

A summary of the June 2014 TRRP Plan updates (Change 20) is as follows:

<p>Part 1 – Instructions</p>	<ul style="list-style-type: none"> <li>• Renamed ‘Principal/primary residence’ to ‘Primary residence’</li> <li>• The Amounts of Insurance - Building Coverage Additional Limits for Other Residential changed from \$75,000 to \$325,000. The Total Building Coverage for Other Residential changed from \$250,000 to \$500,000.</li> </ul>
<p>Part 3 – Reporting Requirements</p>	<ul style="list-style-type: none"> <li>• Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’</li> <li>• Added new data element ‘Subsidized Rated Indicator’</li> <li>• Added new data element ‘Valid Policy Indicator’</li> </ul>
<p>Part 4 – Data Dictionary</p>	<ul style="list-style-type: none"> <li>• Data Dictionary Table of Contents – added new data elements ‘Subsidized Rated Indicator’ and ‘Valid Policy Indicator’; renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’</li> <li>• Deductible – Applicable to Building Claim Payment: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Current deductible options will be used – ‘B’ (\$1,250) and ‘A’ (\$1,500).</li> <li>• Deductible – Applicable to Contents Claim Payment: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Current deductible options will be used – ‘B’ (\$1,250) and ‘A’ (\$1,500).</li> <li>• Deductible – Building: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Additional deductible options were included – ‘F’ (\$1,250) and ‘G’ (\$1,500).</li> <li>• Deductible – Contents: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Additional deductible options were included – ‘F’ (\$1,250) and ‘G’ (\$1,500).</li> <li>• Primary Residence Indicator: renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’. Replaced references of ‘principal/primary’ to ‘primary’ and ‘non-principal/non-primary’ to ‘non-primary’.</li> <li>• Replacement Cost Indicator: Replaced reference of ‘principal/primary’ to ‘principal’.</li> </ul>

A summary of the June 2014 TRRP Plan updates (Change 20) - continued:

<p>Part 4 – Data Dictionary  (continued)</p>	<ul style="list-style-type: none"> <li>• Subsidized Rated Indicator: <b>New data element</b></li> <li>• Total Amount of Insurance – Building: revised maximum amount of coverage for Other Residential in the Regular Program from \$250,000 to \$500,000. Added text regarding PRP Other Residential building coverage amounts effective on or after June 1, 2014. Added text regarding new coverage amount \$32,400 for Group Flood policies (GFIP), effective October 1, 2013.</li> <li>• Total Amount of Insurance – Contents: added text regarding new coverage amount \$32,400 for Group Flood policies (GFIP), effective October 1, 2013.</li> <li>• Valid Policy Indicator: <b>New data element</b></li> </ul>
<p>Part 5 – Codes</p>	<ul style="list-style-type: none"> <li>• The following data elements were added with their respective codes:  Subsidized Rated Indicator Valid Policy Indicator</li> <li>• Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’.</li> <li>• New codes ‘F’ and ‘G’ were added to Deductible-Building category</li> <li>• New codes ‘F’ and ‘G’ were added to Deductible-Contents category</li> </ul>
<p>Part 6 – Record Layouts</p>	<ul style="list-style-type: none"> <li>• The following data elements were added on Policy transactions 11A- New Business, 15A – Policy Reinstatement with Policy Changes, 17A – Renewals, 20A – Endorsements, 23A – Policy Correction:  Subsidized Rated Indicator Valid Policy Indicator</li> <li>• Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’ on the stated Policy transactions.</li> </ul>
<p>Part 7 – Instructions for Formatting Data Elements and Revising Data Element Values</p>	<ul style="list-style-type: none"> <li>• The following data elements were added:  Subsidized Rated Indicator Valid Policy Indicator</li> <li>• Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’.</li> </ul>

A summary of the June 2014 TRRP Plan updates (Change 20) - continued:

Appendix C – Error Reporting	<ul style="list-style-type: none"><li>• Revised Policy Error record layouts to address new data elements ‘Subsidized Rated Indicator’ and ‘Valid Policy Indicator’.</li><li>• Revised Policy and Claims Error record layouts to reference the renaming of ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’.</li></ul>
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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
Changes 7 & 7 (Revised).....	May 1, 2005
Changes 8 & 8.1.....	October 1, 2005
Change 9.....	May 1, 2006
Changes 10, 11 & 12.....	May 1, 2008
Changes 13, 13.1 & 13.2.....	October 1, 2009
Change 14.....	January 1, 2011
Change 15.....	October 1, 2011
Change 16.....	May 1, 2012
Change 17.....	October 1, 2012
Change 18.....	January 1, 2013
Change 19, 19.1, 19.2 & 19.3..	October 1, 2013
Change 20.....	June 1, 2014

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. Primary 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 or finished enclosure underneath the lowest elevated floor
  - c. With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure underneath the lowest elevated floor
  - d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

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 June 1, 2014, 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	\$325,000	\$500,000
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.

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>			
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Information
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Period
Policy Assignment Type	Y	4-151A	General Change Endorsement - Assignment
Policy Expiration Date	Y	4-154	Application - Policy Period
Policy Number	Y	4-155	
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application - Elevation Data
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator <sup>4</sup>	Y	4-160	Application - Building
Prior Policy Number	Y	4-160A	Application - New/Renewal/Transfer Box
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

<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.

**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>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
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	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
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 - Coverage and Rating

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

<sup>5</sup>This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property 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>			
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating
Reserve Fund Assessment - Refunded	Y	4-179B	
Risk Rating Method	Y	4-180	Application - Coverage and Rating
Second Lender City <sup>2</sup>	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number <sup>2</sup>	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name <sup>2</sup>	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State <sup>2</sup>	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address <sup>2</sup>	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code <sup>2</sup>	N	4-189	Application - 2nd Mortgagee/Other
Sort Sequence Key	Y	4-190	
SRL Property Indicator	Y	4-193A	Application - Building
State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Taxpayer Identification Number <sup>6</sup>	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

<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 is no longer required.

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>			
Tenant Indicator	Y	4-198B	Application - Building
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	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
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	

PART 4 - DATA DICTIONARY  
Table of Contents (Cont'd.)

	<u>Page</u>
Lowest Adjacent Grade.....	4-130
Lowest Floor Elevation.....	4-131
Mailing City.....	4-131B
Mailing State.....	4-131C
Mailing Street Address.....	4-131D
Mailing ZIP Code.....	4-131E
Map Panel Number (Rating Map Information).....	4-132
Map Panel Suffix (Rating Map Information).....	4-133
Mitigation Offer Indicator.....	4-133A
Name Format Indicator.....	4-134
Name or Descriptive Information Indicator.....	4-135
New Date of Loss.....	4-136
New Payment Date.....	4-137
New Policy Number.....	4-138
New/Rollover/Transfer Indicator.....	4-139
Number of Elevators.....	4-139A
Number of Floors (Including Basement)/Building Type.....	4-140
Obstruction Type.....	4-141
Occupancy Type.....	4-143
Old Date of Loss.....	4-144
Old Payment Date.....	4-145
Old Policy Number.....	4-146
Original Construction Date/Substantial Improvement Date.....	4-147
Original Submission Month.....	4-149
Payment Date.....	4-150
Payment Recovery Date.....	4-151
Policy Assignment Type.....	4-151A
Policy Effective Date.....	4-152
Policy Expiration Date.....	4-154
Policy Number.....	4-155
Policy Term Indicator.....	4-156
Policy Termination Date.....	4-157
Post-FIRM Construction Indicator.....	4-158
Premium Payment Indicator.....	4-159
Premium Receipt Date.....	4-159A
Primary Residence Indicator.....	4-160
Prior Policy Number.....	4-160A
Probation Surcharge Amount WYO.....	4-161
Property Beginning Street Number.....	4-162
Property City.....	4-163
Property Purchase Date.....	4-163A
Property Purchase Indicator.....	4-163B
Property State.....	4-164
Property Street Address.....	4-165
Property Value - Appurtenant (ACV).....	4-166
Property Value - Main (ACV).....	4-167
Property ZIP Code.....	4-168
Regular/Emergency Program Indicator.....	4-169
Reinstatement Federal Policy Fee.....	4-170
Reinstatement Premium.....	4-171
Reinstatement Reserve Fund Assessment.....	4-171A
Rejected Transaction Control Number.....	4-172
Rental Property Indicator.....	4-172A

PART 4 - DATA DICTIONARY  
Table of Contents (Cont'd.)

	<u>Page</u>
Repetitive Loss ID Number.....	4-173
Repetitive Loss Target Group Indicator.....	4-174
Replacement Cost.....	4-175
Replacement Cost Indicator.....	4-176
Reserve - Building.....	4-177
Reserve - Contents.....	4-178
Reserve - ICC.....	4-179
Reserve Fund Assessment.....	4-179A
Reserve Fund Assessment - Refunded.....	4-179B
Risk Rating Method.....	4-180
Second Lender City.....	4-184
Second Lender Loan Number.....	4-185
Second Lender Name.....	4-186
Second Lender State.....	4-187
Second Lender Street Address.....	4-188
Second Lender ZIP Code.....	4-189
Sort Sequence Key.....	4-190
Special Expense Amount.....	4-191
Special Expense Date.....	4-192
Special Expense Type.....	4-193
SRL Property Indicator.....	4-193A
State-Owned Property.....	4-194
Subrogation.....	4-195
Subrogation Recovery Date.....	4-196
■ Subsidized Rated Indicator.....	4-196A
Substantial Improvement Indicator.....	4-197
Taxpayer Identification Number.....	4-198
Tenant Building Coverage Indicator.....	4-198A
Tenant Indicator.....	4-198B
Total Amount of Insurance - Building.....	4-199
Total Amount of Insurance - Contents.....	4-201
Total Building Damages - Main and Appurtenant (ACV).....	4-202
Total Building Damages - Main and Appurtenant (RCV).....	4-203
Total Calculated Premium.....	4-204
Total Damage to Contents - Main and Appurtenant (ACV).....	4-205
Total Damage to Contents - Main and Appurtenant (RCV).....	4-206
Total Expense of Temporary Flood Protection.....	4-207
Total Premium Refund.....	4-208
Total Property Value - Main and Appurtenant (ACV).....	4-209
Total Property Value - Main and Appurtenant (RCV).....	4-210
■ Valid Policy Indicator.....	4-210A
Value of Building Items Subject to Policy Exclusions (ACV).....	4-211
Value of Contents (ACV).....	4-212
Value of Contents Items Subject to Policy Exclusions (ACV).....	4-213
Waiting Period Type.....	4-213A
Water Depth - Relative to Main Building.....	4-214
WYO Prefix Code.....	4-216
WYO Transaction Code.....	4-217
WYO Transaction Date.....	4-219
1981 Post-FIRM V Zone Certification Indicator.....	4-220

**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.

8. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

**Full-Risk Rated Policies**

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

**Pre-FIRM Subsidized Policies**

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

**Contents-Only Policies**

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following deductible options are available for all zones and are applied separately to building and contents coverage:

B - \$1,250

A - \$1,500

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

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

**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.

8. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

**Full-Risk Rated Policies**

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

**Pre-FIRM Subsidized Policies**

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

**Contents-Only Policies**

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following deductible options are available for all zones and are applied separately to building and contents coverage:

B - \$1,250

A - \$1,500

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

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

**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.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

**Full-Risk Rated Policies**

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

**Pre-FIRM Subsidized Policies**

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

**Contents-Only Policies**

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - \$1,250

G - \$1,500

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

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

**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.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

**Full-Risk Rated Policies**

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

**Pre-FIRM Subsidized Policies**

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

**Contents-Only Policies**

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - \$1,250      G - \$1,500

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

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

**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: Primary Residence Indicator**

**ALIAS:** Primary Residence ID

**ACRONYM:** Direct (PMF) Primary-Res-Indicator  
WYO (PMF) PRINCIPAL

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

**DESCRIPTION:**

Indicates whether or not the insured building/condominium unit is the primary residence of the insured.

A single-family dwelling/condominium unit qualifies as the primary residence of the insured provided that, at the time of loss, the named insured or the named insured's spouse has lived in the dwelling for either (1) 80 percent of the 365 days immediately preceding the loss, or (2) 80 percent of the period of ownership of the insured dwelling, if ownership is less than 365 days.

Effective June 1, 2014, the NFIP defines primary residence to be a building that will be lived in by the insured or the insured's spouse for more than 50 percent of the 365 days following the policy effective date.

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

Y - Primary Residence of Insured  
N - Non-Primary Residence

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Determination of basis for claims settlement

**REPORTING REQUIREMENT:** Required

**NOTE:** Per amendment HR5740 Section 2, a 25 percent rate increase will be effective for non-primary residences as of January 1, 2013. Policies falling under this new requirement will be identified as all Single-family occupancies and 2-4 Family and Other-Residential occupancies insured as unit owner policies in the condominium form of ownership.

**DATA ELEMENT:** Replacement Cost Indicator

**ALIAS:** Claims Settlement Basis

**ACRONYM:** WYO (CMF) R-COST-IND

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

**DESCRIPTION:**

This indicates whether the building claim was settled on a replacement cost basis. In the context of a claims settlement, replacement cost is the estimated cost to replace the damaged portion of the building without regard to depreciation. Replacement cost coverage is available under the building coverage for a single-family dwelling provided that the dwelling is the principal residence of the insured. Exceptions to this availability are manufactured (mobile) homes or travel trailers, unless they are double-wide, and appurtenant buildings.

Replacement cost is not market value, and it does not include the cost of the land. It is strictly the estimated cost to reconstruct the building.

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

R - Replacement Cost basis  
A - Actual Cash Value basis

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Reconciles claims paid with actual cash value of damage amount.

**REPORTING REQUIREMENT:** Required

**DATA ELEMENT:** Subsidized Rated Indicator

**ALIAS:** None

**ACRONYM:** (PMF) SUBRATE\_IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if a policy was subsidized rated.

**EDIT CRITERIA:** Alpha, acceptable values:

E - Emergency Program (based on Program Type)  
N - Not subsidized  
P - Pre-FIRM subsidized

**LENGTH:** 1

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

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required for new business and renewals with policy effective dates on or after June 1, 2014.

**NOTE:**

- Policies with policy effective dates prior to June 1, 2014 can report blank.
- Policies with policy effective dates on or after June 1, 2014 must report 'E', 'N' or 'P'.

**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	\$500,000 (effective June 1, 2014)
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:

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

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

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

**PRP Other Residential building coverage amounts:**

Prior to June 1, 2014:

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

Effective on or after June 1, 2014:

\$ 20,000	\$ 75,000	\$150,000	\$300,000
\$ 30,000	\$100,000	\$200,000	\$400,000
\$ 50,000	\$125,000	\$250,000	\$500,000

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

**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, 2013, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$32,400.

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

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

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

**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, 2013, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$32,400.
- 

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:** Valid Policy Indicator

**ALIAS:** None

**ACRONYM:** (PMF) VALPOL\_IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates that a duplicate policy, SRL policy, or PRP Repetitive Loss policy is valid.

If a policy is identified as a duplicate policy, a PRP Repetitive Loss property, or a SRL property, then this indicator can be used to identify the policy as not being a duplicate policy, SRL policy, or PRP Repetitive Loss policy if appropriate.

If policy is identified as a duplicate policy and receives error PL004200, value "1" can be selected to remove the error if it is not a duplicate policy.

**EDIT CRITERIA:** Alphanumeric, acceptable values:

- 0 - Default
- 1 - Not a duplicate policy
- 2 - Not a PRP Repetitive Loss property
- 3 - Not an SRL property

**LENGTH:** 1

**DEPENDENCIES:** None

**SYSTEM FUNCTION:** Coverage

**REPORTING REQUIREMENT:** Required for policies with policy effective dates on or after June 1, 2014.

PART 5 - CODES

TABLE OF CONTENTS

<u>Page</u>	
INTRODUCTION.....	5-1
Additions/Extensions Indicator.....	5-1
Basement/Enclosure/Crawlspace Type.....	5-1
Building Construction Date Type.....	5-1
Building Damage Subject to Policy Exclusions (ACV).....	5-1
Building in Course of Construction Indicator.....	5-1
Building over Water Type.....	5-2
Building Purpose Type.....	5-2
Building Use Type.....	5-2
Business Property Indicator.....	5-2
Cancellation/Voidance Reason.....	5-2
Cause of Loss.....	5-3
Claim Closed Without Payment Reason - Building.....	5-3
Claim Closed Without Payment Reason - Contents.....	5-3
Claim Closed Without Payment Reason - ICC.....	5-4
Claim Status Indicator.....	5-4
Coinsurance Claim Settlement Indicator.....	5-4
Community Identification Number (Rating Map Information).....	5-4
Condominium Form of Ownership Indicator.....	5-4
Condominium Indicator.....	5-5
Contents Damage Subject to Policy Exclusions (ACV).....	5-5
Coverage Required for Disaster Assistance.....	5-5
Current Map Info - Community Identification Number.....	5-5
Deductible - Applicable to Building Claim Payment.....	5-5
Deductible - Applicable to Contents Claim Payment.....	5-6
Deductible - Building.....	5-6
Deductible - Contents.....	5-7
Diagram Number.....	5-7
Duration Building Will Not Be Habitable.....	5-7
Elevated Building Indicator.....	5-8
Elevation Certificate Indicator.....	5-8
Enclosure Type.....	5-8
Exterior Wall Structure Type.....	5-8
Exterior Wall Surface Treatment.....	5-9
Factors Related to Cause of Loss.....	5-9
Final Payment Indicator - Building.....	5-9
Final Payment Indicator - Contents.....	5-9
Final Payment Indicator - ICC.....	5-9
Flood Characteristics.....	5-10
Floodproofed Indicator.....	5-10
Foundation Type.....	5-10
Grandfathering Type Code.....	5-10
ICC Claim Indicator.....	5-10
ICC Mitigation Indicator.....	5-11

PART 5 - CODES  
Table of Contents

	<u>Page</u>
Insurance to Value Ratio Indicator.....	5-11
Location of Contents Indicator.....	5-11
Mitigation Offer Indicator.....	5-11
Name Format Indicator.....	5-11
Name or Descriptive Information Indicator.....	5-11
New/Rollover/Transfer Indicator.....	5-12
Number of Floors (Including Basement)/Building Type.....	5-12
Obstruction Type.....	5-12
Occupancy Type.....	5-14
Policy Assignment Type.....	5-14
Policy Status Indicator.....	5-14
Policy Term Indicator.....	5-14
Post-FIRM Construction Indicator.....	5-14
Premium Payment Indicator.....	5-14
Primary Residence Indicator.....	5-15
Property Purchase Indicator.....	5-15
Regular/Emergency Program Indicator.....	5-15
Rental Property Indicator.....	5-15
Repetitive Loss Target Group Indicator.....	5-15
Replacement Cost Indicator.....	5-15
Risk Rating Method.....	5-15
Special Expense Type.....	5-16
SRL Property Indicator.....	5-16
State-Owned Property.....	5-16
Subsidized Rated Indicator.....	5-16
Substantial Improvement Indicator.....	5-16
Tenant Building Coverage Indicator.....	5-16
Tenant Indicator.....	5-17
Valid Policy Indicator.....	5-17
Value of Building Items Subject to Policy Exclusions (ACV)...	5-17
Value of Contents Items Subject to Policy Exclusions (ACV)...	5-17
Waiting Period Type.....	5-17
WYO Transaction Code.....	5-17
1981 Post-FIRM V Zone Certification Indicator.....	5-18

PART 5 - CODES  
 Table of Contents

**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
\$ 1,250	F
\$ 1,500	G

**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
\$ 1,250	F
\$ 1,500	G

**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

PART 5 - CODES  
Table of Contents

**PRIMARY RESIDENCE INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Primary Residence of Insured	Y
Non-Primary Residence	N

**PROPERTY PURCHASE INDICATOR**

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

**REGULAR/EMERGENCY PROGRAM INDICATOR**

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

**RENTAL PROPERTY INDICATOR**

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

**REPETITIVE LOSS TARGET GROUP INDICATOR**

(cancelled effective October 1,2013 - renamed to SRL Property 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

**RISK RATING METHOD (Cont'd.)**

Pre-FIRM Elevation Rated Flood Insurance Manual	B
FEMA Pre-FIRM Special Rates	E
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (A PRP issued in the 1st year of PRP Eligibility under the PRP Eligibility Extension)	P
Preferred Risk Policy (subsequent renewals beginning with 2nd year of PRP Eligibility under the PRP Eligibility Extension)	Q
FEMA Special Rates	S
Severe Repetitive Loss Properties (effective October 1, 2013, code no longer valid)	T
Pre-FIRM Elevation Rated Specific Rates	W

**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

**SRL PROPERTY INDICATOR**

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

**STATE-OWNED PROPERTY**

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

**SUBSIDIZED RATED INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not Subsidized	N
Emergency Program (based on program type)	E
Pre-FIRM subsidized	P

**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

PART 5 - CODES  
Table of Contents

**TENANT BUILDING COVERAGE INDICATOR**

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

**TENANT INDICATOR**

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

**VALID POLICY INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Default	0
No Duplicate policy	1
No PRP Repetitive Loss property	2
No SRL property	3

**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

**WAITING PERIOD TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

PART 5 - CODES  
Table of Contents

**11 New Business**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
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/Transfer 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.

PART 5 - CODES  
Table of Contents

**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>
Filler	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
Filler	3	337-339
Expense Constant	3	340-342
Primary 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
SRL Property 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
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576

PART 5 - CODES  
Table of Contents

**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>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

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**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/Transfer 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
■ Filler	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
Filler	5	339-343
Expense Constant	3	344-346
Primary 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
SRL Property 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
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Reinstatement Federal Policy Fee	7	542-548
Additions/Extensions Indicator	1	549
Application Date	8	550-557
Building Purpose Type	1	558
Business Property Indicator	1	559
Enclosure Type	1	560
Number of Elevators	2	561-562
Premium Receipt Date	8	563-570
Property Purchase Date	8	571-578
Property Purchase Indicator	1	579

**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>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
Reserved for NFIP Use2	102	599-700

PART 5 - CODES  
Table of Contents

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PART 5 - CODES  
Table of Contents

**17 Renewal**

<b><u>Record A</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
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/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
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
Filler	3	281-283

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

**17 Renewal (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
Filler	3	337-339
Expense Constant	3	340-342
Primary 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
SRL Property 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
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

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## 20 Endorsement

<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/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
Endorsement Premium Amount	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
■ New/Rollover/Transfer 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
■ Filler	3	281-283

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

**20 Endorsement (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
Filler	3	337-339
Expense Constant	3	340-342
Primary 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
SRL Property 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
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

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

<b><u>Record A (Cont'd.)</u></b>	<b><u>Field Length</u></b>	<b><u>Record Position</u></b>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

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## 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/Transfer 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
■ Filler	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
Filler	3	337-339
Expense Constant	3	340-342
Primary 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
SRL Property 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
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

### 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
■ Additions/Extensions Indicator	R	-	-	X
■ Alteration Date	R	-	-	9(8)YYYYMMDD
■ Application 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 Purpose Type	R	-	-	X
■ Building Use Type	R	-	-	XX
■ Business Property Indicator	R	-	-	X
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
Coinsurance 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(5)
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 (renamed)	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> \$/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)
Enclosure Type	R	-	-	X
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(5)
Federal Policy Fee - Refunded	I	S	\$¢	S9(5)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  
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<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> \$/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
Mitigation Offer Indicator	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/Transfer Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
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 Assignment Type	R	-	-	X
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
Premium Receipt Date	R	-	-	9(8)YYYYMMDD
Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)

- <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
Probation Surcharge Amount WYO	R	-	\$	9(3)
Property Beginning Street Number	R	-	-	X(10)
Property City	R	-	-	X(30)
Property Purchase Date	R	-	-	9(8)YYYYMMDD
Property Purchase Indicator	R	-	-	X
Property State	R	-	-	X(2)
Property Street Address	R	-	-	X(50)
Property Value - Appurtenant (ACV)	R	-	\$	9(7)
Property Value - Main (ACV)	R	-	\$	9(10)
Property ZIP Code	R	-	-	9(9)
Regular/Emergency Program 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

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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> \$/100 <sup>6</sup>	Picture
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
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
Reserve Fund Assessment	I	S	\$¢	S9(8)
Reserve Fund Assessment - Refunded	I	S	\$¢	S9(8)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
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Subsidized Rated Indicator	R	-	-	X
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
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)

- <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.

\*\*The Repetitive Loss Target Group Indicator has been renamed to SRL Property Indicator, effective October 1, 2013.

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 Premium Refund	I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Valid Policy Indicator	R	-	-	X
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
Waiting Period Type	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

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/Transfer 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.)

	<u>Length</u>	<u>Record Position</u>
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
Primary 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	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
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	5	556-560
NFIP Federal Policy Fee - Refunded*	7	561-567
NFIP Community Probation Surcharge Amount	3	568-570
NFIP Deductible Discount Percentage	5	571-575

\*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	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Assessment - Refunded*		10	610-619
NFIP Reserve Fund Assessment		8	620-627
Reserved for NFIP Use		22	628-649
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
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
Reserved for NFIP Use2		129	1144-1272

\* 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 - 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-Primary-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(5).
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(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)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-SRL-Prop-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(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)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	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	Filler	PIC X(22).
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(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Subsidized-Rated-Ind	PIC X(1).
05	OP-Valid-Policy-Ind	PIC X(1).
05	OP-Reserved-NFIP-Use2	PIC X(129).

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

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Catastrophe Number	3	24-26
Cause of Loss	1	27
Water Depth - Relative to Main Building	3	28-30
Total Property Value - Main and Appurtenant (ACV)	10	31-40
Total Building Damages - Main and Appurtenant (ACV)	10	41-50
Total Damage to Contents - Main and Appurtenant (ACV)	7	51-57
Expense of Contents Removal	4	58-61
Total Expense of Temporary Flood Protection	4	62-65
Reserve - Building	12	66-77
Reserve - Contents	9	78-86
Claim/Loss Closed Date	8	87-94
Claim Closed Without Payment Reason - Building	2	95-96
Replacement Cost Indicator	1	97
Expense of Manufactured (Mobile) Home Removal	4	98-101
Claim Closed Without Payment Reason - Contents	2	102-103
Claim/Loss Reopen Date	8	104-111
Foundation Type	2	112-113
Exterior Wall Structure Type	1	114
Exterior Wall Surface Treatment	1	115
Flood Characteristics	1	116
Factors Related to Cause of Loss	1	117
Duration of Flood Waters in Building	3	118-120
Alteration Date	8	121-128
Substantial Improvement Indicator	1	129
Duration Building Will Not Be Habitable	1	130
Property Value - Main (ACV)	10	131-140
Property Value - Appurtenant (ACV)	7	141-147
Damage - Main (ACV)	10	148-157
Damage - Appurtenant (ACV)	7	158-164
Damage to Contents - Main (ACV)	7	165-171
Damage to Contents - Appurtenant (ACV)	7	172-178
Deductible - Applicable to Building Claim Payment	1	179
Deductible - Applicable to Contents Claim Payment	1	180
Value of Building Items Subject to Policy Exclusions (ACV)	1	181
Value of Contents Subject to Policy Exclusions (ACV)	1	182

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Building Damage Subject to Policy Exclusions (ACV)	1	183
Contents Damage Subject to Policy Exclusions (ACV)	1	184
Value of Contents (ACV)	7	185-191
Final Payment Indicator - Building	1	192
Final Payment Indicator - Contents	1	193
Total Building Claim Payments (ACV or RCV)	12	194-205
Total Contents Claim Payments (ACV)	10	206-215
Total Building Claim Payment Recovery	12	216-227
Total Contents Claim Payment Recovery	10	228-237
Total Actual Salvage Recovery	12	238-249
Total Subrogation	12	250-261
Total Special Expenses Type 1	10	262-271
Total Special Expenses Type 2	10	272-281
Total Special Expenses Type 3	10	282-291
Total Special Expenses Type 4	10	292-301
Reserved for WYO Company Use	30	302-331
ICC Actual Expense	10	332-341
ICC Claim Indicator	1	342
ICC Claim Payment	7	343-349
ICC Claim Payment Recovery	7	350-356
ICC Flood Damage Amount - Prior	10	357-366
ICC Mitigation Indicator	1	367
ICC Prior Date of Loss	8	368-375
ICC Property Value - Current	10	376-385
ICC Property Value - Prior	10	386-395
Total Building Damages - Main and Appurtenant (RCV)	10	396-405
Total Damage to Contents - Main and Appurtenant (RCV)	7	406-412
Total Property Value - Main and Appurtenant (RCV)	10	413-422
Total Amount of Insurance - Building	8	423-430
Total Amount of Insurance - Contents	8	431-438
Number of Floors (Including Basement)/Building Type	1	439
Elevated Building Indicator	1	440
Deductible - Building	1	441
Deductible - Contents	1	442
Condominium Indicator	1	443
Occupancy Type	1	444
Reserve - ICC	7	445-451
Final Payment Indicator - ICC	1	452
Claim Closed Without Payment Reason - ICC	2	453-454
Condominium Master Policy Units	5	455-459
Building in Course of Construction Indicator	1	460
Policy Effective Date	8	461-468
Policy Expiration Date	8	469-476
Primary Residence Indicator	1	477
Policy Activity Date	8	478-485

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Policy Status	1	486
Policy Termination Date	8	487-494
Risk Rating Method	1	495
NFIP ICC Calculated Coverage	5	496-500
Regular/Emergency Program Indicator	1	501
PRP Ineligibility Indicator	1	502
Coinsurance Claim Settlement Indicator	1	503
Reserved for NFIP Use	1	504

**The following data elements contain NFIP calculated values and are provided to assist WYO companies in determining what conditions caused the error.**

Activity Date		8	505-512
Claim Status		1	513
Payment Limit - Building		12	514-525
Payment Limit - Contents		10	526-535
Pay Limit - ICC		10	536-545
Reserved for NFIP Use		50	546-595
Error Code	1	8	596-603
Error Code Date	1	8	604-611
Error Code	2	8	612-619
Error Code Date	2	8	620-627
Error Code	3	8	628-635
Error Code Date	3	8	636-643
Error Code	4	8	644-651
Error Code Date	4	8	652-659
Error Code	5	8	660-667
Error Code Date	5	8	668-675
Error Code	6	8	676-683
Error Code Date	6	8	684-691
Error Code	7	8	692-699
Error Code Date	7	8	700-707
Error Code	8	8	708-715
Error Code Date	8	8	716-723
Error Code	9	8	724-731
Error Code Date	9	8	732-739
Error Code	10	8	740-747
Error Code Date	10	8	748-755
Error Code	11	8	756-763
Error Code Date	11	8	764-771
Error Code	12	8	772-779
Error Code Date	12	8	780-787
Error Code	13	8	788-795
Error Code Date	13	8	796-803
Error Code	14	8	804-811
Error Code Date	14	8	812-819
Error Code	15	8	820-827
Error Code Date	15	8	828-835
Error Code	16	8	836-843
Error Code Date	16	8	844-851
Error Code	17	8	852-859

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code Date	17	8	860-867
Error Code	18	8	868-875
Error Code Date	18	8	876-883
Error Code	19	8	884-891
Error Code Date	19	8	892-899
Error Code	20	8	900-907
Error Code Date	20	8	908-915
Error Code	21	8	916-923
Error Code Date	21	8	924-931
Error Code	22	8	932-939
Error Code Date	22	8	940-947
Error Code	23	8	948-955
Error Code Date	23	8	956-963
Error Code	24	8	964-971
Error Code Date	24	8	972-979
Error Code	25	8	980-987
Error Code Date	25	8	988-995

RECORD LAYOUT - COBOL

Output - Claims Information and Error Extract

```

FD      Output - File
        Label Records are Standard
        Block Contains 36 Records
        Recording Mode is F
        Data Record is Output-Record

01      Output - Record
        05  OC-WYO-Prefix-Code          PIC X(5) .
        05  OC-Policy-Number            PIC X(10) .
        05  OC-Date-of-Loss             PIC 9(8) .
        05  OC-Catastrophe-Number       PIC 9(3) .
        05  OC-Cause-of-Loss            PIC X(1) .
        05  OC-Water-Depth               PIC S9(3) .
        05  OC-Total-Property-Value     PIC 9(10) .
        05  OC-Total-Building-Damage    PIC 9(10) .
        05  OC-Total-Contents-Damage    PIC 9(7) .
        05  OC-Expense-Contents-Removal PIC 9(4) .
        05  OC-Expense-Flood-Protect    PIC 9(4) .
        05  OC-Reserve-Building          PIC 9(10)V99 .
        05  OC-Reserve-Contents         PIC 9(7)V99 .
        05  OC-Close-Date                PIC 9(8) .
        05  OC-CWOP-Building             PIC X(2) .
        05  OC-Replacement-Cost-Ind     PIC X(1) .
        05  OC-Expense-Mobile-Removal   PIC 9(4) .
        05  OC-CWOP-Contents             PIC X(2) .
        05  OC-Reopen-Date               PIC 9(8) .
        05  OC-Foundation                PIC X(2) .
        05  OC-Exterior-Wall-Structure  PIC X(1) .
        05  OC-Exterior-Wall-Surface    PIC X(1) .
        05  OC-Flood-Characteristics     PIC X(1) .
        05  OC-Factors-Cause-of-Loss    PIC X(1) .
        05  OC-Duration-Water-Building  PIC 9(3) .
        05  OC-Alteration-Date          PIC 9(8) .
        05  OC-Substantial-Improvement-IndPIC X(1) .
        05  OC-Duration-Not-Habitable   PIC X(1) .
        05  OC-Property-Value-Main      PIC 9(10) .
        05  OC-Property-Value-Appurt    PIC 9(7) .
        05  OC-Damage-Main               PIC 9(10) .
        05  OC-Damage-Appurt            PIC 9(7) .
        05  OC-Damage-Contents-Main     PIC 9(7) .
        05  OC-Damage-Contents-Appurt   PIC 9(7) .
        05  OC-Deductible-Building      PIC X(1) .
        05  OC-Deductible-Contents     PIC X(1) .
        05  OC-Value-Building-Items     PIC X(1) .
        05  OC-Value-Contents-Items     PIC X(1) .
        05  OC-Building-Dmg-Subject     PIC X(1) .
        05  OC-Contents-Dmg-Subject     PIC X(1) .
        05  OC-Value-Contents           PIC 9(7) .
        05  OC-Final-Payment-Ind-Building PIC X(1) .
        05  OC-Final-Payment-Ind-Contents PIC X(1) .
        05  OC-Total-Building-Payments  PIC S9(10)V99 .
    
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Record Layout (cont'd.)

05	OC-Total-Contents-Payments	PIC S9(8)V99.
05	OC-Total-Building-Recovery	PIC S9(10)V99.
05	OC-Total-Contents-Recovery	PIC S9(8)V99.
05	OC-Total-Salvage	PIC S9(10)V99.
05	OC-Total-Subrogation	PIC S9(10)V99.
05	OC-Total-Sp-Exp-1	PIC S9(8)V99.
05	OC-Total-Sp-Exp-2	PIC S9(8)V99.
05	OC-Total-Sp-Exp-3	PIC S9(8)V99.
05	OC-Total-Sp-Exp-4	PIC S9(8)V99.
05	OC-WYO-Cmpy-Use	PIC X(30).
05	OC-ICC-Actual-Expense	PIC 9(10).
05	OC-ICC-Claim-Indicator	PIC X(1).
05	OC-ICC-Claim-Payment	PIC S9(5)V99.
05	OC-ICC-Claim-Payment-Recovery	PIC S9(5)V99.
05	OC-ICC-Flood-Damage-Amount-Prior	PIC 9(10).
05	OC-ICC-Mitigation-Indicator	PIC X(1).
05	OC-ICC-Prior-Date-of-Loss	PIC 9(8)YYYYMMDD.
05	OC-ICC-Property-Value-Current	PIC 9(10).
05	OC-ICC-Property-Value-Prior	PIC 9(10).
05	OC-Total-Building-Damage-RCV	PIC 9(10).
05	OC-Total-Damages-to-Contents-RCV	PIC 9(7).
05	OC-Total-Property-Value-RCV	PIC 9(10).
05	OC-Total-Amount-of-Insurance-Building	PIC 9(8).
05	OC-Total-Amount-of-Insurance-Contents	PIC 9(8).
05	OC-Number-of-Floors/Building-Type	PIC X(1).
05	OC-Elevated-Building-Indicator	PIC X(1).
05	OC-Deductible-Building	PIC X(1).
05	OC-Deductible-Contents	PIC X(1).
05	OC-Condominium-Indicator	PIC X(1).
05	OC-Occupancy-Type	PIC X(1).
05	OC-Reserve-ICC	PIC 9(5)V99.
05	OC-Final-Payment-Ind-ICC	PIC X(1).
05	OC-CWOP-ICC	PIC X(2).
05	OC-Condominium-Units	PIC 9(5).
05	OC-Course-Construct	PIC X(1).
05	OC-Policy-Effect-Date	PIC 9(8).
05	OC-Policy-Expire-Date	PIC 9(8).
05	OC-Primary-Residence	PIC X(1).
05	OC-Policy-Run-Date	PIC 9(8).
05	OC-Policy-Status	PIC X(1).
05	OC-Cancellation-Date	PIC 9(8).
05	OC-Risk-Rating-Method	PIC X(1).
05	OC-NFIP-ICC-Coverage	PIC 9(5).
05	OC-Program-Type	PIC X(1).
05	OC-PRP-Inelig	PIC X(1).
05	OC-Co-Insur-Claim-Settlement-Indicator	PIC X(1).
05	OC-Reserved-for-NFIP-Use	PIC X(1).
05	OC-NFIP-Activity-Date	PIC 9(8).
05	OC-NFIP-Claim-Status	PIC X(1).
05	OC-NFIP-Payment-Limit-Building	PIC S9(10)V99.
05	OC-NFIP-Payment-Limit-Contents	PIC S9(8)V99.
05	OC-NFIP-Payment-Limit-ICC	PIC S9(8)V99.
05	OC-NFIP-Use	PIC X(50).
05	OC-Error-Codes-Out.	
10	Error-CDEX Occurs 25 Times	
15	Error-Code	PIC X(8).
15	Error-Date	PIC 9(8).