9(5)V9
Current Map Info - Community Identification Number	R	-	-	X(6)
Current Map Info - Flood Risk Zone	R	-	-	X(3)
Current Map Info - Map Panel Number	R	-	-	X(4)
Current Map Info - Map Panel Suffix	R	-	-	X
Current Map Info - Prior Policy Number	R	-	-	X(10)
Damage - Appurtenant (ACV)	R	-	\$	9(7)

<sup>1</sup>R - Replacement Value  
<sup>2</sup>I - Incremental Value  
<sup>3</sup>S - Signed Data Element  
<sup>4</sup>\$¢ - Dollars and Cents  
<sup>5</sup>\$ - Whole Dollars  
<sup>6</sup>\$/100 - Hundreds of Dollars

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Damage - Main (ACV)	R	-	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	-	\$	9(7)
Damage to Contents - Main (ACV)	R	-	\$	9(7)
Date of Loss	Key	-	-	9(8)YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	-	-	X
Deductible - App. to Cont. Claim Pymt.	R	-	-	X
Deductible - Building	R	-	-	X
Deductible - Contents	R	-	-	X
Deductible Percentage WYO	R	-	-	9V999
Diagram Number	R	-	-	X
Duration Bldg. Will Not Be Habitable	R	-	-	X
Duration of Flood Waters in Bldg.	R	-	-	9(3) Hours
Elevated Bldg. Indicator	R	-	-	X
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)Expense
Constant	R	-	\$	9(3)
Expense of Contents Removal	R	-	\$	9(4)
Expense of Manufactured (Mobile) Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	\$	S9(3)
Federal Policy Fee - Refunded	I	S	\$¢	S9(3)V99
Final Payment Indicator - Bldg.	R	-	-	X
Final Payment Indicator - Cont.	R	-	-	X
Final Payment Indicator - ICC	R	-	-	X
First Lender City	R	-	-	X(30)
First Lender Loan Number	R	-	-	X(15)
First Lender Name	R	-	-	X(30)
First Lender State	R	-	-	X(2)
First Lender Street Address	R	-	-	X(50)
First Lender ZIP Code	R	-	-	9(9)
Flood Characteristics	R	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3) ■
Floodproofed Indicator	R	-	-	X
Foundation Type	R	-	-	XX
Grandfathering Type Code	R	-	-	X ■
ICC Actual Expense	R	-	-	9(10)
ICC Claim Indicator	R	-	-	X
ICC Claim Payment	I	S	\$¢	S9(5)V99
ICC Claim Payment Recovery	I	S	\$¢	S9(5)V99
ICC Flood Damage Amount - Prior	R	-	-	9(10)
ICC Mitigation Indicator	R	-	-	X
ICC Premium WYO	R	-	\$	9(3)

- <sup>1</sup>R - Replacement Value
- <sup>2</sup>I - Incremental Value
- <sup>3</sup>S - Signed Data Element
- <sup>4</sup>\$¢ - Dollars and Cents
- <sup>5</sup>\$ - Whole Dollars
- <sup>6</sup>\$/100 - Hundreds of Dollars

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> ¢ <sup>5</sup> \$/100 <sup>6</sup>	Picture
ICC Prior Date of Loss	R	-	-	9(8)YYYYMMDD
ICC Property Value - Current	R	-	-	9(10)
ICC Property Value - Prior	R	-	-	9(10)
Insurance to Value Ratio Indicator	R	-	-	X
Insured First Name	R	-	-	X(25)
Insured Last Name	R	-	-	X(25)
Location of Contents Indicator	R	-	-	X
Lowest Adjacent Grade	R	S	-	S9(5)V9
Lowest Floor Elevation	R	S	-	S9(5)V9
Mailing City	R	-	-	X(30)
Mailing State	R	-	-	X(2)
Mailing Street Address	R	-	-	X(50)
Mailing ZIP Code	R	-	-	9(9)
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover Indicator	R	-	-	X
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Orig. Const. Date/Substant. Improv. Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X
Principal Residence Indicator	R	-	-	X
Probation Surcharge Amount WYO	R	-	\$	9(3)
Property Beginning Street Number	R	-	-	X(10)
Property City	R	-	-	X(30)
Property State	R	-	-	X(2)
Property Street Address	R	-	-	X(50)
Property Value - Appurtenant (ACV)	R	-	\$	9(7)

- <sup>1</sup>R - Replacement Value
- <sup>2</sup>I - Incremental Value
- <sup>3</sup>S - Signed Data Element
- <sup>4</sup>\$¢ - Dollars and Cents
- <sup>5</sup>\$ - Whole Dollars
- <sup>6</sup>\$/100 - Hundreds of Dollars

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Property Value - Main (ACV)	R	-	\$	9(10)
Property ZIP Code	R	-	-	9(9)
Regular/Emergency Program Indicator	R	-	-	X
Reinstatement Federal Policy Fee	I	S	\$¢	S9(3)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Repetitive Loss ID Number	R	-	-	9(7)
Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)
Total Premium Refund	I	S	\$¢	S9(7)V99

- <sup>1</sup>R - Replacement Value
- <sup>2</sup>I - Incremental Value
- <sup>3</sup>S - Signed Data Element
- <sup>4</sup>\$¢ - Dollars and Cents
- <sup>5</sup>\$ - Whole Dollars
- <sup>6</sup>\$/100 - Hundreds of Dollars

\*\*The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO Transaction Code	Key	-	-	X(3)
WYO Transaction Date	R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	X

- <sup>1</sup>R - Replacement Value
- <sup>2</sup>I - Incremental Value
- <sup>3</sup>S - Signed Data Element
- <sup>4</sup>\$¢ - Dollars and Cents
- <sup>5</sup>\$ - Whole Dollars
- <sup>6</sup>\$/100 - Hundreds of Dollars

FIRM DATE - CURRENT

The effective date of the latest Flood Insurance Rate Map. Format = yyyymmdd. Field will be zeros if no map issued as in the case of FIRM status of '01', '05', and '08'. For a FIRM status of '01', the community may be using the county's map.

File: CMT-CURRENT-FIRM-DATE

FIRM DATE - INITIAL

The date of the initial Flood Insurance Rate Map. Also referred to as the Post-FIRM Determination Date (see definition).

File: CMT-FIRM-EFFECTIVE-DATE

FIRM STATUS - CURRENT

The code indicating the status of the latest Flood Insurance Rate Map. The codes are:

- 01 = never mapped (default for participating communities)
- 02 = initial
- 03 = revised
- 04 = rescinded
- 05 = all zone C and X - no published FIRM
- 06 = all zones A, C, and X - no elevation determined
- 07 = all zones A, C, and X - original FIRM by letter
- 08 = all zone D - no published FIRM
- Blank = default non-participating communities

File: CMT-CURRENT-FIRM-STATUS-X

FLOODPROOFING ELIGIBILITY TYPE

This code indicates the type of floodproofing eligibility. Effective October 1, 2009, communities that have been previously eligible for the residential floodproofing credit may lose their eligibility. Buildings constructed between the date the community first became eligible for residential floodproofing and the rescission date remain eligible for floodproofing. Buildings constructed after the rescission date are not eligible for the credit.

The codes are:

- A = All non-residential occupancy buildings (with or without basement) may receive the floodproofing credit.
- B = Residential occupancies (with basement) and non-residential occupancy buildings (with or without basement) may receive the floodproofing credit.
- C = Residential occupancies (with basement) may receive the floodproofing credit if the building construction date is between the community effective date and the community rescission date, and all non-residential occupancy buildings (with or without basement) can receive the credit.
- Blank = Default non-participating communities

File: CMT-FLOOD-PROOF-FLAG

FLOOD RISK ZONE (multiple occurrences within Map Panel Section)

The code indicating the valid flood risk within an area. The codes are:

A, AS, AA	=	base flood elevations and flood hazard factors not determined. AS and AA are not separately identified flood risk zones but are used for rating purposes by the NFIP Direct system prior to October 1, 1993, and therefore, carried on the file.
AE, A01 - A30	=	base flood elevations and flood hazard factors determined
AH, AHB	=	shallow flooding where depths are between 1 and 3 feet; base flood elevations are shown, but no flood hazard factors are determined. AHB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
AO, AOB	=	shallow flooding where depths are between 1 and 3 feet; average depths of inundation are shown, but no flood hazard factors are determined. AOB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
A99	=	area to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B, C, X	=	minimal/moderate flooding with average depths of less than 1 foot or where the contributing drainage area is less than 1 square mile; or areas protected by levees from the base flood.
AR, ARE, ARA, ARO, ARH	=	AR and AR Dual zones (see Data Dictionary in TRRP plan under data element "Flood Risk Zone")

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RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number (Rating Map Info.)	6	212-217
Map Panel Number (Rating Map Info.)	4	218-221
Map Panel Suffix (Rating Map Info.)	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone (Rating Map Info.)	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/ Building Type	1	228
Basement/Enclosure/Crawlspace Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible - Building	1	233
Deductible - Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date/Substantial Improvement Date	8	239-246
Post-FIRM Construction Indicator	1	247
Elevation Difference	4	248-251
Floodproofed Indicator	1	252
Total Amount of Insurance - Building	8	253-260
Total Amount of Insurance - Contents	8	261-268
Total Calculated Premium	7	269-275
Endorsement Premium Amount	7	276-282
Risk Rating Method	1	283
Policy Term Indicator	1	284
New/Rollover Indicator	1	285
Insurance to Value Ratio Indicator	1	286
Premium Payment Indicator	1	287

\*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Record Layout (cont'd.)

	Length	Record Position
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Principal Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	3	366-368
Reserved for WYO Company Use	30	369-398
Policy Termination Date*	8	399-406
Cancellation/Voidance Reason*	2	407-408
Total Premium Refund*	9	409-417
CRS Classification Credit Percentage	2	418-419
Federal Policy Fee	3	420-422
Federal Policy Fee - Refunded*	5	423-427
Diagram Number	1	428
Filler	1	429
Lowest Adjacent Grade	6	430-435
Elevation Certification Date	8	436-443
Basic Building Rate WYO	5	444-447
Additional Building Rate WYO	5	449-453
Basic Contents Rate WYO	5	454-458
Additional Contents Rate WYO	5	459-463
ICC Premium WYO	3	464-466
Probation Surcharge Amount WYO	3	467-469
Deductible Percentage WYO	4	470-473
Repetitive Loss Target Group Indicator	1	474
Reserved for NFIP Use	13	475-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	4	505-508
NFIP Additional Limit Amount of Insurance - Building	8	509-516
NFIP Additional Limit Rate - Building	4	517-520
NFIP Basic Limit Amount of Insurance - Contents	8	521-528
NFIP Basic Limit Rate - Contents	4	529-532
NFIP Additional Limit Amount of Insurance - Contents	8	533-540
NFIP Additional Limit Rate - Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	3	556-558
NFIP Federal Policy Fee - Refunded*	5	559-563
NFIP Community Probation Surcharge Amount	3	564-566
NFIP Deductible Discount Percentage	5	567-571

\*Data Elements that are stored only once per policy record and not by policy term.

**Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.**

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	572-580
NFIP Property ZIP*		9	581-589
NFIP Expense Constant		3	590-592
NFIP Policy Term		1	593
NFIP ICC Premium		7	594-600
NFIP ICC Coverage		5	601-605
Reserved for NFIP Use		44	606-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

\* Data Elements are stored only once per policy record and not by policy term.

**Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.**

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Use Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Current Map Info - Prior Policy Number		10	1076-1085

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

```

FD   Output - File
     Label Records are Standard
     Block Contains 32 Records
     Recording Mode is F
     Data Record is Output-Record

01   Output - Record
     05   OP-WYO-Prefix-Code           PIC X(5).
     05   OP-Policy-No*                PIC X(10).
     05   OP-Pol-Effective-Date        PIC 9(8).
     05   OP-Pol-Expiration-Date       PIC 9(8).
     05   OP-End-Effective-Date        PIC 9(8).
     05   OP-Transaction-Code         PIC X(2).
     05   OP-Transaction-Date         PIC 9(8).
     05   OP-Name-Desc-Info*          PIC X(1).
     05   OP-Begin-Street-Number*     PIC X(10).
     05   OP-Address1*                 PIC X(50).
     05   OP-Address2*                 PIC X(50).
     05   OP-City*                     PIC X(30).
     05   OP-State*                    PIC X(2).
     05   OP-ZIP*                      PIC X(9).
     05   OP-Case-File-Number-DA      PIC X(9).
     05   OP-Disaster-Assist          PIC X(1).
     05   OP-Community-Number         PIC 9(6).
     05   OP-Map-Panel-Number         PIC X(4).
     05   OP-Map-Panel-Suffix         PIC X(1).
     05   OP-Regular-Emergency        PIC X(1).
     05   OP-Flood-Risk-Zone          PIC X(3).
     05   OP-Occupancy                 PIC X(1).
     05   OP-Building-Type             PIC X(1).
     05   OP-Basement                  PIC X(1).
     05   OP-Condominium               PIC X(1).
     05   OP-State-Own                 PIC X(1).
     05   OP-Course-Construction       PIC X(1).
     05   OP-Deductible-Building       PIC X(1).
     05   OP-Deductible-Contents       PIC X(1).
     05   OP-Elevated-Building         PIC X(1).
     05   OP-Obstruction                PIC X(2).
     05   OP-Location-of-Contents      PIC X(1).
     05   OP-Original-Construction     PIC 9(8).
     05   OP-Post-Firm                  PIC X(1).
     05   OP-Elevation-Difference      PIC S9(4).
     05   OP-Flood-Proof                PIC X(1).
     05   OP-Total-Coverage-Building   PIC 9(8).
     05   OP-Total-Coverage-Contents   PIC 9(8).
     05   OP-Total-Calc-Premium        PIC S9(7).
     05   OP-Endorsement-Premium       PIC S9(7).
     05   OP-Risk-Rating-Method        PIC X(1).

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\*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number will not be reported, effective May 1, 2008.

Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Principal-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(3).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(3).
05	OP-Federal-Policy-Fee-Refund	PIC S9(3)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-Repetitive-Loss-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(3).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(3)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

\*Data Elements that are stored only once per policy record and not by policy term.

Record Layout (Cont'd.)

05	Filler	PIC X(44).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Use-Type	PIC X (02).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X (06).
05	OP-CMI-Map-Panel-No	PIC X (04).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X (03).
05	OP-CMI-BFE	PIC X (06).
05	OP-CMI-Prior-Polnum	PIC X (10).