

NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN  
for the  
WRITE YOUR OWN (WYO) PROGRAM

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Change 13.1 .....	October 1, 2009
Change 13.2 .....	October 1, 2009
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- 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)
  - j. With Enclosure: With elevator below the BFE in A zones
  - k. With Obstruction: With elevator below the BFE in V 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 are 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 is 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.

### III. REPORTING REQUIREMENTS FOR NEW/ROLLOVER INDICATOR

#### A. Introduction

In order for WYO companies to reduce policy errors attributed to the proper usage of the New/Rollover Indicator and its relationship to five specific TRRP data elements - Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number - FEMA has approved revisions to the edit criteria for the stated data elements.

A matrix was developed to provide the companies with a clearer explanation as to which of the five data elements should be reported when using a specific New/Rollover Indicator.

#### B. Procedures

The New/Renewal Indicator (N/R Indicator) will now be known as the **New/Rollover Indicator**. This indicator will be reported on all new business transactions (11A) and should not be changed by the WYO companies on subsequent renewal (17A), endorsement (20A), or policy correction (23A) transactions.

The "**Original New Business Date**" reflects the Policy Effective Date reported on the new business transactions (11A). This date will remain static on the NFIP Policy Database for all future renewals, endorsements, cancellations, and policy corrections submitted for a policy by the WYO companies.

The Original New Business Date will determine the data element requirements for all new business, renewal, and endorsement transactions for the following data elements: Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number.

If the Elevation Difference is required and reported with values other than the default, the Base Flood Elevation and the Lowest Floor Elevation should not be reported with default values (with the exception of unnumbered 'A' flood zone policies with original new business dates prior to 10/1/11, Group Flood policies, Provisionally Rated policies, and Tentatively Rated policies). If a policy has a reported Elevation Difference other than the default value (+999), the policy is classified as "**elevation rated**"; otherwise the policy is "**non-elevation rated**."

C. New/Rollover Indicator Matrix

	New/Rollover Indicator	N	R	E	Z
<b>Original New Business Date</b>					
<b>Before 10/1/97</b>		(1)	(1)	(1)	(1)
<b>10/1/97 - 9/30/02</b>		(2)	*No Data Required	*No Data Required	(5)
<b>10/1/02 - 4/30/03</b>		(3)	*No Data Required	*No Data Required	(5)
<b>5/1/03 - 4/30/04</b>		(4)	*No Data Required	*No Data Required	(5)
<b>5/1/04 - Present</b>		(4)	*No Data Required	(6)	(5)

**Note:**

\* **"No Data Required"** refers only to the following data elements: Diagram Number, Lowest Adjacent Grade, Elevation Certification Date, Replacement Cost, and Map Panel Number.

Refer to section **D. Procedures for Reporting Matrix Data Elements** for a detailed description of items (1) thru (6).

D. Procedures for Reporting Matrix Data Elements

1. Original New Business Date: Before 10/1/97

- No Data Required

2. Original New Business Date: 10/1/97 - 9/30/02

a. If the policy is "Elevation Rated" and the Elevation Certification Date is on or after 10/1/97, the following are required:

- Diagram Number -  
(if the Floodproofed Indicator is 'N')
- Lowest Adjacent Grade -  
(if the Floodproofed Indicator is 'N')
- Elevation Certification Date

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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.

If the original new business date is on or after October 1, 2011, elevation rating information (BFE, LFE and Elevation Difference) is required on Post-FIRM buildings in zones AH, AO, AOB, AHB and unnumbered 'A', with the exception of policies reported with New/Rollover indicator 'R'. Refer to the '**Elevation Requirements Matrix**' under data element 'Elevation Certificate Indicator' in the TRRP manual for specific information regarding zones AH, AO, AOB, AHB and unnumbered 'A'.

**DATA ELEMENT: Base Flood Elevation (Rating Map Information)**  
(Cont'd.)

**REPORTING REQUIREMENT:** (Cont'd.)

Unnumbered 'A' zone policies, Preferred Risk policies, MPPP policies, Alternative policies, Group Flood policies, Provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE. Leased Federal Properties (Risk Rating Method 'F') are allowed to report default value 9999.0, if using tentative rates.

**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.

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**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.

**No Basement:** To define a building with no basement, the following data elements must be present:

- Basement/Enclosure/Crawlspace Type is "0"
- Elevated Building Indicator is "N" or "Y"
- Obstruction Type is "10", "15", "40", or blank

If the Elevated Building Indicator is "N", the Obstruction Type must be blank.

**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 "20", "24", "30", "34", "50", "54", "60", "90", or "92"

If the Obstruction Type is "90", Basement/Enclosure/Crawlspace Type must be "2".

**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 "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"

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

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

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

**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 crawlspace (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 crawlspace 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 crawlspace interior floor is also below grade on all sides, but no more than 2 feet below grade.
- If the Elevated Building indicator is "Y" and Obstruction Type is "90", "94", "95", "97", or "98", the Basement/Enclosure/Crawlspace Type must be "2".
- If the Elevated Building indicator is "Y" and Obstruction Type is "92", the Basement/Enclosure/Crawlspace Type must be "1" or "2".
- If the Elevated Building indicator is "Y" and Obstruction Type is "96", the Basement/Enclosure/Crawlspace Type must be "1".

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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.
- Contents-only coverage policies can be reported with blanks.
- Policies with Risk Rating methods '3', '6', '8', 'F', '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can be reported with blanks.
- Policies with New/Rollover indicator 'R' can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.

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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 original new business dates prior to October 1, 2009, can report blanks.
- Policies with original new business dates on or after October 1, 2009, reported with Risk Rating methods '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can report blanks.
- Policies with original new business dates on or after October 1, 2009, reported with Risk Rating methods '1' (Manual), '2' (Specific), '3' (Alternative), '4' (V-Zone Risk Factor Rating), '5' (Underinsured Condo), '6' (Provisional), '8' (Tentative), 'A' (Optional Post '81 V Zone), 'S' (Special Rates) or 'F' (Leased Federal Properties) are not allowed to report blanks.
- Policies with New/Rollover indicator 'R' can only be reported with '1', '2', '3', or blank regardless of the original new business date
- Policies with Elevated Building indicator 'N' must report a '1' if original new business dates are on or after October 1, 2009.
- Policies reported with Building over Water Type '3' and original construction dates on or after 10/1/82 are ineligible for flood insurance.

**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:

- 01 - Main House/Building
- 02 - Detached Guest House
- 03 - Detached Garage
- 04 - Agricultural Building
- 05 - Warehouse
- 06 - Poolhouse/Clubhouse/Other Recreational Building
- 07 - Tool/Storage Shed
- 08 - Other

**LENGTH:** 2

**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.
- Contents-only coverage policies can report blanks in the Building Use Type.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can report blanks.
- Policies with New/Rollover indicator 'R' can be reported with '01', '02', '03', '04', '05', '06', '07', '08' or blank regardless of the original new business date.

**DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)**

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

- Pro-Rata--For cancellation dates 10/1/2003 and after, prorated refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

**One-Year Term:** Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund for cancellation effective dates prior to 10/1/2003. For 10/1/2003 and after, use pro-rated.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

51. **Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP.** The voidance is effective at the end of the policy year in which the cessation occurs.

*This reason code is no longer available for cancellation dates 5/1/2003 and after.*

TRRP Reason Code: 51  
Number of Policy Years Allowed: 2\*  
Number of Policy Terms Allowed: 1

\*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

**Premium Refund:**

- Pro-Rata--Cancellation date is mid-term (anniversary date). Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned.

**One-Year Term:** Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

**Three-Year Term:** Cancellation effective date is:

- Prior term--N/A

**DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)**

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

- Current term (anniversary date)--Use pro-rata refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Cancellation effective date must be on an anniversary date and after the loss date.

52. **Mortgage Paid Off.** This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan and that mortgage loan has now been paid off. A statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. If the cancellation date is the same as the effective date of the current policy term, a full premium refund is provided if no claim has been paid or is pending.

TRRP Reason Code: 52  
Number of Policy Years Allowed: 2  
Number of Policy Terms Allowed: 2

**Premium Refund:**

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Federal Policy Fee, and Probation Surcharge are pro-rated.

**One-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

**Three-Year Term:** Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

**Processing Outcomes for Cancellation/Nullification  
Of a Flood Insurance Policy  
Effective 2/1/2005**

TRRP Reason Code	Premium Refund		Expense Constant			Federal Policy Fee			Producer Commission (Direct Business Only)			Operating Expense Allowance (WYO) *		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained	Full Deduction	Pro Rata	Retained
01		X		X			X			X			X	
02		X		X			X			X			X	
03		X		X			X			X			X	
04		X		X			X			X			X	
05	X		X			X			X			X		
06	X		X			X			X			X		
08	X		X			X			X			X		
09	X		X			X					X	X		
10	NO REFUND OF PREMIUM, EXPENSE CONSTANT, OR FEDERAL POLICY FEE ALLOWED										X			X
16	X		X			X			X			X		
17		X		X			X			X			X	
18	DELETED													
20	X		X			X					X	X		
21	X		X			X			X			X		
22	X		X			X			X			X		
23	NO REFUND OF PREMIUM, EXPENSE CONSTANT, OR FEDERAL POLICY FEE ALLOWED										X			X
24	X		X			X					X			X
45		X		X			X			X			X	
50		X		X			X			X			X	
51	DELETED													
52		X		X			X			X			X	
60	X		X			X			X			X		
70	X		X			X			X			X		

\*For TRRP Reason Codes 9 and 20, the 15% agent commission as part of the expense allowance paid to the Write Your Own Company will be retained.

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Revision 4 (10/1/01)  
Change 6.1 Effective 2/1/05

**DATA ELEMENT: Cancellation/Voidance Reason (Cont'd.)**

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

- 01 - Building Sold or Removed
- 02 - Contents Sold or Removed (contents-only policy)
- 03 - Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage
- 04 - Duplicate NFIP Policies
- 05 - Non-Payment
- 06 - Risk Not Eligible for Coverage
- 08 - Property Closing Did Not Occur
- 09 - Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision
- 10 - OTHER: Continuous Lake Flooding or Closed Basin Lakes
- 11 - Non-Payment/No Refund (No longer valid)
- 16 - Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination
- 17 - Duplicate Policies from Sources Other Than NFIP
- 18 - Mid-term Cancellation of a 3-Year Policy to Obtain ICC Coverage
- 19 - Mortgage Paid-off on an MPPP Policy (combined with 52)
- 20 - Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)
- 21 - Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)
- 22 - Cancel/Rewrite Due to Misrating
- 23 - Fraud
- 24 - Cancel/Rewrite Due to Map Revision
- 45 - Condominium Policy (Unit or Association) Converting to RCBAP
- 50 - Policy Not Required by Mortgagee
- 51 - Mid-term Voidance of a 3-Year Policy Due to Cessation of Community Participation in NFIP
- 52 - Mortgage Paid Off
- 60 - Voidance Prior to Effective Date
- 70 - Voidance due to Credit Card Error

**LENGTH:** 2

**DEPENDENCIES:** Information is obtained from the Cancellation/Nullification Request Form.

**SYSTEM FUNCTION:** Policy History  
Validation of Cancellation Reason

**REPORTING REQUIREMENT:** Required

**NOTE:** Valid cancellation reason codes for Group Flood policies (GFIP) are 04, 06, or 10.

**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.
- Policies with Risk Rating methods '3' (Alternative), '6' (Provisional), '8' (Tentative), 'F' (Leased Federal Properties), '7', 'P', 'Q' (Preferred Risk), '9' (MPPP), or 'G' (Group Flood), can report blanks.
- Policies with New/Rollover indicator 'R' can be reported with 'Y', 'N' or blank regardless of the original new business date.

**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: CRS Classification Credit Percentage**

**ALIAS:** CRS Credit

**ACRONYM:** Direct (PMF) CRS-DISCOUNT-PCT  
WYO (PMF) CRS\_CLASS

**FILE:** Community Master File (COMF)  
Policy Master File (PMF)  
Community Rating System Table (COMR)

**DESCRIPTION:**

The Community Rating System (CRS) Classification Credit Percentage that is used to rate the policy.

The insurance premium credit is based on whether a property is in or out of the Special Flood Hazard Area (SFHA), i.e., the A and V zones as shown on the community's Flood Insurance Rate Map. The premium credit for properties in the SFHA increases according to a community's CRS class. The credit for properties outside of the SFHA is 10 percent for Class 1-6 communities and 5 percent for Class 7-9 communities because premiums in these areas are already relatively low and can be lowered further through the Preferred Risk Policy. Also, most of the activities undertaken to qualify for those classes are implemented only in the floodplain.

The CRS classifications and flood insurance premium credits are shown below:

<u>Classes</u>	<u>SFHA Credit*</u>	<u>Non-SFHA Credit</u>
1	45% **	10% **
2	40% **	10% **
3	35% **	10% **
4	30% **	10% **
5	25% **	10% **
6	20% **	10% **
7	15% **	5% **
8	10% **	5% **
9	5%	5%
10	0%	0%

\*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

\*\*These percentages are subject to change. Always refer to the Flood Insurance Manual for the latest information.

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

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

**NOTE:**

The CRS credits will **not** apply to the following categories and the CRS Classification Credit Percentage should be reported as zero.

- Preferred Risk Policies
- Mortgage Portfolio Protection Program (MPPP) Policies
- Group Flood Policies
- Post-FIRM non-elevated building policies issued or renewed effective on or after May 1, 2008, where the Lowest Floor Elevation (LFE) used for rating is 1 foot or more below the Base Flood Elevation (BFE), mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (VE, V01-V30), reported with a blank obstruction type.
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, mapped in zones AE, A01-A30, unnumbered A, AO, or AH and reported with obstruction types 10, 15, 20, 24, 30, 34, 40, 50, 54, 60, or 80 (obstruction type 80 is 'Without Certification subgrade crawlspace'). **Refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.**
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after May 1, 2008, where the LFE used for rating is 1 foot or more below the BFE, mapped in zones VE or V01-V30, and reported with obstruction types 10, 20, 24, 34, 40, 50, 54, 60, or 80). **Obstruction types 15 and 70 are not applicable for V zones in this category. Refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.**
- Elevated building policies with Post-FIRM indicator 'Y' issued or renewed effective on or after October 1, 2011, with elevators located below the BFE, mapped in A or V zones, and reported with obstruction types 92, 96, 97, or 98. **Refer to TRRP Data Element 'Obstruction Type' for additional information on elevated building with elevators.**

For policies issued or renewed effective on or after May 1, 2008, the CRS Classification Credit Percentage is **allowed** for the following categories:

- Post-FIRM non-elevated building policies effective on or after May 1, 2008, with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (VE, V01-V30), reported with a blank obstruction type.
- Policies with Post-FIRM Indicator 'Y', regardless of elevation difference, mapped in A zones (AE, A01-A30, unnumbered A, AO, AH), reported with obstruction type 70 (With Certification sub-grade crawlspace). **Note: The insured must provide a letter from**

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

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

a community official certifying that the subgrade crawlspace was built in compliance with the NFIP requirements for crawlspace construction, as outlined in FEMA Technical Bulletin 11-01. Also refer to TRRP Data Element 'Obstruction Type' for additional information on subgrade crawlspace.

- Post-FIRM elevated building policies, regardless of elevation difference, mapped in V zones (VE, V01-V30), reported with obstruction type 30.
- Post-FIRM elevation-rated policies with elevation difference equal to or greater than zero, mapped in A zones (AE, A01-A30, unnumbered A, AOB, AHB) or V zones (VE, V01-V30), reported with any valid obstruction type.
- Pre-FIRM policies (with and without elevation) mapped in A zones (AE, A01-A30, unnumbered A, AO, AH) or V zones (VE, V01-V30, unnumbered V), reported with any valid obstruction type.
- Post-FIRM non-elevated building policies, not elevation rated in AO or unnumbered A zones.
- Pre-FIRM and Post-FIRM policies (with and without elevation) mapped in B, C, D, X, A99, AR/AR dual zones, reported with any valid obstruction type.
- Pre-FIRM policies reported with Elevated Building indicator 'N', obstruction type 70 or 80, and Basement/Enclosure/Crawlspace Type '4' (Subgrade crawlspace).
- Effective October 1, 2011, Post-FIRM elevated building policies with elevators located below the BFE, mapped in A or V zones, and reported with obstruction types 90, 94, or 95. Refer to TRRP Data Element 'Obstruction Type' for additional information on elevated buildings with elevators.

**NOTE:**

Since **Obstruction type 60** is a default value for 'unknown', WYO companies are encouraged to verify the reported obstruction type for insured properties. Obstruction type 60 should be used carefully as this will impact the CRS credit percentage.

Effective May 1, 2008, please refer to the **CRS Matrices** on the following pages in determining CRS eligibility/ineligibility.

**EDIT CRITERIA:** Numeric, see preceding table of credits for acceptable values.

**LENGTH:** 2

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

**SYSTEM FUNCTION:** Premium Computation

**REPORTING REQUIREMENT:** Required

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

**CRS REPORTING REQUIREMENTS - Effective May 1, 2008:**

A. Introduction

Effective May 1, 2008, flood insurance policies for most buildings that are rated as having the lowest floor 1 foot or more below the Base Flood Elevation (BFE) will no longer be eligible for the community's CRS discount.

The following CRS Matrices are provided to assist WYO companies in quickly and accurately determining an affected building's eligibility or ineligibility for the CRS discount on the basis of the building's reported elevation difference, obstruction type, and flood risk zone.

B. CRS Matrices

**Post-FIRM AE, A01-A30 Zones**

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation (+999) Tentative or Provisional Rates Only
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

**Notes:**

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

'YES' = CRS discount is allowed

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

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

Post-FIRM Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or LFE below HAG (-)	Zero or above the BFE or above HAG (+)	No Elevation(+ 999)
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

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

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

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

Post-FIRM AO, AH Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation or Rated Using Tentative or Provisional Rates(+999)
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	NO	YES	YES
20	NO	YES	YES
24	NO	YES	YES
30	NO	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	YES	YES	YES
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

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

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

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

Post-FIRM AOB, AHB Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) (AOB only)
Blank (Non-elevated buildings only)	N/A	YES	YES
10	N/A	YES	YES
15	N/A	YES	YES
20	N/A	YES	YES
24	N/A	YES	YES
30	N/A	YES	YES
34	N/A	YES	YES
40	N/A	YES	YES
50	N/A	YES	YES
54	N/A	YES	YES
60	N/A	YES	YES
70	YES	YES	YES
80	N/A	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

Notes:

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

'YES' = CRS discount is allowed

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

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

**Post-FIRM VE, V01-V30, Unnumbered V Zones**

	ELEVATION DIFFERENCE		
	Below the BFE (-)	Zero or above the BFE (+)	No Elevation Unnumbered V Zone or Rated Using Tentative or Provisional Rates(+999)
OBSTRUCTION TYPE			
Blank (Non-elevated buildings only)	NO	YES	YES
10	NO	YES	YES
15	N/A	N/A	N/A
20	NO	YES	YES
24	NO	YES	YES
30	YES	YES	YES
34	NO	YES	YES
40	NO	YES	YES
50	NO	YES	YES
54	NO	YES	YES
60	NO	YES	YES
70	N/A	N/A	N/A
80	NO	YES	YES
90	YES	YES	YES
92	NO	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	NO	YES	YES
97	NO	YES	YES
98	NO	YES	YES

**Notes:**

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

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.

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

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

Pre-FIRM AE, A01-A30, Unnumbered A Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE -or- BFE or LFE below HAG (-)	Zero or above the BFE -or- BFE or LFE Above HAG(+)	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	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

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

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

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

Pre-FIRM AO, AH Zones

	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth(+)	No Elevation (+999)
OBSTRUCTION TYPE			
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	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

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

'YES' = CRS discount is allowed

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

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

Pre-FIRM AOB, AHB Zones

OBSTRUCTION TYPE	ELEVATION DIFFERENCE		
	Below the BFE or Base Flood Depth (-)	Zero or above the BFE or Base Flood Depth (+)	No Elevation (+999) AOB only
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	YES	YES	YES
80	YES	YES	YES
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

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

'YES' = CRS discount is allowed

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

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

Pre-FIRM VE, V01-V30, Unnumbered V 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	N/A	N/A	N/A
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
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	YES	YES	YES

Notes:

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

Obstruction Types 15 and 70 are not applicable to zones VE, V01-V30, and unnumbered V.

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
90	YES	YES	YES
92	YES	YES	YES
94	YES	YES	YES
95	YES	YES	YES
96	YES	YES	YES
97	YES	YES	YES
98	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.

**Note:** 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' and the Post-FIRM construction indicator is 'N' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE can be reported with any elevation, including default value 9999.0.
- If the Grandfathering Type code is '2' or '3' and the Post-FIRM construction indicator is 'Y' and Current Map Info - Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE cannot be reported with 9999.0.
- 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, AR, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report 9999.0.
- Policies with New/Rollover indicator 'R' can be reported with any Current Map Information - Base Flood Elevation including default value 9999.0 regardless of the original new business date.

**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.
- If the Grandfathering Type code is '2' '3', the current Community ID Number must be reported with a valid community number.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' can be reported with any valid community identification number or blanks, regardless of the original new business date.

**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.
- If the Grandfathering Type code is '2' or '3', the current Flood Risk Zone must be reported with a valid flood zone.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' can be reported with any valid flood risk zone or blanks, regardless of the original new business date.

**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, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' can be reported with any valid map panel number or blanks, regardless of the original new business date.

**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, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' can be reported with any valid map panel suffix or blanks, regardless of the original new business date.

**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.
- If the Grandfathering Type code is '3', the CMI - Prior Policy Number must not be blank.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - must report blanks.
- Policies with New/Rollover indicator 'R' can be reported with any valid policy number or blanks, regardless of the original new business date.

**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 and 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 Unnumbered Zone A Rate Table:**

The Elevation Certificate indicator shows whether a policy has been rated with no Elevation Certificate submitted; with an Elevation Certificate submitted that includes a BFE provided by the community or a registered professional engineer, architect, or surveyor; or with an Elevation Certificate submitted that does not include a 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.

Policies with original new business dates on or after October 1, 2011 covering Post-FIRM buildings in zone unnumbered A will now require an Elevation Certificate. These policies will also not be allowed to use Elevation Certificate indicators '1' and '2' with the exception of Submit-for-Rate policies. **These requirements will not apply to transfer/rollover transactions.**

**For policies using the Provisional Rating Table: Post-FIRM Zone AE, A1-A30 -or- Post-FIRM Unnumbered 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.

**For policies rated using the Post-FIRM Zone AO, AH rate tables:**

Policies with original new business dates on or after October 1, 2011, covering Post-FIRM buildings in zones AH or AO will require the following:

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

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

- Zone AH require an Elevation Certificate
- Zone AO require an Elevation Certificate or a Letter of Compliance from the community official

**NOTE: These requirements will not apply to transfer/rollover transactions.**

The Elevation Certificate indicator is not required for policies reported with Post-FIRM zones AO, AH, AOB or AHB.

**For Zones AO, AOB policies, effective October 1, 2011:**

The "Without Certificate of Compliance or Elevation Certificate" rate applies to Post-FIRM construction only (Post-FIRM indicator is 'Y'), when **zone AO** is reported and the elevation difference is less than zero.

The "With Certification of Compliance" rate applies to Post-FIRM 'Y' when **zone AO** is reported and the elevation difference is zero or greater (default value +999 for the elevation difference will not be allowed).

The "With Certification of Compliance" rate applies when **zone AO is reported as AOB**, whether the Post-FIRM indicator is 'Y' or 'N', and the elevation difference is zero or greater.

The "With Certification of Compliance" rate also applies when **zone AO is reported as AOB**, and the Post-FIRM indicator is 'Y' or 'N', and the default value (+999) is reported for the elevation difference because the underlying underwriting file contains a letter from a community official indicating the building is certified as compliant. Such letters do not always provide elevation data.

Pre-FIRM rates are used for Post-FIRM indicator 'N' where the default value (+999) is reported in the elevation difference with no letter of compliance on policies reported with AO zone.

Pre-FIRM rates are also used for Post-FIRM indicator 'N' where the elevation difference is less than zero on policies reported with AO zone.

**For Zones AH, AHB policies, effective October 1, 2011:**

The "Without Certificate of Compliance or Elevation Certificate" rate applies to policies with Post-FIRM indicator 'Y', when **zone AH** is reported and the elevation difference is less than zero.

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

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

The "With Certification of Compliance" rate applies to policies with Post-FIRM 'Y' when **zone AH** is reported and the elevation difference is zero or greater.

The "With Certification of Compliance" rate applies to policies with Post-FIRM indicator 'Y' or 'N', when **zone AH is reported as AHB** and the elevation difference is zero or greater.

Post-FIRM 'Y' policies reported with default value (+999) for the elevation difference will not be allowed for zones AH or AHB, with original new business date on or after October 1, 2011.

Pre-FIRM rates are used for Post-FIRM indicator 'N' where the default value (+999) is reported in the elevation difference with no letter of compliance on policies reported with AH zone.

Pre-FIRM rates are also used for Post-FIRM indicator 'N' where the elevation difference is less than zero on policies reported with AH zone.

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

**Post-FIRM Unnumbered Zone A Rate Table**

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 Base Flood Elevation" +2 to +4 feet rates.**

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 Base Flood Elevation" rates.**

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

**NOTE:** Post-FIRM unnumbered zone 'A' policies with original new business dates on or after October 1, 2011, cannot report Elevation Certificate Indicator values '1' and '2' unless the Risk Rating Method is '2' (SFR).

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

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

Provisional Rating Table: Post-FIRM Zone AE,  
A1-A30 -or- Post-FIRM Unnumbered 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.

**NOTE:**

Because zones AH, AO and unnumbered 'A' now require an elevation certificate (effective October 1, 2011), **tentative rates** (Risk Rating Method '8') will now be permitted for Post-FIRM buildings in zones AH, AO and Unnumbered A.

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

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, unnumbered A policies effective October 1, 2011

Applicable to: Post-FIRM 'Y' policies with original new business dates on or after October 1, 2011 Optional for policies reported with New/Rollover indicator 'R'. Excludes policies reported with Risk Rating Method '8' (Tentative rated) or '6' (Provisionally rated).

Zone	BFE	LFE	Elevation Difference	Rates Permitted
Unnumbered A	Any value, including default 9999.0	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	<p>Post-FIRM Unnumbered Zone A Rate Table</p> <p>Use any applicable rates under Type of Elevation Certificate categories "No Base Flood Elevation" or "With Base Flood Elevation".</p> <p>Exception: Category "No Elevation Certificate" is only permitted for policies reported as Risk Rating Method '2' (SFR).</p>
AH	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	<p>Post-FIRM AO, AH Rate Table</p> <p>Use "Without Certification of Compliance or Elevation Certificate" if the elevation difference is less than zero.</p> <p>Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero.</p>
AHB	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value equal to or greater than zero, (default +999 not permitted)	<p>Post-FIRM AO, AH Rate Table</p> <p>Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero. Policies can be reported with Post-FIRM indicator 'Y' or 'N' if the criteria were met.</p> <p>Note: If the elevation difference is less than zero, policy will receive rating error.</p>

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

Elevation Requirements for Post-FIRM zone AO, AH, AOB, AHB, unnumbered A policies effective October 1, 2011  
(Cont'd.)

Zone	BFE	LFE	Elevation Difference	Rates Permitted
AO	Any value, (default 9999.0 not permitted)	Any value, (default 9999.0 not permitted)	Any value, (default +999 not permitted)	Post-FIRM AO, AH Rate Table  Use "Without Certification of Compliance or Elevation Certificate" if the elevation difference is less than zero.  Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero.
AOB	Any value, including default 9999.0	Any value, including default 9999.0	Any value equal to or greater than zero, including default +999	Post-FIRM AO, AH Rate Table  Use "With Certification of Compliance" if the elevation difference is equal to or greater than zero -or- reported as default +999. Policies can be reported with Post-FIRM indicator 'Y' or 'N' if the criteria were met.  Note: If the elevation difference is less than zero, policy will receive rating error.

**DATA ELEMENT:** Elevation Certification Date

**ALIAS:** None

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

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

The date that the Elevation Certificate data was certified by the surveyor, engineer, or architect.

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

**LENGTH:** 8

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

**SYSTEM FUNCTION:** Used to verify the reporting of Lowest Adjacent Grade and Diagram Number, and to analyze age of certification.

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

**DATA ELEMENT: Elevation Difference**

**ALIAS:** Elevation

**ACRONYM:** Direct (PMF) Elev-Difference  
WYO (PMF) ELEV-DIFF

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

**DESCRIPTION:**

Difference between the elevation of the lowest floor used for rating or the floodproofed elevation and the base flood elevation (BFE), or base flood depth, as appropriate. Round to nearest higher elevation difference in whole feet using .5 as the midpoint.

This data is reported only if the policy is elevation rated.

Entry of +999 indicates the field is not reported and/or used for this policy.

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

**LENGTH:** 4

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

**SYSTEM FUNCTION:** Rating Element

**REPORTING REQUIREMENT:** Required

**NOTE:**

If the elevation difference is reported with a value of +999, the BFE and the Lowest Floor Elevation (LFE) must be reported with a value of 9999.0.

If the elevation difference is reported with a value other than +999, the BFE and the LFE should not be reported with 9999.0. Unnumbered 'A' Zone policies, Alternative policies, PRP policies, Leased Federal Property policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the BFE and LFE. Leased Federal Properties (Risk Rating Method 'F') are allowed to report default value 9999.0, if using tentative rates.

If the original new business date is on or after October 1, 2011, elevation rating information (BFE, LFE and Elevation Difference) will now be required on Post-FIRM buildings in zones AH, AO, AOB, AHB and unnumbered 'A', with the exception of policies reported with New/Rollover indicator 'R'. Refer to the '**Elevation Requirements Matrix**' under data element 'Elevation Certificate Indicator' in the TRRP manual for specific information regarding zones AH, AO, AOB, AHB and unnumbered 'A'.

**DATA ELEMENT: Elevation Difference (Cont'd.)**

**NOTE:** Cont'd.)

**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 NFIP will subtract one foot from the reported elevation difference and use the new difference to determine the rates and compute the premium. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

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**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, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - report '1' or blank.
- Policies with New/Rollover indicator 'R' can be reported with '1', '2', '3', or blanks regardless of the original new business date.

**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: 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.

If the original new business date is on or after October 1, 2011, elevation rating information (BFE, LFE and Elevation Difference) will now be required on Post-FIRM buildings in zones AH, AO, AOB, AHB and unnumbered 'A', with the exception of policies reported with New/Rollover indicator 'R'. Refer to the '**Elevation Requirements Matrix**' under data element 'Elevation Certificate Indicator' in the TRRP manual for specific information regarding zones AH, AO, AOB, AHB and unnumbered 'A'.

**DATA ELEMENT: Lowest Floor Elevation (Cont'd.)**

**REPORTING REQUIREMENT:** (Cont'd.)

Preferred Risk policies, Alternative policies, MPPP policies, Group Flood policies, provisionally rated policies, and tentatively rated policies are excluded from reporting the LFE. Leased Federal Properties (Risk Rating Method 'F') are allowed to report default value 9999.0, if using tentative rates.

**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 State

**ALIAS:** State

**ACRONYM:** (MAMF) STATE

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

**DESCRIPTION:**

The two-character alpha abbreviation of the state in which the mailing address is located.

**EDIT CRITERIA:** Alpha

**LENGTH:** 2

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

**SYSTEM FUNCTION:** Primary Key

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT: Mailing Street Address**

**ALIAS:** Mailing Address 1, Mailing Address 2

**ACRONYM:** (MAMF) ADDRESS1  
(MAMF) ADDRESS2

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

**DESCRIPTION:**

The insured's mailing street address. Mailing Address 1 and 2 may be used when mailing location is described with descriptive information. If a standard address consisting of street number, street name, and street type is used, then this must be recorded in Mailing Address 2. P.O. Boxes are acceptable.

**EDIT CRITERIA:** Only street address or other location information should be entered in these fields. City, state, and ZIP Code are not to be entered in these fields.

**LENGTH:** 50 X 2 occurrences

**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

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■ **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: Obstruction Type**

**ALIAS:** None

**ACRONYM:** WYO (PMF) OBSTRUCTION

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

**DESCRIPTION:**

This describes the type of obstruction that may be present under an elevated building. An obstruction includes an enclosed area and/or machinery and equipment attached to the building below the lowest elevated floor.

Enclosed Area: 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.

Certain areas are considered to be free of obstruction if the areas have: (1) insect screening, provided that no additional supports are required for the screening; or (2) wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

In zones other than V, V1-V30, and VE, unfinished enclosed areas constructed with openings, such as with parallel shear walls, open lattice walls, discontinuous foundation walls, or combination thereof, to facilitate the free movement of water, are not considered to be obstructions.

Machinery and equipment attached to a building below the lowest elevated floor and below the BFE are always considered to be obstructions, whether or not they are enclosed.

In Zones V, V1-V30, and VE, solid breakaway walls, nonbreakaway walls, or finished areas below the lowest elevated floor are always considered to be an obstruction.

**NOTE:** Elevators are considered to be enclosures/obstructions. ■

Subgrade Crawlspace: Buildings with subgrade crawlspaces are eligible for the community's CRS discount provided that they have a letter from a community official certifying that the subgrade crawlspace is built in compliance with the NFIP requirements for crawlspace construction, as outlined on pages 3-5 of **FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas**. In addition to meeting the NFIP requirements applicable to all crawlspace construction in Special Flood Hazard Areas (SFHAs), buildings with subgrade crawlspaces must also meet special requirements for subgrade crawlspaces. These additional requirements are as follows:

- The interior grade of a crawlspace below the BFE must not be more than 2 feet below the lowest adjacent exterior grade (LAG).

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

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

- The height of the below-grade crawlspace, measured from the interior grade of the crawlspace to the top of the crawlspace foundation wall, must not exceed 4 feet at any point.
- There must be an adequate drainage system that removes floodwaters from the interior area of the crawlspace.
- The velocity of flood waters at the site should not exceed 5 feet per second for any crawlspace.

The full text of the NFIP requirements for subgrade crawlspace construction can be found in FEMA Technical Bulletin 11-01, which is available online at <http://www.fema.gov/pdf/fima/tb1101.pdf>.

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

- 10 - Free of obstruction (See NOTE)
- 15 - With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V Zones)
- 20 - With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or the elevation of the machinery or equipment is at or above the Base Flood Elevation
- 24 - With obstruction: less than 300 sq. ft. with breakaway walls and with machinery or equipment attached to building below lowest elevated floor. The elevation of the machinery or equipment is below the Base Flood Elevation.
- 30 - With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation
- 34 - With obstruction: 300 sq. ft. or more with breakaway walls and with machinery or equipment attached to building below the Base Flood Elevation

**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) - **See Note below**
- 80 - Without Certification subgrade crawlspace (all zones) - **See Note below**
- 90 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE. CRS discount is allowed.
- 92 - With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.
- 94 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. CRS discount is allowed.

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

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

95 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE but no machinery and equipment (M&E) servicing the building is located below the BFE. CRS discount is allowed.

96 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.

97 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.

98 - With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.

**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 Elevated Building Indicator is 'N' (not elevated), then:
  1. Obstruction Type '10' **cannot** be reported on policies with Original New Business dates on or after October 1, 2001. For policies with Original New Business dates prior to October 1, 2001 (regardless of the policy effective date), obstruction type '10' is allowed.
  2. Obstruction Type reported as **blank** is allowed for any policy effective date, regardless of the Original New Business date.
  3. Obstruction Types '70' or '80' are allowed on policies with effective dates on or after May 1, 2008, regardless of the Original New Business date.

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

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

4. Obstruction Types other than 10, 70, 80, or blank will not be allowed for non-elevated buildings.
- Policies reported with obstruction types '90', '94', '95', '97', or '98' --  
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be '2'.
  - Policies reported with obstruction type '92' --  
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be '1' or '2'.
  - Policies reported with obstruction type '96' --  
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be '1'.
  - Clarification of obstruction types '70' (with letter of compliance) and '80' (without letter of compliance) in relation to the optional Post-FIRM rating of Pre-FIRM buildings with subgrade crawlspaces in Zones A, AE, A1-A30, AO, AH and D:
    1. Pre-FIRM buildings usually will not have a letter of compliance (as indicated by code '70'), but may meet the proper openings definition and, therefore, be eligible for a lower rate. In such cases, use obstruction code '80' (without letter of compliance), but apply the proper openings credit.
    2. CRS discounts always apply to Pre-FIRM buildings, even when the lowest floor elevation is below the Base Flood Elevation (BFE). This means that Pre-FIRM policies rated Post-FIRM (elevation rated) with LFE more than 1 foot below the BFE (such as subgrade crawlspace) will receive the CRS discount.
    3. Post-FIRM buildings using obstruction type '80', with an elevation difference of 1 foot or more below the BFE, are ineligible for the CRS discount, whether rated with or without proper openings.

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**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
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE. 95

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage. 96

With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE. 97

With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE. 98

**OCCUPANCY TYPE**

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

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**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

**SECTION 27 - MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)**

The following data elements are not required to be reported when submitting data for an MPPP policy. The NFIP/WYO system will automatically set these data elements to the following default values. This will be done regardless of what the WYO company places in these data elements.

Base Flood Elevation	+9999	
Basement/Enclosure/Crawlspace Type	0	
Coverage Required for Disaster Assistance	0	
Deductible - Building	1	■
Deductible - Contents	1	■
Elevated Building Indicator	N	
Elevation Certificate Indicator	2	
Elevation Difference	+999	
Floodproofed Indicator	N	
Insurance-to-Value Ratio Indicator	Blank	
Location of Contents Indicator	Blank	
Lowest Floor Elevation	+9999	
New or Rollover Indicator	N	
Number of Floors (Including Basement)/Building Type	1	
Original Construction Date/Substantial Improvement Date	00000000	
Policy Term Indicator	1	
Post-FIRM Construction Indicator	Blank	
State-Owned Property	N	

The following data elements need to be reported only to justify insurance limits. If these data elements are not reported (blanks), then the following default values will be assigned by the NFIP/WYO system:

Condominium Indicator	N
Occupancy Type	1

For the NFIP/WYO system to accomplish the above, the data element **Risk Rating Method must be reported for an MPPP policy on every New Business (11A), Renewal (17A), Endorsement (20A), Policy Reinstatement with Policy Changes (15A), and Policy Correction (23A) transaction submitted.**