NATIONAL FLOOD INSURANCE PROGRAM

Transaction Record Reporting and Processing (TRRP) Plan

Complete Current Edition PDF

Revision 4 — October 2001
through
Change 15, Effective October 1, 2011

Cut on line below for spine of 3” binder.

NATIONAL FLOOD INSURANCE PROGRAM

Transaction Record Reporting and Processing (TRRP) Plan

Complete Current Edition PDF

Cut on line above for spine of 3” binder.

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

W-11031

May 19, 2011

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: October 2011 TRRP Plan Revisions (Change 15) and Edit Specifications (Change 9)

The purpose of this memorandum is to provide notification of changes to the NFIP Transaction Record Reporting and Processing (TRRP) Plan and the Edit Specifications, effective October 1, 2011.

Please see the attached TRRP Plan and Edit Specifications summaries for more details of the latest changes.

If you have any questions, please contact Joe Cecil of my staff at (202) 212-2067.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Marketing, Underwriting

A summary of the October 2011 TRRP Plan updates (Change 15) is as follows:

Part 1 – Instructions	• Added definition for 'With Enclosure' and 'With Obstruction' under General Information – J. Classification – Obstruction Type.
Part 3 – Reporting Requirements	• Added text to Part III – Reporting Requirements for New/Rollover Indicator – B. Procedures.
Part 4 – Data Dictionary	• Base Flood Elevation (Rating Map Information): Added text to 'Reporting Requirements' regarding specific policies reporting default value 9999.0 and requirements for policies reported in zones unnumbered A, AO, and AH. • Basement/Enclosure/Crawlspace Type: Added text to 'Description – Enclosure' regarding obstruction types 90 and 92. Added text to 'NOTE" section on Obstruction types 90, 92, 94, 95, 96, 97, and 98. • Building Construction Date Type: Added text to 'NOTE' section regarding specific policies that can report blanks. • Building over Water Type: Added text to 'NOTE' section regarding specific policies that can report blanks. • Building Use Type: Added text to 'NOTE' section regarding specific policies that can report blanks. • Cancellation/Voidance Reason: Revised cancellation reason '52' (Mortgage Paid Off) regarding prior term refund. NOTE section has been added stating cancellation reason '06' is now allowed for Group Flood policies, along with '04' and '10'. • Condominium Form of Ownership Indicator: Added text to 'NOTE' section regarding specific policies that can report blanks. • CRS Classification Credit Percentage: Added text to 'NOTE' section regarding eligibility of CRS credit for elevated buildings with elevators. Added new obstruction types 90, 92, 94, 95, 96, 97, and 98 to the CRS Reporting Requirements Matrices. • Current Map Info – Base Flood Elevation: Added text to 'NOTE' section regarding default value 9999.0. • Current Map Info – Community Identification Number: Added text to 'NOTE' section regarding specific policies that can report blanks.

Summary of the October 2011 TRRP Plan updates (Change 15) – continued

Part 4 – Data Dictionary (continued)	• Current Map Info – Flood Risk Zone: Added text to 'NOTE' section regarding specific policies that can report blanks. • Current Map Info – Map Panel Number: Added text to 'NOTE' section regarding specific policies that can report blanks. • Current Map Info – Map Panel Suffix: Added text to 'NOTE' section regarding specific policies that can report blanks. • Current Map Info – Prior Policy Number: Added text to 'NOTE' section regarding specific policies that can report blanks. • Elevation Certificate Indicator: Added text regarding policies reported in zones unnumbered A, AO, and AH which are required to have an Elevation Certificate or Letter of Compliance. Added 'Elevation Requirements Matrix' for Post-FIRM zone AO, AH, AOB, AHB, and unnumbered 'A' policies. • Elevation Difference: Added text to 'NOTE' section regarding specific policies reporting default value 9999.0 and requirements for policies reported in zones unnumbered A, AO, and AH. • Grandfathering Type Code: Added text to 'NOTE' section regarding specific policies that can report blanks. • Lowest Floor Elevation: Added text to 'Reporting Requirements' regarding specific policies reporting default value 9999.0 and requirements for policies reported in zones unnumbered A, AO, and AH. • Obstruction Type: Added text under 'Edit Criteria' and 'NOTE' sections on new obstruction types 90, 92, 94, 95, 96, 97 and 98 and clarification of obstruction types 10, 70, and 80.
Part 5 – Codes	• Added new Obstruction Type codes 90, 92, 94, 95, 96, 97, and 98 under category 'Obstruction Type'.
Appendix A – Transaction Processing Dictionary	• Revised default values for Deductible-Building and Deductible-Contents in Section 27 – Mortgage Portfolio Protection Program (MPPP).

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

W-10076

July 15, 2010

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

Edward L. Connor

FROM: Edward L. Connor
Acting Federal Insurance and Mitigation Administrator
National Flood Insurance Program

SUBJECT: Extension of Preferred Risk Policy Eligibility Effective January 1, 2011, for Buildings Affected by Map Changes On or After October 1, 2008

FEMA is revising its Preferred Risk Policy (PRP) eligibility. Effective January 1, 2011, owners of buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for 2 years following the effective date of the map change.

Please see the attached documents for more details on this change and the implications for policyholders and insurers:

- Attachment A – PRP Eligibility Extension Background, Description, and Requirements
- Attachment B – Questions and Answers Regarding the PRP Eligibility Extension
- Attachment C – PRP Section of the Flood Insurance Manual, effective January 1, 2011
- Attachment D – Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications

We appreciate your support and assistance to help us improve the NFIP and get more Americans covered by flood insurance. If you have any questions, please contact Jhun de la Cruz at (202) 212-4714.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Underwriting, Marketing, Mapping

Attachment D

Transaction Record Reporting and Processing (TRRP) Plan and
Edit Specifications
Effective January 1, 2011

A summary of the January 2011 WYO TRRP Plan updates (Change 14) is as follows:

Part 4 – Data Dictionary	• Risk Rating Method: Added codes ‘P’ and ‘Q’; Added text regarding the two-year PRP eligibility extension.
Part 5 – Codes	• Added codes ‘P’ and ‘Q’ (Preferred Risk Policy) for Risk Rating Method

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

W-09066

October 19, 2009

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and NFIP Servicing Agent

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: October 2009 Edit Specifications (Change 6.1) and TRRP Plan Revisions (Change 13.2)

The purpose of this memorandum is to provide notification of further changes to the October 2009 NFIP Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications, identified for specific data elements, based on inquiries received from WYO companies and vendors.

The additional Edit Specifications and TRRP Plan changes should replace or be included with those October 2009 changes identified in the following bulletins:

- WYO Clearinghouse Bulletin W-09043 – October 2009 TRRP Changes (Change 13), dated August 5, 2009.
- WYO Clearinghouse Bulletin W-09051 – October 2009 Edit Specifications (Change 6) and TRRP Plan Revisions (Change 13.1), dated September 16, 2009.

After further consideration, FEMA has determined that the TRRP header, financial reconciliation, and trailer records will **not** be included with the submission of TRRP transaction files, beginning with the October 2009 WYO cycle. The record layouts for the TRRP header, financial reconciliation, and trailer records will remain in the TRRP Plan (Part 6), but will not be used for any TRRP submissions until further notice.

In regard to edit PL037030 (Floodproofed Indicator), WYO companies and vendors will be required to set up their own data file with the Residential Basement Floodproofing Rating Credit information provided in the *Flood Insurance Manual*, Special Certifications section (pages CERT 5 and CERT 6), in order to verify floodproofing eligibility.

Please see the attached Edit Specifications and TRRP Plan summaries for more details of the latest changes. If you have any questions, please contact your WYO Business Analyst.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

A summary of the revisions for WYO TRRP Plan Change 13.2, effective October 1, 2009, is as follows:

Part 4 – Data Dictionary	• Cause of Loss: added notation for codes ‘7’ and ‘8’. • Total Amount of Insurance – Building: added text for new coverage limit amount $29,900 for Group Flood Insurance Policy. • Total Amount of Insurance – Contents: added text for new coverage limit amount $29,900 for Group Flood Insurance Policy.
Part 5 – Codes	• Added code ‘G’ (Group Flood Insurance Policy) for Risk Rating Method

National Flood Insurance Program
U.S. Department of Homeland Security
P.O. Box 310
Lanham, MD 20703-0310

FEMA

W-09051
September 16, 2009

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and NFIP Servicing Agent

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: October 2009 Edit Specifications (Change 6) and TRRP Plan Revisions (Change 13.1)

The purpose of this memorandum is to provide notification of the WYO Edit Specifications, effective October 1, 2009. Further changes to the NFIP Transaction Record Reporting and Processing (TRRP) Plan were identified for specific data elements, based on the October 2009 Edit Specifications revisions.

The additional TRRP changes should replace or be included with those October 2009 TRRP Plan changes identified in WYO Company Bulletin W-09043 – October 2009 TRRP Changes (Change 13), dated August 5, 2009.

Please see the attached Edit Specifications and TRRP Plan summaries for more details of the latest changes.

If you have any questions, please contact your WYO Business Analysts.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

A summary of the revisions for WYO TRRP Plan Change 13.1, effective October 1, 2009, is as follows:

Part 4 – Data Dictionary	• Base Flood Elevation (Rating Map Information) – added reference for Leased Federal Properties to the Reporting Requirement section. • Basement/Enclosure/Crawlspace Type – added new description 'No Basement'; revised Obstruction Type codes for Enclosure and Crawlspace descriptions. • Building Construction Date Type – revised notation by replacing 'Preferred Risk' with 'MPPP'. • Building over Water Type – revised notation regarding policies with Elevated Building indicator 'N'. • Building Use Type – revised values in Edit Criteria; length changed from 1 to 2. • Current Map Info – Base Flood Elevation – added Alternative, Provisional and Tentative references to notation • Current Map Info – Community Identification Number - added Alternative, Provisional and Tentative references to notation • Current Map Info – Flood Risk Zone - added Alternative, Provisional and Tentative references to notation • Current Map Info – Map Panel Number - added Alternative, Provisional and Tentative references to notation • Current Map Info – Map Panel Suffix - added Alternative, Provisional and Tentative references to notation • Current Map Info – Prior Policy Number - added Alternative, Provisional and Tentative references to notation • Diagram Number – added notation regarding Diagram Number '9' • Elevation Difference – added reference for Leased Federal Properties to notation • Grandfathering Type Code - added Alternative, Provisional and Tentative references to notation • Lowest Floor Elevation – added reference for Leased Federal Properties to notation
Part 5 – Codes	• Revised codes for Building Use Type
Appendix B – Community Information	• Corrected spelling of 'ploodproofing' to 'floodproofing' under data element Floodproofing Eligibility Type

U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

W-09043
August 5, 2009

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and NFIP Servicing Agent

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: October 2009 TRRP Changes (Revision 13)

The purpose of this memorandum is to provide notification of changes to the NFIP Transaction Record Reporting and Processing (TRRP) Plan, effective October 1, 2009, as specified below:

- Addition of new Policy data elements due to the revision of the Flood Insurance Application.
- New Basement/Enclosure definitions for 'Crawlspace' and 'Subgrade Crawlspace'.
- Revised basic and additional insurance limits for Building and Contents Coverage.
- Elimination of the $500 standard deductible.
- Revised Policy record layouts with new data elements and the addition of header, trailer and reconciliation records. Policy and Claim transactions record length have increased from 500 to 700 bytes.
- New Policy data elements added to the Policy Error record layout, increasing the record length from 1049 to 1085 bytes.
- New Risk Rating Method 'F' (Leased Federal Property) will be reported on policies effective on or after October 1, 2009.

The revised TRRP changes should replace those October 2009 Program changes previously identified in WYO Company Bulletin W-09021 (April 2, 2009).

Please see the TRRP Summary (Change 13) for more details of the latest changes.

The October 2009 TRRP changes can be accessed at the following FTP site address:

IP ADDRESS:	ftp://bureau.nfipstat.com/ftpcommon
FTP DIRECTORY NAME:	**Oct2009 TRRP Changes**
FILE NAME:	**TRRP Change 13.PDF**
DESCRIPTION:	**TRRP Manual changes**

IP ADDRESS:	ftp://bureau.nfipstat.com/ftpcommon
FTP DIRECTORY NAME:	**Oct2009 TRRP Changes**
FILE NAME:	**Oct09-TRRPSummary.PDF**
DESCRIPTION:	**TRRP Summary (Change 13)**

If you have any questions, please contact Joe Cecil of my staff at (202) 212-2067.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing

Attached are the revised pages for WYO TRRP Plan Change 13, effective October 1, 2009. WYO Companies are to submit data using the new record layouts beginning with the October 2009 data, which is submitted at the end of November. A summary of the revisions follows:

Part 1 – Instructions	• Added two new definitions under Basement/Enclosure/Crawlspace Type • Added 'crawlspace' to Nonbreakaway walls • Revised basic and additional limits for Building and Contents Coverage under category 'Amounts of Insurance'
Part 3 - Reporting Requirements	• Added new Policy data elements and revised Source references for both old and new Policy data elements due to revisions of the Flood Insurance application, Preferred Risk Policy application and the General Change Endorsement
Part 4 – Data Dictionary	• Base Flood Elevation (Rating Map Information) – added reference to Construction data section • Basement/Enclosure/Crawlspace Type – added two new descriptions (Crawlspace; Subgrade Crawlspace); revised Enclosure definition • Building Construction Date Type (new) • Building over Water Type (new) • Building Use Type (new) • Community Identification Number (Rating Map Information) – added reference to Rating Map Information section • Condominium Form of Ownership Indicator (new) • Coverage Required for Disaster Assistance – cancelled value '4' (HHS) • Current Map Info – Base Flood Elevation (new) • Current Map Info – Community Identification Number (new) • Current Map Info – Flood Risk Zone (new) • Current Map Info – Map Panel Number (new) • Current Map Info – Map Panel Suffix (new) • Current Map Info – Prior Policy Number (new) • Deductible – Applicable to Building Claim Payment – added reference to new standard deductibles • Deductible – Applicable to Contents Claim Payment – added reference to new standard deductibles • Deductible – Building – added reference to new standard deductibles • Deductible – Contents – added reference to new standard deductibles • Diagram Number – added values under Edit Criteria section • Elevation Certificate Indicator – added 'subgrade crawlspace' reference • Flood Risk Zone (Rating Map Information) – added reference to Rating Map Information section • Floodproofed Indicator – added text regarding floodproofing eligibility • Grandfathering Type Code (new) • Location of Contents Indicator – added reference to 'crawlspace' and 'subgrade crawlspace' • Lowest Floor Elevation – added 'subgrade crawlspace' reference • Map Panel Number (Rating Map Information) – added reference to Rating Map Information section • Map Panel Suffix (Rating Map Information) – added reference to Rating Map Information section

Part 4 – Data Dictionary (Cont'd.)	• Obstruction Type – added 'crawlspace' to codes '50' or '54' • Original Construction Date/Substantial Improvement Date – revised description text • Risk Rating Method – added new description for 'Leased Federal Property'; removed text on standard deductible for Preferred Risk • Total Amount of Insurance – Building – added Group Flood limit amounts effective October 2008 • Total Amount of Insurance – Contents – added Group Flood limit amounts effective October 2008 • WYO Transaction Code – added transaction 12A
Part 5 – Codes	• Added new Policy data elements
Part 6 – Record Layouts	• Revised Policy record layouts with new data elements; Added new record layouts for header, trailer and reconciliation records; Increased Policy and Claim transactions record length from 500 to 700 bytes
Part 7 – Data Element Formats	• Added new Policy data elements
Appendix B – Community Information	• Revised text for Floodproofing Eligibility Type
Appendix C – Error Reporting	• Added new Policy data elements to record layouts; Increased Policy Error record length from 1049 to 1085 bytes

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 .....January 1, 1992

Revision 2 .....March 1, 1995

Revision 3 .....October 1, 1997

Revision 4 .....October 1, 2001

Changes 1 & 2.....May 1, 2002

Change 3.....October 1, 2002

Change 4.....May 1, 2003

Change 5.....October 1, 2003

Change 6.....May 1, 2004

Change 6.1.....February 1, 2005

Change 7.....May 1, 2005

Change 7 (Revised).....May 1, 2005

Change 8.....October 1, 2005

Change 8.1.....October 1, 2005

Change 9.....May 1, 2006

Change 10.....May 1, 2008

Change 11.....May 1, 2008

Change 12.....May 1, 2008

Change 13.....October 1, 2009

Change 13.1.....October 1, 2009

Change 13.2.....October 1, 2009

Change 14.....January 1, 2011

Change 15.....October 1, 2011

DISSEMINATION CHANGES TO THE TRRP PLAN

Complete printings are called "Revisions" and replacement pages are called "Changes." All pages of the present revision are marked to show both the edition of the manual (“Revision 4”) and also the effective dates of the policies and procedures described.

For example, pages that include material effective 5/1/98 in the present revision are identified as:

Revision 4 (10/1/01)
Effective 5/1/98

As replacement pages are issued in the future, they will be labeled Change 1, Change 2, Change 3, etc. The next time a complete document is published, it will be Revision 5.

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TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

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APPENDIX A TRANSACTION PROCESSING DICTIONARY
APPENDIX B COMMUNITY INFORMATION
APPENDIX C ERROR REPORTING
APPENDIX D NFIP/WYO SYSTEM DATA DICTIONARY
APPENDIX E QUICK CLAIM REPORTING
APPENDIX F REPETITIVE LOSS TARGET GROUP POLICIES
APPENDIX G.INSPECTION PROCEDURE
APPENDIX H.CONDOMINIUM INSPECTION PROGRAM

NOTE: In addition to the TRRP Plan, the following resource documents are available to assist in understanding the WYO Program requirements:

- WYO Edit Specifications
- Financial Control Plan Requirements and Procedures
- Accounting Procedures Manual
- Accounting Training Manual
- NFIP Flood Insurance Manual
- Operational Overview
- Financial Assistance/Subsidy Arrangement

To obtain copies of these documents and/or obtain additional information/clarification of Program requirements, contact your WYO Program Coordinator.

PART 1 - INSTRUCTIONS

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PART 1 - INSTRUCTIONS

INTRODUCTION

This section presents an overview of the TRRP Plan and the requirements for reporting financial and statistical information by WYO Companies. For assistance on utilizing this document and understanding/complying with the specifications, contact your WYO Program Coordinator.

I. SCOPE OF THE PLAN

A. Background Information

The TRRP Plan defines the reporting requirements applicable to the writing and servicing of policies issued by the property and casualty companies participating in the Write Your Own (WYO) Program. The WYO companies have a Financial Assistance/Subsidy Arrangement with the Federal Insurance and Mitigation Administration (FIMA). The "Arrangement" enables the companies to receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. The WYO Program operates within the auspices of the National Flood Insurance Program (NFIP). As a result, the WYO Program is subject to the same rules and regulations established for the "Direct side" of the business. The federally promulgated operational standards govern the processing of the coverages included in the three forms of the NFIP’s Standard Flood Insurance Policy (Dwelling Form, General Property Form, and Residential Condominium Building Association Policy).

This Plan contains detailed specifications for the recording and compiling of insurance application data; Elevation Certificate data; recertification data; reinspection data; endorsements; cancellations; claims data; allocated loss adjustment expenses; and community flood insurance study data.

B. Purposes of the Plan

This Plan is primarily designed as a tool for maintaining financial and program control in the WYO Program. Transaction detail provided under the Plan is reconciled each month with monthly financial statements submitted by the companies. The information is used to create Policy and Claims Master Files in the NFIP/WYO System, which allows the System to relationally edit policy and claims information for conformance with NFIP rules and regulations and to verify that premium calculations are correct. The NFIP/WYO System data files provide Federal and WYO company managers and the WYO Standards Committee with information necessary to

maintain control of the WYO Program and to monitor company performance under the Financial Control Plan. These data are used to direct Federal resources to problem areas and respond to data requests from Congress, GAO, state, and local government officials, and other Federal agencies.

Information submitted under this Plan and processed to the NFIP/WYO System is also fed into the NFIP's Actuarial Information System. This system is used for compiling and analyzing the insurance experience for actuarial and other risk assessment and loss reduction research purposes.

C. Recording of Data

The WYO company must adopt the requirements outlined in this Plan to ensure accuracy in the recording and compilation of data. Every reporting unit shall record its data, in the detail required, on forms or other media approved for such reporting.

D. Data Record Keys - WYO Prefix Code, Policy Numbers, and Claim Numbers

All insurance policy information reported under this Plan will be recorded in and retrievable from the NFIP/WYO System by: (1) the company's WYO Prefix Code (NAIC number) and (2) the company policy identification number or the claim number in the case of a loss transaction. The claim number used in the NFIP/WYO System is the policy number suffixed by the date of loss.

E. Special Data Requirements

1. Insured Property Address

This information is required on each issued policy so that the NFIP can maintain loss histories by property location for underwriting and risk assessment purposes. These data also make it possible to develop risk directories pertinent to rating information, thus reducing the necessity of referring to the Flood Insurance Rate Maps when rating a policy.

2. Insured Mailing Address

This information is required on any new business, renewal, or reinstatement submitted after September 30, 2005. The data will be added to an NFIP mailing address database to be used in the mailing of the acknowledgement letter/property loss history information and the claims handbook to NFIP policyholders.

3. Identification of Policyholder

This Plan requires, for each policy, the submission of the insured's name on policies effective on or after April 30, 1996. The submission of the insured’s social security number will no longer be required on policies. The identification of the policyholder prevents duplication of benefits between the NFIP and other Federal programs and satisfies other Federal legal requirements. Should the insured receive disaster assistance in the event of a declared disaster, the insured’s assigned case file number will also be used as identification of the policyholder.

4. Special Loss Information

In addition to loss payment data, the submission of information concerning amounts of damage (as opposed to payment), property value, and depths of water experienced in the building during the loss are required. This information is pertinent to the NFIP's models used to compute insurance rates. It also contributes to the important floodplain management research efforts and in assessing loss reduction and prevention alternatives.

F. Reporting Transactions

The transactions available in this Plan for reporting by WYO companies have been developed to accommodate the processing and detailed editing needs of the NFIP in using the information for financial and program control purposes and to accommodate, as well, processing considerations of the various systems used by companies to record and report the data. Companies will find that there are certain flexibilities in how the transactions can be used and that a company may not need to employ all the available transaction types. Information about the use of the reporting transactions is contained in Appendix A.

G. Data Quality and Financial Reconciliation

Part 2 of the WYO Financial Control Plan Requirements and Procedures contains critical information about the reconciliation of policy and claim data submitted under this Plan with the monthly financial reports and about how this Plan's data will be edited. The WYO Edit Specifications document is also necessary in order to have a complete understanding of reporting requirements.

Because of the need for timely financial reconciliation, transactions submitted under this Plan are rejected from the NFIP/WYO System only when money fields cannot be read or when it is unclear how the System can process the transaction. Otherwise, the information is posted to the data base and erred data elements are flagged for later correction.

II. GENERAL INFORMATION

The following information indicates how data will be recorded and treated in the NFIP/WYO System.

A. Coverages

The experience is recorded on the basis of:

1. Building Coverage
2. Contents Coverage
3. Increased Cost of Compliance (ICC) Coverage

ICC coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

B. Premiums

Premium writings will be recorded in the NFIP/WYO System in complete policy detail. Therefore, a separate premium entry will be calculated by the NFIP/WYO System for basic limits and additional limits for each coverage.

■ Total Calculated Premium (or Total Prepaid Premium) will include the Increased Cost of Compliance (ICC) premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply. ICC coverage is not available, and therefore not charged, on the following four categories of business:

- Policies in Emergency Program communities
- Individual condominium unit owner coverage written under the Dwelling Form
- Contents-only policies
- Group Flood Insurance policies

Only the total written premium including Expense Constant, ICC premium, and, if appropriate, community probation surcharge must be reported by the WYO company.

C. Minimum Premium

When a minimum premium is charged, only the total written premium indicated under (B) above must be entered into the policy record reported by the WYO company.

D. Expense Constant

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

E. Amounts of Insurance

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

F. Policy Term

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

G. Catastrophe Losses

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

1. FICO designation
2. FEMA Disaster Declaration

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

H. Deductible Amount

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

I. Geographical Division: Community Number, Flood Risk Zone

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

J. Classification

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

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

1. Building Occupancy

   a. Single family
   b. 2-4 family
   c. Other residential
   d. Nonresidential

2. Building Type

   a. One floor
   b. Two floors
   c. Three or more floors
   d. Split level
   e. Manufactured (mobile) home or travel trailer on foundation
   f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)

3. Basement/Enclosure/Crawlspace Type

   a. Finished basement/enclosure
   b. Unfinished basement/enclosure
   c. None
   d. Crawlspace
   e. Subgrade Crawlspace

4. Special Ownership Type

   a. Condominiums - unit or association
   b. State government

5. Special Building Status Type

   a. Building in course of construction
   b. Principal residence

6. Obstruction Type (combinations are possible)

   a. Free of obstruction underneath elevated lowest floor

   b. With obstruction: less than 300 sq. ft. with breakaway walls underneath the lowest elevated floor

   c. With obstruction: 300 sq. ft. or more with breakaway walls underneath the lowest elevated floor

   d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

e. Nonbreakaway walls/crawlspace

f. With obstruction underneath lowest elevated floor

g. With obstruction: enclosure/crawlspace with proper openings not used in rating (not applicable in V zones)

h. With certification subgrade crawlspace (applicable to zones AE, A01-A30, unnumbered A, AO, AH, AOB, AHB)

i. Without certification subgrade crawlspace (applicable to all zones)

j. With Enclosure: With elevator below the BFE in A zones

k. With Obstruction: With elevator below the BFE in V zones

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

This information is recorded as:

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

8. Special Certifications

a. Floodproofing certification

b. Elevation certification - FEMA form or equivalent documentation

c. Other elevation certificates

d. V-Zone Risk Factor Rating Form - FEMA 81-25

e. Unnumbered V Zone Certification to standards of CFR 44, Sec. 60.3(e) (4)

f. Coastal Barrier Resources Act (CBRA)

9. Program Status

a. Emergency Program – Post-September 30, 1982, Construction

b. Emergency Program - All other

c. Pre-FIRM Regular Program

d. V-Zone 1975-81 Post-FIRM Regular Program

e. V-Zone 1981 Post-FIRM Regular Program

f. Other Post-FIRM Regular Program

K. Effective Dates and Expiration Dates

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

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

L. Changes in Policies by Endorsement

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

M. Adjustments

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

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

N. Accounting Date (WYO Transaction Date)

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

III. SPECIAL DEFINITIONS

A. Number of Claims

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

A case is established by the recording of a loss notice for loss reserve purposes. Reserves are established by coverage. One loss notice can establish up to two cases.

A case involving a loss payment or the establishment of a reserve is counted as a claim. No case shall be counted as a claim if it involves only loss adjustment expenses.

A closed without payment is counted as a case, but is not counted as a claim.

A claim on which more than one payment is made shall be counted only once.

B. Losses

The term "number of losses" refers to the number of loss occurrences. These are identified by a date of loss associated with a policy. The term "losses" refers to claims payments and/or reserves less amounts recovered.

The status of a loss is either “paid” or “pending” under the NFIP System.

Losses on claims on which final payments have been made are in a paid status.

Losses on claims on which a case reserve has been established and no payment has been made are in a pending status.

Losses on claims part paid and part on reserve are in a pending status.

C. Allocated Loss Adjustment Expenses

Allocated loss adjustment expenses under the NFIP are:

1. Fees paid pursuant to the Arrangement for adjusting the loss on a specific case. (No transaction report is required.)

2. Special engineering expenses incurred by the claims department to adjust a specific case. (Special allocated loss adjustment transaction is required.)

3. Other special costs incurred to establish coverage or property value on a specific case or to facilitate the adjustment including litigation expense on cases coordinated with FIMA. (Special allocated loss adjustment transaction is required.)

4. Legal expenses. (Special allocated loss adjustment transaction is required.)

5. Costs of appraisals under the Standard Flood Insurance Policy. (Special allocated loss adjustment transaction is required.)

The following shall not be included as allocated loss adjustment expenses:

1. Salaries and other operating expenses of the claims department, FICO offices, or catastrophe office.

2. Overhead.

3. Subrogation expense other than types of expenses listed under 2, 3, 4, and 5 above.

4. Cost of loss adjuster training or workshops.

D. Unallocated Loss Adjustment Expenses

Unallocated loss adjustment expenses are those expenses, other than allocated loss adjustment expenses, incurred in providing claims service to policyholders. Under the Arrangement, these expenses are a specific percentage of incurred losses.

E. Deductible Amounts

Under the NFIP, standard and optional deductible amounts are applied separately to building and contents coverages. For specific information about deductible amounts, refer to either the Flood Insurance Manual or the deductible definitions in this Plan.

Also, for claims associated with policies effective prior to January 1, 1987, a special deductible amount of $50 is applied to reasonable expenses incurred, pursuant to the Standard Flood Insurance Policy, for the temporary removal of an insured manufactured home or insured personal property from the described premises and away from the peril of flood. For policies effective on or after January 1, 1987, no deductible is applied to these expenses.

Effective 12/31/2000, Property Removed to Safety Coverage will pay up to $1,000 for the temporary removal of a travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is considered a building by the community’s floodplain management and building ordinances or laws. The policy will pay up to $1,000, including the value of work, at the Federal minimum wage, performed by the insured or household members, for the reasonable expenses to move insured

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

F. Amounts of Insurance

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

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

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

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

Contents Coverage (Per Unit)			
Residential	$ 25,000	$ 75,000	$100,000
Nonresidential	$150,000	$350,000	$500,000

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

G. Policies-In-Force Statistics

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

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

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

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

PART 2 - NFIP/WYO SYSTEM FUNCTIONS AND PRIMARY DATA FILES

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PART 2 - NFIP/WYO SYSTEM FUNCTIONS AND PRIMARY DATA FILES

INTRODUCTION

This section briefly describes the functions of the NFIP/WYO System, which processes and maintains the data submitted under the TRRP Plan, and the computer data files used to store the data and carry out system functions pertinent to the WYO Program.

I. PRIMARY DATA FILES

A. WYO PMF: Policy Master File (WYO) - Data are recorded from monthly WYO company TRRP Plan submissions. Primary key to records is WYO Prefix Code and Policy Number. Secondary key is Endorsement (or Policy) Effective Date. The records also contain data calculated by the NFIP/WYO System and error codes resulting from the editing of the transactions submitted by the company and of the data recorded in the PMF record.

B. WYO CMF: Claims Master File (WYO) - Data are recorded from monthly WYO company TRRP Plan submissions. Primary key is WYO Prefix Code, Date of Loss, and Policy Number. Secondary key is Payment Date. The records also contain data calculated by the NFIP/WYO System and error codes resulting from the editing of the transactions submitted by the company and of the data recorded in the CMF and related PMF records.

C. COMF: Community Master File - Data are recorded from FEMA notices on community status and applicable flood risk zones. Data in this file are used to edit WYO company submissions, and to provide companies with community information necessary to carry out Program responsibilities. See Appendix B.

D. RMF: Reject Master File - "A" record transactions that have been rejected during system processing are recorded in this file for later resolution by the company. See Appendix A.

E. RTMF: Rates Master File - This file contains all rates used by the System to verify company calculations of premium amounts. Rates are stored by unique keys developed to represent the various possible combinations of rating elements.

II. NFIP/WYO SYSTEM PROCESSING CYCLE

In order to facilitate company understanding of how the NFIP/WYO System processes data submitted under the TRRP Plan, the following overview of the monthly processing cycle is provided. (NOTE: "A" records contain those data elements that are required for the transaction except where noted. "B" records are optional data elements.)

Step 1: Front-end balancing. Submitted TRRP transaction files are examined to make sure that record counts and appropriate dollar amounts match the information as stated on the FTP transmittal documents. Discrepancies will cause the transaction file to be rejected. Refer to Part 8 of the TRRP Plan and Part 2 of the Financial Control Plan Requirements and Procedures. Front-end balancing results and other financial totals from the submitted transactions are provided to NFIP Accounting.

Step 2: Reformatting and pre-processing. All policy and claims transactions are sorted by the following sort order: Policy Number, Transaction Date, Sort Sequence Key, Transaction Code, all in ascending order. "B" records may be rejected at this point independently of what happens to the corresponding "A" records. Rejected "A" records are loaded into the Reject Master File. Basic editing is performed, such as checking that key data elements are present, numeric fields contain only numeric data, and date fields contain valid dates.

Step 3: Load policy transactions. WYO Policy Master File is updated. Relational edits are performed prior to the update where incoming information must be coordinated with information already on file. The last rejections of policy transactions occur at this point. Rejected "A" records are loaded into the Reject Master File.

Step 4: Load claims transactions. All claims transactions are sorted by the following sort order: Date of Loss, in descending order; and Policy Number, Sort Sequence Key, Transaction Date, and Transaction Code, all in ascending order. The WYO Claims Master File is updated. Relational edits are performed prior to the update where incoming information must be coordinated with information already on file. The last rejections of claims transactions occur at this point. Rejected "A" records are loaded into the Reject Master File.

Step 5: Edit processor programs. All remaining informational and relational edits are performed against the policy and claims records on the NFIP/WYO data base.

Step 6: Rate policies. All policy records that have been updated and have no errors associated with information required to calculate premiums are rated. This is performed for all terms on record for such policies. Errors associated with premium calculations are noted on the file.

Step 7: Process "Change Key" transactions. All transactions that alter key data fields are processed. These include: policy number, date of loss, and claim payment date.

Step 8: Produce reports and error files. Monthly, historical-to-date, and fiscal-year-to-date financial reconciliation and variance reports are generated from data loaded to the NFIP/WYO Master Files. These are provided to NFIP Accounting. Error files, error reports, and management information reports are generated.

III. DESCRIPTIONS OF NFIP/WYO SYSTEM POLICY AND CLAIMS RECORDS

The following diagrams show how the policy and claims data submitted by the companies are stored in the Policy and Claims Master Files of the NFIP/WYO System.

NFIP/WYO POLICY MASTER FILE

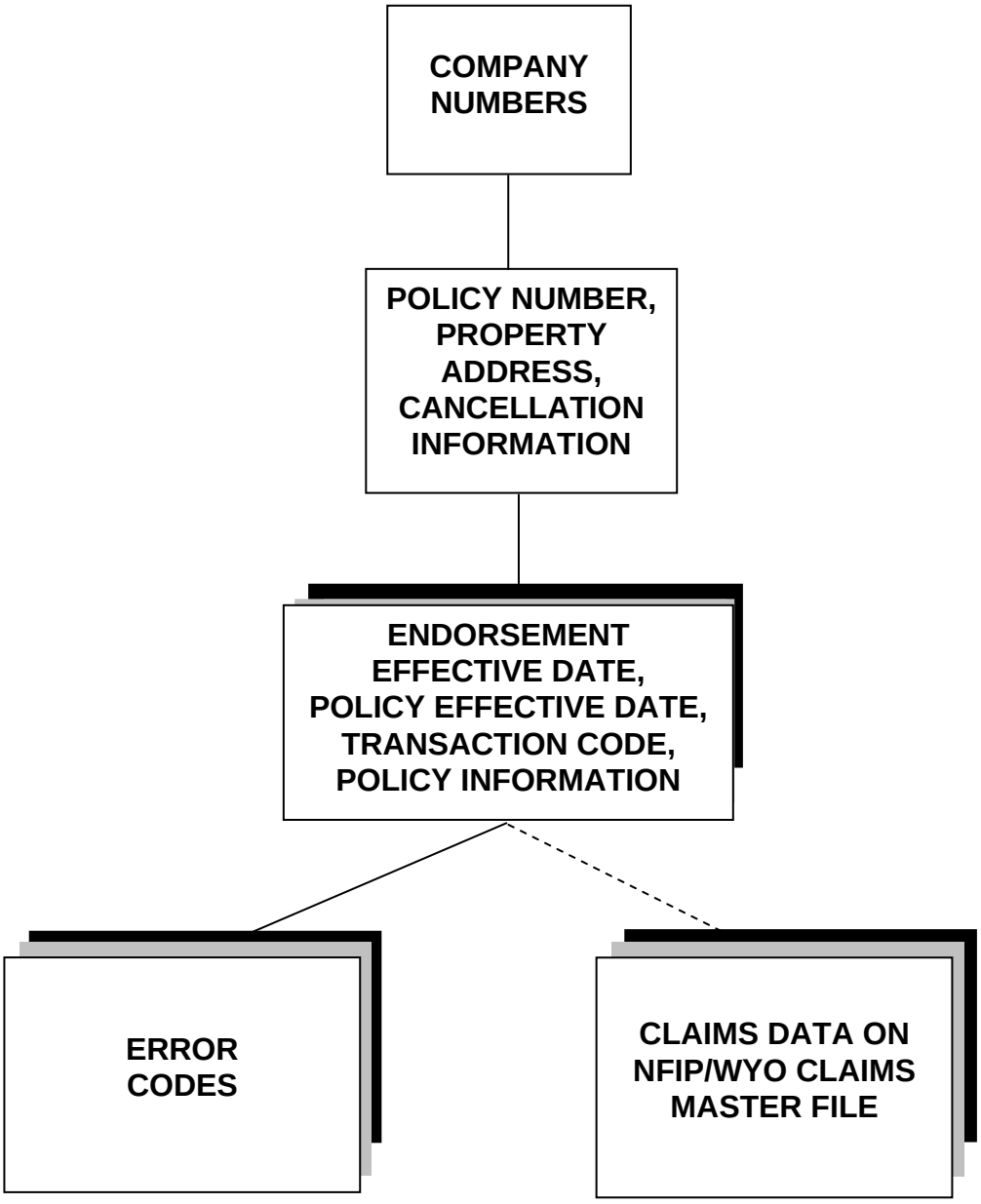

EXHIBIT 2-1. NFIP/WYO Policy Master File

NFIP/WYO CLAIMS MASTER FILE

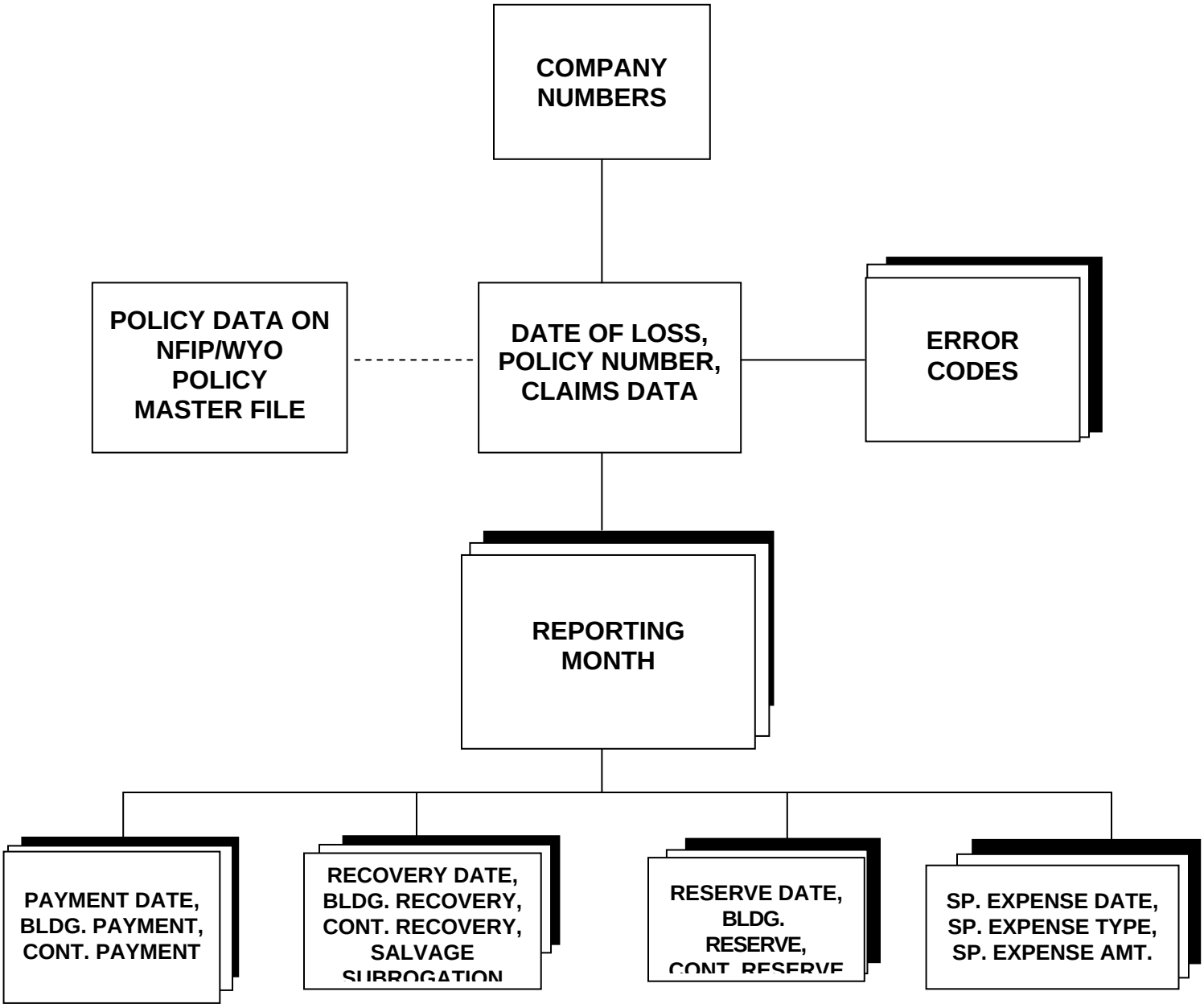

EXHIBIT 2-2. NFIP/WYO Claims Master File

PART 3 - REPORTING REQUIREMENTS

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PART 3 - REPORTING REQUIREMENTS

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PART 3 - REPORTING REQUIREMENTS

INTRODUCTION

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

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

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

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

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

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

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

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

[1]Refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

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

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

[1]Refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

[2]This data element is required for policies expired more than 120 days.

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

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

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

[1]Refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

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

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

[1]Refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine whether this data element is required based on reported New/Rollover Indicator.

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

[5]This data element is required only as of May 1, 2000, and only from the NFIP Servicing Agent.

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

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

[2]This data element is required for policies expired more than 120 days.

[6]Effective May 1, 2008, the Social Security Number for the insured will no longer required.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS			
Alteration Date	N	4-6	Final Report, 15
Building Claim Payment (ACV or RCV as Applicable)	Y	4-11	Final Report, Sum of 31 or 33B
Building Damage Subject to Policy Exclusions (ACV)	N	4-13	Final Report, 35
Catastrophe Number	Y	4-45	Prelim. Report, 3
Cause of Loss	Y	4-46	Prelim. Report, 8
Claim/Loss Closed Date	Y	4-49	
Claim/Loss Reopen Date	Y	4-50	
Claim Closed Without Payment Reason - Building	Y	4-51	
Claim Closed Without Payment Reason – Contents	Y	4-52	
Claim Closed Without Payment Reason – ICC	Y	4-53	
Coinsurance Claim Settlement Indicator	N	4-54	
Contents Claim Payment (ACV)	Y	4-61	Final Report, Sum of 32
Contents Damage Subject to Policy Exclusions (ACV)	N	4-63	Final Report, 37
Damage - Appurtenant (ACV)	N	4-67	Final Report, 22
Damage - Main (ACV)	N	4-68	Final Report, 21
Damage to Contents – Appurtenant (ACV)	N	4-69	Final Report, 24
Damage to Contents – Main (ACV)	N	4-70	Final Report, 23
Date of Loss	Y	4-71	Prelim./Final Rept., 2
Deductible – Applicable to Building Claim Payment	N	4-72	Final Report, 29
Deductible – Applicable to Contents Claim Payment	N	4-74	Final Report, Sum of 30

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS (Cont'd.)			
Duration Building Will Not Be Habitable	N	4-82	Final Report, 17
Duration of Flood Waters in the Building	N	4-83	Prelim. Report, 10
Expense of Contents Removal	Y	4-92	Final Report, Sum of 27
Expense of Manufactured (Mobile) Home Removal	Y	4-93	
Exterior Wall Structure Type	N	4-94	Prelim. Report, 7
Exterior Wall Surface Treatment	N	4-95	Prelim. Report, 7A
Factors Related to Cause of Loss	N	4-96	Prelim. Report, 9; Subrogation Form
Final Payment Indicator-Building	Y	4-99	
Final Payment Indicator-Contents	Y	4-100	
Final Payment Indicator-ICC	Y	4-101	
Flood Characteristics	N	4-108	Prelim. Report, 8A
Foundation Type	N	4-113	Prelim. Report, 6
ICC Actual Expense	Y	4-116	
ICC Claim Indicator	Y	4-117	
ICC Claim Payment	Y	4-118	
ICC Flood Damage Amount-Prior	Y	4-120	
ICC Mitigation Indicator	Y	4-121	
ICC Prior Date of Loss	Y	4-123	
ICC Property Value-Current	Y	4-124	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS (Cont'd.)			
ICC Property Value-Prior	Y	4-125	
New Date of Loss	Y	4-136	Prelim./Final Rept., 2
New Payment Date	Y	4-137	
Old Date of Loss	Y	4-144	
Old Payment Date	Y	4-145	
Payment Date	Y	4-150	
Property Value-Appurtenant (ACV)	N	4-166	Final Report, 19
Property Value-Main (ACV)	N	4-167	Final Report, 18
Replacement Cost Indicator	Y	4-176	Final Report, 33A
Reserve – Building	Y	4-177	Prelim. Report, 4
Reserve – Contents	Y	4-178	Prelim. Report, 5
Reserve – ICC	Y	4-179	
Substantial Improvement Indicator	N	4-197	Final Report, 16
Total Building Damages - Main and Appurtenant (ACV)	Y	4-202	Final Report, Sum of 2l & 22
Total Building Damages - Main and Appurtenant (RCV)	Y	4-203	Final Report, Sum of 41 & 42
Total Damage to Contents - Main and Appurtenant (ACV)	Y	4-205	Final Report, Sum of 23 & 24
Total Damage to Contents – Main and Appurtenant (RCV)	Y	4-206	Final Report, 40
Total Expense of Temporary Flood Protection	Y	4-207	Final Report, Sum of 25 & 26
Total Property Value – Main and Appurtenant (ACV)	Y	4-209	Final Report, Sum of 18 & 19

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS (Cont'd.)			
Total Property Value – Main and Appurtenant (RCV)	Y	4-210	Final Report, Sum of 38 & 39
Value of Building Items Subject to Policy Exclusions (ACV)	N	4-211	Final Report, 34
Value of Contents (ACV)	N	4-212	Final Report, Sum of 20
Value of Contents Items Subject to Policy Exclusions (ACV)	N	4-213	Final Report, 36
Water Depth – Relative to Main Building	Y	4-214	Prelim. Report, 11
RECOVERY TRANSACTIONS			
Actual Salvage Recovery	Y	4-2	Final Report, 28
Actual Salvage Recovery Date	Y	4-3	
Building Claim Payment Recovery	Y	4-12	
Contents Claim Payment Recovery	Y	4-62	
ICC Claim Payment Recovery	Y	4-119	
Payment Recovery Date	Y	4-151	
Subrogation	Y	4-195	
Subrogation Recovery Date	Y	4-196	
SPECIAL EXPENSE TRANSACTIONS			
Special Expense Amount	Y	4-191	
Special Expense Date	Y	4-192	
Special Expense Type	Y	4-193	

II. SAMPLE NFIP FORMS

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

PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER
☐ NEW
☐ RENEWAL _____

IMPORTANT—PLEASE PRINT OR TYPE

POLICY TERM

DIRECT BILL INSTRUCTIONS:
☐ BILL INSURED ☐ BILL FIRST MORTGAGEE
☐ BILL SECOND MORTGAGEE ☐ BILL LOSS PAYEE
☐ BILL OTHER

POLICY PERIOD IS FROM _____ TO _____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION
WAITING PERIOD: ☐ STANDARD 30-DAY
☐ MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)–ONE DAY
☐ LOAN TRANSACTION–NO WAITING
☐ LENDER REQUIRED–NO WAITING (SFHA ONLY)

AGENT INFORMATION

NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:

AGENCY NO.: _____ AGENT'S TAX ID: _____
PHONE NO.: _____ FAX NO.: _____

NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? Y YES N NO
IF YES, CHECK THE GOVERNMENT AGENCY: ☐ SBA ☐ FEMA ☐ FHA
☐ OTHER (SPECIFY): _____
ENTER CASE FILE NUMBER _____

IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS?
Y YES N NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).

MORTGAGEE

NAME AND ADDRESS OF FIRST MORTGAGEE

LOAN NO.: _____
PHONE NO.: _____ FAX NO.: _____

IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS
☐ 2ND MORTGAGEE ☐ DISASTER AGENCY ☐ LOSS PAYEE
☐ IF OTHER, PLEASE SPECIFY:

LOAN NO.: _____
PHONE NO.: _____ FAX NO.: _____

COMMUNITY

RATING MAP INFORMATION
NAME OF COUNTY/PARISH _____
COMMUNITY NO./PANEL NO. AND SUFFIX _____ – _____
FIRM ZONE _____
COMMUNITY PROGRAM TYPE IS: ☐ REGULAR ☐ EMERGENCY

GRANDFATHERED? Y YES N NO IF YES, ☐ BUILT IN COMPLIANCE?
☐ CONTINUOUS COVERAGE? PRIOR POLICY NO. _____
CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX
_____ – _____
CURRENT FIRM ZONE _____ CURRENT BFE _____

BUILDING

IS INSURED BUILDING OWNED BY STATE GOVERNMENT? Y YES N NO IS BUILDING LOCATED ON FEDERAL LAND? Y YES N NO

BUILDING OCCUPANCY
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ENCLOSURE
☐ UNFINISHED BASEMENT/ENCLOSURE
☐ CRAWLSPACE
☐ SUBGRADE CRAWLSPACE

NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE
☐ 1 ☐ 2
☐ 3 OR MORE ☐ SPLIT LEVEL
☐ TOWNHOUSE/ROWHOUSE (RCBAP LOWRISE ONLY)
☐ MANUFACTURED (MOBILE) HOME / TRAVEL TRAILERS HOME ON FOUNDATION

IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____

CONDO FORM OF OWNERSHIP? Y YES N NO
CONDO COVERAGE IS FOR:
☐ UNIT ☐ ENTIRE BUILDING
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES.)
☐ HIGH-RISE ☐ LOW-RISE

ESTIMATED REPLACEMENT COST AMOUNT $ _____

IS BUILDING INSURED'S PRINCIPAL RESIDENCE? Y YES N NO

IS BUILDING IN THE COURSE OF CONSTRUCTION? Y YES N NO?

IS BUILDING WALLED AND ROOFED? Y YES N NO

IS BUILDING OVER WATER?
☐ NO
☐ PARTIALLY
☐ ENTIRELY

IS BUILDING ELEVATED? Y YES N NO
IF YES, AREA BELOW IS:
☐ FREE OF OBSTRUCTION
☐ WITH OBSTRUCTION

IF ELEVATED, COMPLETE PART 2 OF APPLICATION.

BUILDING USE:
☐ MAIN HOUSE/BUILDING
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ AGRICULTURAL BUILDING
☐ WAREHOUSE
☐ POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
☐ TOOL/STORAGE SHED
☐ OTHER: _____

FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III.

CONTENTS

CONTENTS LOCATED IN:
☐ BASEMENT/ENCLOSURE
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
☐ ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? Y YES N NO IF NO, PLEASE DESCRIBE: _____

CONSTRUCTION DATA

ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX)
☐ BUILDING PERMIT DATE
☐ DATE OF CONSTRUCTION
☐ SUBSTANTIAL IMPROVEMENT DATE
☐ MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
☐ MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT

DATE: ___ / ___ / ___ (MM/DD/YYYY)

IS BUILDING POST-FIRM CONSTRUCTION? Y YES N NO
IF POST-FIRM CONSTRUCTION IN ZONES A, A1-30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION.
BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ ELEVATION CERTIFICATION DATE _____
LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -)
IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? Y YES N NO IS BUILDING FLOOD-PROOFED? Y YES N NO
(SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)

COVERAGE AND RATING

DEDUCTIBLE: BUILDING $ _____ CONTENTS $ _____ DEDUCTIBLE BUYBACK? Y YES N NO

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSUI	
BUILDING			.00			.00	.00		.00
CONTENTS			.00			.00	.00		.00

RATE TYPE: (ONE BUILDING PER POLICY— BLANKET COVERAGE NOT PERMITTED)
☐ MANUAL ☐ SUBMIT FOR RATING
☐ ALTERNATIVE ☐ V-ZONE RISK FACTOR RATING FORM
☐ PROVISIONAL RATING ☐ LEASED FEDERAL PROPERTY
☐ MORTGAGE PORTFOLIO PROTECTION PROGRAM

PAYMENT OPTION:
☐ CREDIT CARD
☐ OTHER: _____

ANNUAL SUBTOTAL	$
ICC PREMIUM	
SUBTOTAL	
CRS PREMIUM DISCOUNT ____ %	
SUBTOTAL	
PROBATION SURCHARGE +	
FEDERAL POLICY FEE +	
TOTAL PREPAID AMOUNT	$

SIGNATURE

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, & 4

_____
SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YYYY) (OVER)

NFIP COPY

EXHIBIT 3-1. Flood Insurance Application

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

☐ NEW
☐ RENEWAL

CURRENT POLICY NUMBER _____
IF NEW, LEAVE BLANK

IMPORTANT – PLEASE PRINT OR TYPE

POLICY TERM

DIRECT BILL INSTRUCTIONS:
☐ BILL INSURED ☐ BILL FIRST MORTAGEE ☐ BILL SECOND MORTAGEE ☐ BILL LOSS PAYEE ☐ BILL OTHER

WAITING PERIOD: ☐ STANDARD 30-DAY ☐ LOAN TRANSACTION - NO WAITING

POLICY PERIOD IS FROM _____ TO _____
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION

AGENT INFORMATION

NAME, ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:

AGENCY NO.: _____
AGENT'S TAX ID _____

INSURED'S MAILING ADDRESS

NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED:

DISASTER ASSISTANCE

IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? YES [Y] NO [N]

IF YES, CHECK THE GOVERNMENT AGENCY:
☐ SBA ☐ FHA
☐ FEMA ☐ OTHER (SPECIFY) : _____

CASE FILE NUMBER _____

SECOND MORTGAGEE/OTHER

IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS.

☐ 2ND MORTGAGEE ☐ DISASTER AGENCY, SPECIFY_____
☐ LOSS PAYEE ☐ IF OTHER (SPECIFY)

LOAN NUMBER _____

FIRST MORTGAGEE

NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER:

LOAN NUMBER _____

COMMUNITY

NAME OF COUNTY/PARISH _____
COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____
_____ FLOOD INSURANCE RATE MAP ZONE _____

INFORMATION SOURCE:
☐ COMMUNITY OFFICIAL ☐ FLOOD MAP ☐ MORTGAGEE
☐ OTHER (SPECIFY) _____

IS BUILDING LOCATED ON FEDERAL LAND? YES [Y] NO [N]

PROPERTY LOCATION

IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS?
[Y] YES [N] NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)

BUILDING

BUILDING OCCUPANCY:
☐ SINGLE FAMILY
☐ 2-4 FAMILY
☐ OTHER RESIDENTIAL
☐ NON-RESIDENTIAL (INCL. HOTEL/MOTEL)

CONSTRUCTION DATE _____
☐ BUILDING PERMIT DATE
☐ DATE OF CONSTRUCTION
☐ SUBSTANTIAL IMPR. DATE

INSURED'S PRINCIPAL RESIDENCE? [Y] YES [N] NO

BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE):
☐ ONE FLOOR ☐ SPLIT LEVEL
☐ TWO FLOORS ☐ THREE OR MORE FLOORS
☐ MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION

CONDO FORM OF OWNERSHIP [Y] YES [N] NO
COVERAGE FOR CONDO UNIT [Y] YES [N] NO
TOWNHOUSE/ROWHOUSE CONDO UNIT [Y] YES [N] NO

CONTENTS LOCATED IN:
☐ ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
☐ LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS
☐ ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR

ESTIMATED REPLACEMENT COST AMOUNT $ _____

BUILDING USE:
☐ MAIN HOUSE/BUILDING
☐ DETACHED GUEST HOUSE
☐ DETACHED GARAGE
☐ AGRICULTURAL BUILDING
☐ WAREHOUSE
☐ POOLHOUSE, CLUBHOUSE, REC. BLDG
☐ TOOL/STORAGE SHED
☐ OTHER: _____

BASEMENT, ENCLOSURE, CRAWLSPACE
☐ NONE
☐ FINISHED BASEMENT/ ENCLOSURE
☐ UNFINISHED BASEMENT/ ENCLOSURE
☐ CRAWLSPACE
☐ SUBGRADE CRAWLSPACE

☐ MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
☐ MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT

MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____

NOTICE

THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP.

A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? [Y] YES [N] NO

B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10 - YEAR PERIOD, EXIST?
- 2 LOSS PAYMENTS, EACH MORE THAN $1,000 [Y] YES [N] NO
- 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT [Y] YES [N] NO
- 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN $1,000 [Y] YES [N] NO
- 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT [Y] YES [N] NO
- 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN $1,000. [Y] YES [N] NO

INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.

PREMIUM

ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL.

BUILDING AND CONTENTS COVERAGE COMBINATION

BUILDING: $
CONTENTS: $
PREMIUM: $

CONTENTS-ONLY COVERAGE

AMOUNT: $
PREMIUM: $

(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)

SIGNATURE

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE _____ (MM/DD/YYYY)

NFIP COPY

EXHIBIT 3-2. Preferred Risk Policy Application

FEDERAL EMERGENCY MANAGEMENT AGENCY

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT, AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

O.M.B. NO. 3067-0021
Expires June 30, 2003

NATIONAL FLOOD INSURANCE PROGRAM PRELIMINARY REPORT

(See reverse side for Privacy Act Statement and Paperwork Burden Disclosure Notice)

INSURED _____ POLICY NUMBER _____ (1)
PROPERTY ADDRESS _____ DATE OF LOSS _____ (2)
MAILING ADDRESS _____ CATASTROPHE NO. _____ (3)
INSURED TELEPHONE NUMBER: HOME _____ WORK _____ ADJ. FILE NO. _____
ADJUSTING COMPANY _____ TAX ID NO. _____
ADJUSTER ADDRESS _____ ADJ. PHONE NO. _____

DATE LOSS ASSIGNED _____ DATE INSURED CONTACTED _____ DATE LOSS INSPECTED _____

ENCL.
☐ Building worksheets ( ) ☐ Photographs ( ) ☐ Proof of Loss ☐ Other _____
☐ Contents worksheets ( ) ☐ Narrative (pp) ☐ R/C Proof ☐ Other _____

INSURANCE
Coverage verified from: ☐ NFIP ☐ Agent's Daily ☐ Insured's Policy Program: ☐ Emergency ☐ Regular
Term _____ to _____ Form: ☐ Dwelling ☐ General Property ☐ RCBAP

RESERVES:	Coverage	Deductible	Reserve
Building	$ _____	$ _____	$ _____ (4)
Contents	$ _____	$ _____	$ _____ (5)

ADVANCE PAYMENT REQUESTED? ☐ No ☐ Yes: Building $ _____ Contents $ _____
If yes, Proof of Loss for amount of payment and supporting documentation must be submitted with this report.

RISK
Type of Building: ☐ Single Family ☐ 2-4 Family ☐ Condo Association ☐ Condo Unit ☐ Other Residential ☐ Non-Residential
☐ Mobile Home/Travel Trailer: Make: _____ Model: _____ Serial Number _____
Occupancy: ☐ Owner ☐ Tenant ☐ State government owned ☐ Unoccupied Residency: ☐ Principal ☐ Seasonal
Title verified? ☐ Yes ☐ No Source of verification: _____
Number of floors in building including basement: ☐ 1 ☐ 2 ☐ 3 or more Is building a split level? ☐ Yes ☐ No
In case of multiple occupancy, indicate floor(s) occupied by insured: ☐ Basement ☐ First ☐ Second and/or above
Type of basement: ☐ None ☐ Unfinished ☐ Finished Is basement floodproofed? ☐ Yes ☐ No
Building elevated? ☐ No ☐ Yes Foundation area enclosure? ☐ None ☐ Breakaway walls ☐ Unfinished ☐ Finished
Is risk under construction? ☐ No ☐ New building ☐ Improvement in progress
Prior condition of:
Building: ☐ Poor ☐ Fair ☐ Good ☐ Very Good
Contents: ☐ Poor ☐ Fair ☐ Good ☐ Very Good
(6) Foundation structure:
Piles: [11] Concrete [12] Wood [13] Steel Piers: [21] Reinf. concrete [22] Reinf. block [23] Unreinf. block [24] Brick [25] Other
[30] Wood posts Walls: [41] Reinf. concrete [42] Block [43] Reinf. concrete shear [44] Treated plywood [45] Brick [46] Other
[50] Concrete slab [60] Other _____
(7) Exterior wall structure: [1] Reinf. concrete [2] Concrete block [3] Wood stud
[4] Steel and glass [5] Brick or stone [6] Other _____
Exterior wall surface treatment: [1] Unfinished [2] Stone/brick veneer
[3] Stucco [4] Wood siding [5] Metal sheathing/siding
[6] Vinyl sheathing/siding (7a) [7] Other _____
Contents are: ☐ Household ☐ Other than household Contents located in ☐ Basement ☐ First floor
☐ Basement and first floor ☐ First floor and above ☐ Second floor and above
Nearest body of water: _____ Distance from risk: _____

ORIGIN
Was there a general and temporary condition of flooding: ☐ No: Explain fully under Remarks ☐ Yes: Indicate cause of loss
(8) Cause of Loss: [1] Tidal water overflow [2] Stream, river, or lake overflow [3] Alluvial fan overflow [4] Accumulation of rainfall or snowmelt
Flood characteristics: [1] Velocity flow [2] Low velocity flow or ponding [3] Wave action [4] Mudflow [5] Erosion
(8a) Was flood associated with failure of a dam, storm drain system, pump(s), other flood control measure, etc.? ☐ Yes ☐ No
(9) Did other than natural cause contribute to flooding? ☐ Yes ☐ No If "yes" to either question, complete "Cause of Loss and Subrogation Report"
Date/time water entered building _____
Date/time water receded building _____
Length of time water remained in building _____ (10)

Water Height or Wave Action:	Exterior	Interior
Main Building/Condo Assn.:	_____ (11)	_____ (12)
Apt. Building/Condo Unit:	_____ (13)	_____ (14)

Date of Report _____ Adjuster's Signature _____ Adjuster's SSN _____

FEMA FORM 81-57, SEP 00 REPLACES ALL PREVIOUS EDITIONS F-093 (9/00)

EXHIBIT 3-3. NFIP Preliminary Report

FEDERAL EMERGENCY MANAGEMENT AGENCY

O.M.B. NO. 3067-0021
Expires June 30, 2003

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT, AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

NATIONAL FLOOD INSURANCE PROGRAM FINAL REPORT

(See reverse side for Privacy Act Statement and Paperwork Burden Disclosure Notice)

INSURED _____ POLICY NUMBER (1) _____

PROPERTY ADDRESS _____ DATE OF LOSS (2) _____

ADJUSTING COMPANY _____ ADJ. FILE NO. _____

PREMISES HISTORY

Date risk was originally constructed: _____ Insured at premises since: _____

Date of Alteration	Brief Description of Alteration	Market Value	Cost of Alteration	Type of Alteration	*Substantial Improvement?
				☐ Repair ☐ Recon. ☐ Imprv.	☐ Yes ☐ No
(15)				☐ Repair ☐ Recon. ☐ Imprv.	☐ Yes ☐ No (16)
				☐ Repair ☐ Recon. ☐ Imprv.	☐ Yes ☐ No

*Defined as any repair, reconstruction, or improvement, the cost of which equals or exceeds 50% of the market value of the structure before the damage occurred or the reconstruction or improvement was begun.

Prior losses (approximate dates and amounts of loss):

_____ Repairs completed? ☐ Yes ☐ No Insured? ☐ Yes ☐ No ☐ Insured but no claim made

_____ Repairs completed? ☐ Yes ☐ No Insured? ☐ Yes ☐ No ☐ Insured but no claim made

_____ Repairs completed? ☐ Yes ☐ No Insured? ☐ Yes ☐ No ☐ Insured but no claim made

(Continue under Remarks if additional space is needed for alteration or prior losses.)

INTERESTS

Mortgagee(s): _____

Loss Payee(s): _____

Other Insurance: _____ ☐ Yes ☐ No
(Company) (Type) (Policy Number) (Coverage: Bldg./Cont.) (Covers Flood?)

CLAIM SUMMARY

(17) Duration building will not be habitable: 1 0-2 days 2 3-7 days 3 2-4 weeks 4 1-2 months 5 more than 2 months

Claim Recapitulation (See worksheets for details)

	Building		Contents		Totals
	Main*/Association	Appurtenant/Unit	Main*/Association	Appurtenant/Unit	
Property Value (RCV)	(38)	(39)		(40)	
Property Value (ACV)	(18)	(19)		(20)	
Gross Loss (RCV)	(41)	(42)			
Covered Damage (ACV)	(21)	(22)	(23)	(24)	
Removal/Protection	(25)	(26)	(27)		
Total Loss (ACV)					
Less Salvage					(28)
Less Deductible		(29)		(30)	
Excess Over Limit					
Claim Payable (ACV)		(31)		(32)	
Damage from other Cause					
Identify Cause:			(33a)		

Main building RCV: $ (33) _____ Insured qualifies for R/C coverage ☐ Yes ☐ No ☐ Not Applicable
*Includes mobile home. If yes, R/C claim: $ _____ Total building claim: $ _____ (33b)

EXCLUDED DAMAGES

		Approximate value of property excluded:			Approximate damage to property excluded:			
Excluded Building Damages:	(34)	1 Less than 1,000	4 5,000 - 10,000		(35)	1 Less than 1,000	4 5,000 - 10,000	
		2 1,000 - 2,000	5 10,000 - 20,000			2 1,000 - 2,000	5 10,000 - 20,000	
		3 2,000 - 5,000	6 More than 20,000			3 2,000 - 5,000	6 More than 20,000	
Excluded Contents Damages:	(36)	1 Less than 1,000	4 5,000 - 10,000		(37)	1 Less than 1,000	4 5,000 - 10,000	
		2 1,000 - 2,000	5 10,000 - 20,000			2 1,000 - 2,000	5 10,000 - 20,000	
		3 2,000 - 5,000	6 More than 20,000			3 2,000 - 5,000	6 More than 20,000	

ENCL.

☐ Building worksheets ( ) ☐ Photographs ( ) ☐ Proof of Loss ☐ Other _____

☐ Contents worksheets ( ) ☐ Narrative (pp) ☐ R/C Proof ☐ Other _____

CERTIFICATION

The above statements are true and correct to the best of my knowledge. I understand that any false statements may be punishable by fine or imprisonment under 18 U.S. Code Sec. 1001.

County of _____ Insured _____

State of _____ Insured _____

Signed this _____ day of _____, 20 _____ Witness _____

Date of Report Adjuster's Signature Adjuster's SSN

FEMA FORM 81-58, SEP 00 REPLACES ALL PREVIOUS EDITIONS F-094 (9/00)

EXHIBIT 3-4. NFIP Final Report

FEDERAL EMERGENCY MANAGEMENT AGENCY **CAUSE OF LOSS AND SUBROGATION REPORT**	(See reverse side for Privacy Act Statement and Paperwork Burden Disclosure Notice)	O.M.B NO. 3067-0021 Expires June 30, 2003
NAME OF INSURED		POLICY NO.
COMPLETE ADDRESS OF PROPERTY DAMAGED		
CAUSE OF LOSS *(Check the box[es] that apply)* 1. ☐ IMPROPER DIVERSION OF WATER 2. ☐ IMPROPER BUILDING 3. ☐ IMPROPER GRADING 4. ☐ DEBRIS ACCUMULATION 5. ☐ INADEQUATE SEWER LINES 6. ☐ IGNORING FLOODPLAIN MANAGEMENT (Regulations) 7. ☐ NEGLIGENT MAINTENANCE OF SEWER LINES 8. ☐ FAILURE TO USE PUMPS 9. ☐ INADEQUATE PUMPS 10. ☐ EXCESSIVE DAM WATER RELEASE 11. ☐ EXCESSIVE WATER RELEASE (Mechanical) 12. ☐ ANY OTHER FACTOR THAT IDENTIFIES A RESPONSIBLE PARTY OR ACT AS THE CAUSE (Explain; use the space below)		
IDENTIFICATION OF RESPONSIBLE PARTY		
NAME		
COMPLETE ADDRESS		
IS THE RESPONSIBLE PARTY INSURED? ☐ YES ☐ NO (If YES, by whom?)		
IDENTIFICATION OF ANY STATUTES OR POLITICAL SUBDIVISION THAT WOULD CONTROL, LIMIT, OR TIME BAR A TORT ACTION AGAINST THEM (e.g., a local notice of claim against the municipality or county statute that would preclude suit if the notice was not filed on time - usually a short period of time for filing is provided).		
MAKE IMMEDIATE TELEPHONE CONTACT WITH THE NFIP BUREAU AND STATISTICAL AGENT IF EXPIRATION OF TIME IS IMMINENT.		
STATE INVESTIGATION PERFORMED TO DATE		
PLEASE ATTACH ANY DEFINITIVE MATERIAL TO THIS REPORT.		
WHAT FURTHER INVESTIGATION IS CONTEMPLATED?		
HAS INSURED BEEN ADVISED OF SUBROGATION POSSIBILITIES? ☐ YES ☐ NO (If YES, by when?)		
DOES INSURED HAVE AN ATTORNEY? ☐ YES ☐ NO	NAME OF ATTORNEY	

FEMA Form 81-63, SEP 00 REPLACES ALL PREVIOUS EDITIONS F-092 (9/00)

EXHIBIT 3-5. Cause of Loss and Subrogation Report

O.M.B. NO. 3067-0021
Expires June 30, 2003

FEDERAL EMERGENCY MANAGEMENT AGENCY

THE NFIP REQUIRES THAT A PRELIMINARY REPORT BE RECEIVED WITHIN 15 DAYS OF ASSIGNMENT, AND AN INTERIM OR FINAL REPORT NOT LATER THAN EVERY 30 DAYS THEREAFTER.

NATIONAL FLOOD INSURANCE PROGRAM NARRATIVE REPORT

(See reverse side for Privacy Act Statement and Paperwork Burden Disclosure Notice)

INSURED _____ POLICY NUMBER _____

PROPERTY ADDRESS _____ DATE OF LOSS _____

ADJUSTING COMPANY _____ ADJ. FILE NO. _____

REMARKS:

FEMA Form 81-59, JUL 00 REPLACES ALL PREVIOUS EDITIONS F-095 (7/00)

EXHIBIT 3-6. NFIP Narrative Report

III. REPORTING REQUIREMENTS FOR NEW/ROLLOVER INDICATOR

A. Introduction

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

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

B. Procedures

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

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

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

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

C. New/Rollover Indicator Matrix

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

Note:

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

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

D. Procedures for Reporting Matrix Data Elements

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

   - No Data Required

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

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

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

b. If the policy is “Elevation Rated” and the Elevation Certification Date is before 10/1/97, the following is required:

- Elevation Certification Date

c. If the policy is “Non-Elevation Rated,” no data is required.

3. Original New Business Date: 10/1/02 – 4/30/03

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

- Diagram Number – (if the Floodproofed Indicator is ‘N’)
- Lowest Adjacent Grade – (if the Floodproofed Indicator is ‘N’)
- Elevation Certification Date
- Replacement Cost

b. If the policy is “Elevation Rated” and the Elevation Certification Date is before 10/1/97, the following are required:

- Elevation Certification Date
- Replacement Cost

c. If the policy is “Non-Elevation Rated,” the following is required:

- Replacement Cost

4. Original New Business Date: 5/1/03 – Present

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

- Diagram Number – (if the Floodproofed Indicator is ‘N’)
- Lowest Adjacent Grade – (if the Floodproofed Indicator is ‘N’)
- Elevation Certification Date
- Replacement Cost
- Map Panel Number

b. If the policy is “Elevation Rated” and the Elevation Certification Date is before 10/1/97, the following are required:

- Elevation Certification Date
- Replacement Cost
- Map Panel Number

c. If the policy is “Non-Elevation Rated,” the following are required:

- Replacement Cost
- Map Panel Number

5. Original New Business Date: 10/1/01 – Present

Indicator ‘Z’ is used only for rewritten policies that were previously cancelled with Cancellation Reasons ‘22’ or ‘24’.

a. If the Original New Business date is prior to 10/1/01, no data is required.

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

- Diagram Number –
  (if the Floodproofed Indicator is ‘N’)
- Lowest Adjacent Grade –
  (if the Floodproofed Indicator is ‘N’)
- Elevation Certification Date
- Replacement Cost (if Original New Business Date is on or after 10/1/02)
- Map Panel Number (if Original New Business Date is on or after 5/1/03)

c. If the policy is “Elevation Rated” and the Elevation Certification Date is before 10/1/97, the following are required:

- Elevation Certification Date
- Replacement Cost (if Original New Business Date is on or after 10/1/02)
- Map Panel Number (if Original New Business Date is on or after 5/1/03)

d. If the policy is “Non-Elevation Rated,” the following are required:

- Replacement Cost (if Original New Business Date is on or after 10/1/02)
- Map Panel Number (if Original New Business Date is on or after 5/1/03)

6. <u>Original New Business Date on or after 5/1/05</u>

- New/Rollover Indicator “E” is no longer valid.

PART 4 - DATA DICTIONARY

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PART 4 - DATA DICTIONARY

INTRODUCTION

The Data Dictionary contains all of the data elements recorded by WYO companies on an individual transaction basis. The dictionary includes data elements that are required for reporting and those that are optionally reported.

For each data element, the following information is provided:

- Alias
- Acronym
- File
- Description
- Edit Criteria
- Length
- Dependencies
- System Function
- Reporting Requirement

In the information about Dependencies, references to “the adjuster’s report” mean the NFIP Preliminary Report or the NFIP Final Report, as appropriate. References to “the Bureau” mean the NFIP Bureau and Statistical Agent.

DATA ELEMENT: Actual Salvage Recovery

ALIAS: None

ACRONYM: WYO (CMF) SALVAGE-AMT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

This is the amount of money in dollars and cents received by the insurer from the sale of damaged property net of expenses. Actual Salvage Recovery is a positive dollar amount when initially reported. This field is used when, subsequent to a claim settlement, the insurer sells damaged property and this recovery can be traced back to an individual claim. Salvage recovery accomplished by leaving damaged property with the insured and reducing the claim payment is not reported in this field.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 12 with an implied decimal of two positions

DEPENDENCIES: Information may be obtained from the adjuster's report, but will probably be obtained from a subsequent report.

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Actual Salvage Recovery Date

ALIAS: None

ACRONYM: (CMF) SALVAGE-DT

FILE: Claims Master (CMF)

DESCRIPTION:

This is the date actual salvage recovery is made. This date should reflect the Actual Salvage Recovery Date that appears on a WYO company's books.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: None

SYSTEM FUNCTION: Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Additional Building Rate WYO

ALIAS: None

ACRONYM: WYO (PMF) ADD-BLDG-RT-WYO
WYO (RATE) BLDG-RATE-A

FILE: Policy Master (PMF)
Rates Master (RATE)

DESCRIPTION:

Additional building rate selected by the company. This data element must be reported for all policies except the Preferred Risk Policy.

EDIT CRITERIA: Unsigned Numeric

LENGTH: 5 with an implied decimal of three positions

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: Additional Contents Rate WYO

ALIAS: None

ACRONYM: WYO (PMF) ADD-CONT-RATE
WYO (RATE)CONT-RATE-A

FILE: Policy Master (PMF)
Rates Master (RATE)

DESCRIPTION:

Additional contents rate selected by the company. This data element must be reported for all policies except the Preferred Risk Policy.

EDIT CRITERIA: Unsigned Numeric

LENGTH: 5 with an implied decimal of three positions.

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: Alteration Date

ALIAS: Renovation Date, Structural Improvement Date

ACRONYM: (CMF) ALTERAT-DT

FILE: Claims Master (CMF)
Recertification Master (RCMF)

DESCRIPTION:

Date on which alterations were made to insured building.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

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

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Base Flood Elevation (Rating Map Information)

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

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

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

DESCRIPTION:

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

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

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

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

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

REPORTING REQUIREMENT:

Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006.

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

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

REPORTING REQUIREMENT: (Cont'd.)

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

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

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DATA ELEMENT: Basement/Enclosure/Crawlspace Type

ALIAS: None

ACRONYM: WYO (PMF) BASEMENT

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

DESCRIPTION:

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

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

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

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

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

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

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

- Basement/Enclosure/Crawlspace Type is “1” or “2”
- Elevated Building Indicator is “Y”
- Obstruction Type is “20”, “24,” “30”, “34”, “50”, “54”, “60”, “90”, or “92”

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

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

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

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

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:

- A building with a crawlspace (under-floor space) has its interior floor (finished or not) no more than 5 feet below the top of the next higher floor.

- A subgrade crawlspace has the top of its interior floor no more than 5 feet below the top of the next higher floor, and the top of the crawlspace interior floor is also below grade on all sides, but no more than 2 feet below grade.

- If the Elevated Building indicator is "Y" and Obstruction Type is "90", "94", "95", "97", or "98", the Basement/ Enclosure/Crawlspace Type must be "2".

- If the Elevated Building indicator is "Y" and Obstruction Type is "92", the Basement/Enclosure/Crawlspace Type must be "1" or "2".

- If the Elevated Building indicator is "Y" and Obstruction Type is "96", the Basement/Enclosure/Crawlspace Type must be "1".

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DATA ELEMENT: Basic Building Rate WYO

ALIAS: None

ACRONYM: WYO (PMF) BASE-BLDING-RATE
WYO (RATE) BLDG-RATE-B

FILE: Policy Master (PMF)
Rates Master (RATE)

DESCRIPTION:

Basic building rate selected by the company. This data element must be reported for all policies with exception of PRP.

EDIT CRITERIA: Unsigned Numeric

LENGTH: 5 with an implied decimal of three positions

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: Basic Contents Rate WYO

ALIAS: None

ACRONYM: WYO (PMF) BASE-CONT-RATE
WYO (RATE)CONT-RATE-B

FILE: Policy Master (PMF)
Rates Master (RATE)

DESCRIPTION:

Basic contents rate selected by the company. This data element must be reported for all policies with exception of PRP.

EDIT CRITERIA: Unsigned Numeric

LENGTH: 5 with an implied decimal of three positions.

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: Building Claim Payment (ACV or RCV as applicable)

ALIAS: Building Loss Draft Amount

ACRONYM: Direct (CMF) Loss-Pd-Bldg
WYO (CMF) PAY-BLDG

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount in dollars and cents paid for a building claim. If replacement cost coverage was applicable, this amount includes the amount paid above the Actual Cash Value of the damage. Otherwise, this amount is only the Actual Cash Value claims settlement. The building claim payment includes payment made to cover the expense of temporary flood protection and the claim payment for the expense of removal of a manufactured (mobile) home or travel trailer.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 12 with an implied decimal of two positions

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

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Building Claim Payment Recovery

ALIAS: None

ACRONYM: WYO (CMF) REC-BLDG

FILE: Claims Master (CMF)

DESCRIPTION:

Amount in dollars and cents recovered on a building claim for reasons other than salvage or subrogation.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 12 with an implied decimal of two positions

DEPENDENCIES: None

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Building Construction Date Type

ALIAS: None

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

FILE: Policy Master (PMF)

DESCRIPTION:

This indicates the type of original building construction date submitted.

EDIT CRITERIA: Alphanumeric, Acceptable values:

1 – Building Permit Date

2 - Date of Construction

3 - Substantial Improvement Date

4 – Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities

5 – Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision: Date of Permanent Placement

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can be reported with blanks.
- Contents-only coverage policies can be reported with blanks.
- Policies with Risk Rating methods ‘3’, ‘6’, ‘8’, ‘F’, ‘7’, ‘P’, ‘Q’ (Preferred Risk), ‘9’ (MPPP), or ‘G’ (Group Flood), can be reported with blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.

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DATA ELEMENT: Building Damage Subject to Policy Exclusions (ACV)

ALIAS: None

ACRONYM: WYO (CMF) DMG-EXC-B

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Savings Due to Coverage Changes

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Building in Course of Construction Indicator

ALIAS: Under Construction Indicator

ACRONYM: Direct (PMF) Builders-Risk-Indicator
WYO (PMF) CRSE-CONST

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

DESCRIPTION:

Indicates whether or not the insured building is under construction with the builder as the policyholder.

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Yes
N - No

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application. Should not be in conflict with other property indicators such as Primary Residence, Construction Date, Contents Location.

SYSTEM FUNCTION: Indicates policy is not assignable.

REPORTING REQUIREMENT: Required

DATA ELEMENT: Building over Water Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-WATER-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alphanumeric, Acceptable Values:

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

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

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

DATA ELEMENT: Building Use Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-USE-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alphanumeric, Acceptable values:

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

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Building Use Type.
- Contents-only coverage policies can report blanks in the Building Use Type.
- Policies with Risk Rating methods ‘3’ (Alternative), ‘6’ (Provisional), ‘8’ (Tentative), ‘F’ (Leased Federal Properties), ‘7’, ‘P’, ‘Q’ (Preferred Risk), ‘9’ (MPPP), or ‘G’ (Group Flood), can report blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with ‘01’, ‘02’, ‘03’, ‘04’, ‘05’, ‘06’, ‘07’, ‘08’ or blank regardless of the original new business date.

DATA ELEMENT: Cancellation/Voidance Reason

ALIAS: Cancellation/Nullification Reason

ACRONYM: WYO (PMF) CAN-REASON

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Flood insurance coverage is terminated mid-term by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Expense Constant, Probation Surcharge, and producer commission remain in effect. See the reference chart on page 4-43B for 10/1/2003 changes.

1 & 2. **Property Sold or Removed**. The insured has sold or transferred ownership of the insured property to another party and no longer has an insurable interest in the property at the described location, or the insured property or personal property has been completely removed from the described location. This reason is also used to cancel a policy when a structure is bought out or demolished according to an approved FEMA mitigation plan. If the building is sold or removed, TRRP reason 01 is also used if the builder or developer has requested to cancel the policy mid-term because a newly created association has purchased a policy under its name.

Building Sold or Removed.

TRRP Reason Code: 01
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

* The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.

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

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

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

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

- Prior term--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

Contents Sold or Removed.

TRRP Reason Code: 02
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.

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

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

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

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

3. **Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage.** The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy Declarations Page, the producer should request ***cancellation*** of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy.

TRRP Reason Code: 03
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are both 3-year terms and the cancellation effective date is within the prior term.

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.

- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current year (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

4. **Duplicate NFIP Policies.** When a duplicate NFIP policy has been issued, only one policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

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

DESCRIPTION: (Cont'd.)

When coverage has been force-placed by a lender using a conventionally written standard policy because the required underwriting information is available, that policy is considered equivalent to the MPPP policy. The WYO company is authorized to cancel the standard (force-placed) or the MPPP policy, provided that a copy of the force-placement letter from the mortgagee is submitted with the Cancellation/Nullification Request Form.

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

DESCRIPTION: (Cont'd.)

A pro rata refund or a full return of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) shall be made for the policy being canceled, backdated to the inception of duplicate coverage subject to the 6-year statute of limitations.

TRRP Reason Code: 04
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 4 years in those cases where the current term is a 3-year term and the cancellation effective date is prior term.

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Pro-rata refund of all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau and Statistical Agent will refund the premiums for the additional prior years beyond the current year and 1 prior policy year.

5 & 11. **Nonpayment**. When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check to the agent is not good or is not made good to the agent. If the agent can document this, full premium refund is provided to the agent. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

Note: TRRP reason code '11' is no longer valid.

TRRP Reason Code: 05
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: Cancellation effective date must be the same as the current policy term effective date.

6. **Risk Not Eligible for Coverage**. This is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, or (3) the property is a camping trailer and not a manufactured (mobile) home.

TRRP Reason Code: 06
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term (mid-term)--N/A

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

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau and Statistical Agent will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

NOTE: Cancellation effective date must be the same as the current or prior term policy effective date.

8. **Property Closing Did Not Occur**. This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

TRRP Reason Code: 08
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Current term (mid-term)--N/A

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision**. Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a map revision, if the property is no longer located in an SFHA, a policy may be canceled provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage and (2) the lender no longer requires the flood insurance policy.

If no claim has been paid or is pending, premium shall be refunded for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the period when a revised map was being reprinted.

In case of a 3-year policy, pro-rata refund applies if the effective date of a map revision is within the third year of a 3-year policy. The refund should be calculated by refunding the current year and 1 prior year.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code: 09
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

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

DESCRIPTION: (Cont'd.)

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation on 3-year policy. Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first or second year. Use pro-rata refund if the cancellation effective date is within the third year.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

10. **OTHER: Continuous Lake Flooding or Closed Basin Lakes**. Effective May 1, 2000, this cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy. The cancellation effective date must be after the date of loss, and no premium refund is allowed.

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

DESCRIPTION: (Cont'd.)

Prior to May 1, 2000, this code was used for situations not addressed by any other cancellation/voidance reason.

TRRP Reason Code: 10
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

Premium Refund:

- Full--N/A
- Pro-Rata (mid-term)--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--No refund allowed.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--No refund allowed.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled. Cancellation effective date must be after the date of loss.

16. Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination. Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured (mobile) home is not in an SFHA and insurance is not required. The NFIP policy may be canceled back to inception.

This cancellation reason can only be used if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required.

If the insured submits a copy of FEMA's LODR and a statement from the lender that flood insurance is not required, a full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, will be issued, providing no claim has been paid or is pending.

TRRP Reason Code: 16
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

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

DESCRIPTION: (Cont'd.)

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

Premium Refund:

- Full--Cancellation date is the inception date of the current term. Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

17. **Duplicate Policies from Sources Other Than the NFIP**. This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999 or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. The premium will be calculated pro-rata less Expense Constant, Federal Policy Fee, and Probation Surcharge.

TRRP Reason Code: 17
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

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

Premium Refund:

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

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Current term--Use pro-rata refund.
- Prior term--N/A

Three-Year Term: Cancellation effective date is:

- Current or prior term--Use pro-rata refund.
- Prior term--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

18. **Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage.** The mid-term cancellation is effective at the end of the policy year in which the replacement policy is obtained.

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

TRRP Reason Code: 18
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

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

Premium Refund:

- Pro-Rata--Pro-rata refund of all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term (anniversary date)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

DESCRIPTION: (Cont'd.)

19. **Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy**. This reason code is used to cancel an MPPP policy after the mortgage is paid off. A statement from the mortgage company to this effect must be attached to the "Cancellation/Nullification Request" form. The premium refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge. *This reason code is no longer available after May 1, 1999. Refer to TRRP Cancellation Reason Code 52.*

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- Inception of current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--N/A
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

20. **Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be canceled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires

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

DESCRIPTION: (Cont'd.)

the retention of the flood insurance. A copy of the LOMA or LOMR must accompany this request.

If no claim has been paid or is pending during the policy year that is being cancelled, a full refund of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) will be made for the policy being canceled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective.

In the case of a 3-year policy, pro-rata refund (including Expense Constant, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code:	20
Number of Policy Years Allowed:	2*
Number of Policy Terms Allowed:	2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation is allowed only on a 3-year policy. A pro-rata refund of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) is provided if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy.

One-Year Term: Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first year. Use pro-rata refund if the cancellation effective date is within the second year or third year.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

21. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group).** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date.

TRRP Reason Code:	21
Number of Policy Years Allowed:	1
Number of Policy Terms Allowed:	1

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Inception of the current term--Use full refund.
- Current term (mid-term)--N/A

Three-Year Term: N/A

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

NOTE: Cancellation effective date must be the same as the current term policy effective date.

22. **Cancel/Rewrite Due to Misrating.** This reason code is used to cancel and rewrite policies that are misrated. The code should also be used when MPPP policies are canceled and rewritten and when changes are made due to system constraints. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Renewal Indicator 'Z' to report the new policy. Reason code '22' should not be used when converting a standard rated policy to a PRP as a result of a map revision, LOMA, or LOMR (see reason code '24').

TRRP Reason Code: 22
Number of Policy Years Allowed: 6*
Number of Policy Terms Allowed: 6

*Refunds beyond 2 years must be submitted to the NFIP Bureau and Statistical Agent.

NOTE: A policy written in error as a standard B, C, or X Zone policy but found to be eligible as a PRP at the beginning of the current term may be canceled and rewritten only for the current term.

Premium Refund:

- Full--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--Full refund
- Current term--Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

23. **Fraud**. This reason code is used when fraud has been determined. No premium refunds are allowed with this reason code. The agent will be allowed to retain the full commission and the company's expense allowance will not be reduced.

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

DESCRIPTION: (Cont'd.)

TRRP Reason Code: 23
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

Premium Refund:

- Full--N/A
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

Three-Year Term: N/A

Open Claim: Policy can be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.

24. **Cancel/Rewrite Due to Map Revision.** This reason code is used to cancel and rewrite a standard flood insurance policy to a PRP as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. Use New/Renewal Indicator 'Z' to report the new policy. Premium from the canceled policy will be applied to the PRP with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The WYO company will retain the full expense allowance from the canceled standard policy and be credited with the expense allowance on the new PRP. The NFIP Direct business agent will retain the full commission from the canceled standard policy and be credited with the commission on the new PRP. This rule applies to the current policy year and one prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

TRRP Reason Code: 24
Number of Policy Years Allowed: 2
Number of Policy Terms Allowed: 2

Premium Refund:

- Full—Expense Constant, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

45. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program.

TRRP Reason Code: 45
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 6 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation of a 1-year or 3-year policy. Pro-rata calculations of all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Federal Policy Fee, and Probation Surcharge.

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

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.

- Current term (mid-term)-- Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be after the loss date.

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau and Statistical Agent will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

50. **Policy Not Required by Mortgagee.** This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

TRRP Reason Code: 50
Number of Policy Years Allowed: 1
Number of Policy Terms Allowed: 1

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge, if the cancellation effective date is the inception of the initial term.

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

DESCRIPTION: (Cont'd.)

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

One-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

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

Premium Refund:

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

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

- Prior term--N/A

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

DESCRIPTION: (Cont'd.)

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

Premium Refund:

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

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

60. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy after submitting a premium payment.

TRRP Reason Code: 60
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

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

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
-
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

70. **Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

TRRP Reason Code: 70
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full--Return all premiums including Expense Constant, Federal Policy Fee, and Probation Surcharge.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

EXAMPLES OF PREMIUM REFUND AND EXPENSE ALLOWANCE CALCULATIONS

All Cases: It is assumed that the WYO company has deposited the net premium and Federal Policy Fee (FPF) to the restricted account and is paying premium refunds from that account.

The expense allowance of 32.9 percent used in the examples is based on the 1997-98 Arrangement, for those companies achieving a 10% growth rate, and is subject to change. Such a change would also affect the "Difference between Expense Allowance and Commission Percentages." However, the logic of the calculations would remain the same.

The Federal Policy Fee went into effect June 1, 1991. For calculating refunds on policies effective prior to June 1, 1991, the following examples still apply by using a Federal Policy Fee of zero dollars. The Federal Policy Fee used in these examples is $30.00 and is subject to change. Additionally, the Expense Constant used in these examples is $50.00 and is subject to change. Once again, the logic of the calculations remains the same.

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

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge should be included as part of the Expense Constant.

Written Premium (including $50 Expense Constant) plus $30 Federal Policy fee = $320.

Cases I, II, III, VI, VIII: Cancellation effective halfway through 1-year policy term

Cases VII, X: Cancellation effective at second anniversary date of 3-year policy term

Cases IV, V, IX, XII: Cancellation effective on policy term effective date

Case XI: Cancellation effective at the beginning of the term or mid-term

Case I: Reasons 1 and 2 with cancellation dates before 10/1/2003. See Case III for cancellation dates on or after 10/1/2003.

a) Calculation of Refund to Insured:

Written Premium and FPF	$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
Refund to Insured	$ 240.00
Times Pro-rata Cancellation Factor	x .5
	$ 120.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 120.00
Retained Written Premium subject to Expense Allowance	$ 170.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	$ 55.93
Premium Refund to Insured	$ 120.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	$ 18.00
Total Expense Allowance Retained	$ 73.93

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

DESCRIPTION: (Cont'd.)

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	$ 120.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	$ 21.48

Case II: Reason 52 with cancellation dates before 10/1/2003. See Case III for cancellation dates on or after 10/1/2003.

a) Calculation of Refund to Insured:

Written Premium and FPF	$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	$ 240.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	$ 120.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 120.00
Retained Written Premium subject to Expense Allowance	$ 170.00
Expense Allowance Percentage	x 32.9%
Total Expense Allowance Retained	$ 55.93

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	$ 120.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	$ 39.48

Case III: Reasons 3, 4 or 18; for reasons 1, 2, 17, 45, 50, and 52 with cancellation dates 10/1/2003 and after.

a) Calculation of Refund to Insured:

Written Premium and Federal Policy Fee	$ 320.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	$ 160.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	$ 290 x .5
Premium subject to Expense Allowance	$ 145.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	$ 47.71

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

DESCRIPTION: (Cont'd.)

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	$ 160.00
less refunded portion of Federal Policy Fee ($30.00 x 1/2)	- 15.00
	$ 145.00
Expense Allowance Percentages	x 32.9%
Expense Allowance Returned	$ 47.70

Case IV: Reasons 5, 6, 8, 16, 21, 22*, 60, and 70

a) Full refund given to insured or, for Reason 5, to agent or company as appropriate.

b) No expense allowance retained by WYO Company.

c) Full expense allowance returned to NFIP.

*For reason 22, refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated.

Case V: Reason 9; Reason 20 with cancellation dates 10/1/2003 and after.

a) Calculation of Refund to Insured:

Written Premium and Federal Policy Fee	$ 320.00
Refund to Insured	$ 320.00

b) Calculation of Expense Allowance Retained by WYO Company:

Refund to Insured	$ 320.00
less Federal Policy Fee	- 30.00
Written Premium subject to Agent Commission	$ 290.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	$ 43.50

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	$ 320.00
less Federal Policy Fee	- 30.00
Premium subject to Expense Allowance	$ 290.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	$ 51.91

Case VI: Reasons 10 and 23

a) No premium refund to Insured

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

DESCRIPTION: (Cont'd.)

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
Premium subject to Expense Allowance	$ 290.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	$ 95.41

c) No expense allowance returned to the NFIP

Case VII: Reason 17 with cancellation dates before 10/1/2003. See Case III for cancellation effective dates on or after 10/1/2003.

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

a) Calculation of Refund to Insured:

Written Premium and FPF	$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	$ 240.00
	x 33%
Refund to Insured	$ 80.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	$ 210.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	$ 69.09

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	$ 80.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	$ 26.32

Case VIII: Reason 45 for cancellation dates before 10/1/2003. See Case III for cancellation effective dates on or after 10/1/2003.

a) Calculation of Refund to Insured:

Written Premium and Federal Policy Fee	$ 320.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	$ 160.00

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

DESCRIPTION: (Cont'd.)

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	$ 290 x .5
Premium subject to Expense Allowance	$ 145.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	$ 47.71
Refund to Insured	$ 160.00
less refunded portion of Federal Policy Fee ($30.00 x .5)	- 15.00
	$ 145.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	$ 21.75
Total Expense Allowance Retained	$ 69.46

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	$ 160.00
less refunded portion of Federal Policy Fee ($30.00 x .5)	- 15.00
	$ 145.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	$ 25.96

Case IX: Reason 50 with cancellation dates before 10/1/2003. See Case III for cancellation dates on or after 10/1/2003.

a) Calculation of Refund to Insured:

Written Premium and Federal Policy Fee	$ 320.00
Refund to Insured	$ 320.00

b) Calculation of Expense Allowance Retained by WYO Company:

No expense allowance is retained.

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	$ 320.00
less Federal Policy Fee	- 30.00
Written Premium subject to Expense Allowance	$ 290.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	$ 95.41

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

DESCRIPTION: (Cont'd.)

Case X: Reason 51

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

a) Calculation of Refund to Insured:

Written Premium and Federal Policy Fee	$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	$ 240.00
	x 33%
Refund to Insured	$ 80.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	$ 210.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	$ 69.09
Premium Refund to Insured	$ 80.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	$ 12.00
Total Expense Allowance Retained	$ 81.09

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium Refund to Insured	$ 80.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	$ 14.32

Case XI: Reason 20 with cancellation dates before 10/1/2003. See Case V for cancellation dates on or after 10/1/2003.

a) Calculation of Refund to Insured:

Written Premium and Federal Policy Fee	$ 320.00
	x .5
Refund to Insured	$ 160.00

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

DESCRIPTION: (Cont'd.)

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium and Federal Policy Fee	$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	$ 290 x .5
Premium subject to Expense Allowance	$ 145.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	$ 47.71
Refund to Insured	$ 160.00
less refunded portion of Federal Policy Fee ($30.00 x .5)	- 15.00
	$ 145.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	$ 21.75
Total Expense Allowance Retained	$ 69.46

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Refund to Insured	$ 160.00
less refunded portion of Federal Policy Fee ($30.00 x .5)	- 15.00
	$ 145.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	$ 25.96

Case XII: Reason 24

a) Refund resulting from the cancellation of the standard rated policy must be applied to the rewritten PRP prior to any refund being generated.

b) Full expense allowance is retained by the WYO Company on the canceled standard rated policy.

c) Full expense allowance is retained by the WYO Company on the new PRP.

d) Any overpayment on the PRP is returned to insured.

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

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

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 2

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

SYSTEM FUNCTION: Policy History
Validation of Cancellation Reason

REPORTING REQUIREMENT: Required

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

DATA ELEMENT: Case File Number for Disaster Assistance

ALIAS: FEMA Registration Number, Disaster Assistance Number, Personal Access Account Number

ACRONYM: WYO (PMF) DIS-ASST-CASE-NUM

FILE: Policy Master (PMF)

DESCRIPTION:

The case file number assigned to a disaster aid recipient.

EDIT CRITERIA: Alphanumeric

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Prevention of duplication of benefits during federally declared disasters and prevention of duplicate flood insurance policies and claims payments.

REPORTING REQUIREMENT:
This data element is required for policies effective on or after May 1, 2008, and designated as receiving disaster assistance (Data Element "Coverage Required for Disaster Assistance" reported with value 1, 2, 3, 4, or 5).

Note:
If the Case File Number contains more than 9 characters, report the first 9 characters, eliminating any embedded special characters such as dashes, slashes, spaces, etc.

If the Case File Number contains less than 9 characters, report the entire number followed by trailing spaces.

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DATA ELEMENT: Catastrophe Number

ALIAS: FICO Number

ACRONYM: Direct (CMF) Catast-Num
WYO (CMF) CATAS-NO

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Number assigned by NFIP Servicing Agent at the time of a flooding disaster to uniquely identify each flooding catastrophe where a FICO is established. This number will be provided to the WYO Company so that it can be reported with each claim.

EDIT CRITERIA: Positive numeric

LENGTH: 3

DEPENDENCIES: None

SYSTEM FUNCTION: Loss Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Cause of Loss

ALIAS: Cause of Damage

ACRONYM: Direct (CMF) Cause-Code
WYO (CMF) CAUSE-LOSS

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Indicates the method by which the insured's property and contents were damaged.

A. **Overflow - Tidal**: Describes those conditions where the primary and direct flooding source is from a coastal water body such as an ocean or interconnecting coastal bays and rivers. This category should not be used when flooding has occurred in a coastal area but the primary source of flooding is from accumulation of rainfall or snowmelt in low lying areas. See D below.

B. **Overflow - Stream, River, Lake**: Describes those conditions where the primary and direct flooding source is noncoastal in origin and occurs from overtopping of stream, river, or lake banks.

C. **Alluvial Fan Overflow**: Alluvial fans are geomorphological features found throughout the arid western United States which form at the base of steep, highly erodible mountain masses. Alluvial fans result from high intensity, short duration rainfall events that dislodge and deposit large amounts of sediment and debris on the fan surface. Flooding on fans is characterized by alternate aggradation and degradation of flowpaths, sudden changes in direction, highly variable depth and velocity, and a tendency for flows to concentrate on one part of the fan while leaving adjacent areas completely dry.

D. **Accumulation of Rainfall or Snowmelt (Ponding)**: Describes flooding (not related to overflow of streams, channels, or urban stormwater drainage systems) that involves collection of rainfall or snowmelt in concave or natural depressions with limited or no outlets.

E. **Erosion-Demolition**: Indicates that the loss was due to a declaration that the property was subject to "imminent collapse" due to erosion greater than "cyclical levels" and that the building was demolished.

DATA ELEMENT: Cause of Loss (Cont'd.)

DESCRIPTION: (Cont'd.)

F. **Erosion-Removal:** Indicates that the loss was due to a declaration that the property was subject to "imminent collapse" due to erosion greater than "cyclical levels" and that the building was removed.

G. **Earth Movement, Landslide, Land Subsidence, Sinkholes, and Destabilization or Movement of Land:** Losses resulting from earth movement, landslide, land subsidence, sinkholes, and destabilization or movement of land are no longer covered under the Standard Flood Insurance Policy.

We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by flood. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land area; or
6. Gradual erosion.

H. **Closed Basin Lake:** Closed basin lakes are natural lakes from which water leaves primarily through evaporation and whose surface areas now exceed or have exceeded 1 square mile at any time in the past. On an insured building subject to continuous closed basin lake flooding, a total loss claim will be paid if lake flood waters damage or threaten imminently to damage the building and an eventual total loss appears likely

I. **Expedited Claim Handling Process Without Site Inspection:** Cause of Loss Code B, this indicates that the expedited claim process was used for handling the loss without a site visit. The WYO companies were provided water depth data to identify their policies determined to be in areas of standing water for at least 5 days. This code also applies where the covered damages appear to exceed policy limits, where only a slab or pilings remain, or where the company can obtain its own flood depth data. The adjuster fee for this procedure is $750.

See WYO Bulletin W-05054 dated September 21, 2005, for detailed definitions and instructions. Cause of Loss Code B may be used only with Processes #1 and #2 in the bulletin.

DATA ELEMENT: Cause of Loss (Cont'd.)

DESCRIPTION: (Cont'd.)

J. **Expedited Claim Handling Process Follow-up Site Inspection:** Cause of Loss Code C, this indicates that a follow-up site inspection was required after using the previously mentioned expedited claim process. The adjuster fee for this procedure is $400.

K. **Expedited Claim Handling Process by Adjusting Process Pilot Program:** Cause of Loss Code D, this indicates that the Adjusting Process Pilot Program was used without a site visit. The adjuster fee for this procedure is 75 percent of the scheduled fee. **This procedure may be used only with prior approval from FEMA.**

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

0 - Other causes
1 - Tidal water overflow
2 - Stream, river, or lake overflow
3 - Alluvial fan overflow
4 - Accumulation of rainfall or snowmelt
7 - Erosion – demolition (See NOTE below)
8 - Erosion – removal (See NOTE below)
9 - Earth movement, landslide, land subsidence, sinkholes, etc.
A - Closed basin lake
B - Expedited claim handling process without site inspection
C – Expedited claim handling process follow-up site inspection
D - Expedited claim handling process by Adjusting Process Pilot Program

NOTE: Due to certain provisions of the Upton-Jones Amendment to the National Flood Insurance Act, cause of loss codes ‘7’ and ‘8’ may be used only if the date of loss is prior to September 23, 1995.

LENGTH: 1

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: Claim/Loss Closed Date

ALIAS: Claim Closed, Claim File Closed

ACRONYM: (CMF) CLOSE-DT

FILE: Claims Master (CMF)

DESCRIPTION:

Date on which a claim/loss record is closed.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Determined by the WYO company

SYSTEM FUNCTION: Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Claim/Loss Reopen Date

ALIAS: Claim Reopened, Claim File Reopened

ACRONYM: (CMF) REOPEN-DT

FILE: Claims Master (CMF)

DESCRIPTION:

Date on which a claim/loss record previously closed is reopened.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Determined by the WYO company

SYSTEM FUNCTION: Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Claim Closed Without Payment Reason - Building

ALIAS: CWOP Reason, CWP Code, CWP Reason

ACRONYM: Direct (CMF) CWOP-Code
WYO (CMF) CWOP-BLDG

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Indicates the reason a building claim was closed without payment.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 2

DEPENDENCIES: Information is obtained from the adjuster and is translated by the WYO company into one of the above codes.

SYSTEM FUNCTION: Claims Reconciliation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Claim Closed Without Payment Reason - Contents

ALIAS: CWOP Reason, CWP Code

ACRONYM: Direct (CMF) CWOP-Code
WYO (CMF) CWOP-CONT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Indicates the reason a contents claim case was closed without payment.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 2

DEPENDENCIES: Information is obtained from the adjuster and is translated by the WYO company into one of the above codes.

SYSTEM FUNCTION: Claims Reconciliation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Claim Closed Without Payment Reason - ICC

ALIAS: CWOP Reason, CWP Code, CWP Reason

ACRONYM: (CMF) CWOP-ICC

FILE: Claims Master (CMF)

DESCRIPTION:

Indicates the reason an ICC claim was closed without payment.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 2

DEPENDENCIES: Information is obtained from the adjuster and is translated by the WYO Company into one of the above codes.

SYSTEM FUNCTION: Claims Reconciliation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Coinsurance Claim Settlement Indicator

ALIAS: None

ACRONYM: (CMF) SETLMNT-IND

FILE: Claims Master (CMF)

DESCRIPTION:

Used to denote that the coinsurance penalty clause was applied to the loss. Valid for RCBAP building coverage only. The insurer's liability for building loss under this policy is an amount equal to the lesser of:

1. $\left[\frac{\text{Insurance Carried}}{\text{80\% of RCV}} \times \text{Amount of Loss} \right]$ – Deductible; or

2. The maximum amount of building insurance available under the RCBAP (if building is insured to that amount), less the deductible.

EDIT CRITERIA: Alpha, Acceptable values:

Y – RCBAP Coinsurance penalty applied
N or Blank – No RCBAP Coinsurance penalty

LENGTH: 1

DEPENDENCIES: Coinsurance - for RCBAP building coverage only

SYSTEM FUNCTION: Claims Reconciliation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Community Identification Number (Rating Map Information)

ALIAS: Community ID Number, Community Number

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

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

DESCRIPTION:

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

EDIT CRITERIA: Numeric, must be 6 digits

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

REPORTING REQUIREMENT: Required

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

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DATA ELEMENT: Condominium Form of Ownership Indicator

ALIAS: None

ACRONYM: WYO (PMF) CONDO-OWN-IND

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, Acceptable values:

Y – Yes (condo)
N - No (not condo)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks.
- Policies with Risk Rating methods ‘3’ (Alternative), ‘6’ (Provisional), ‘8’ (Tentative), ‘F’ (Leased Federal Properties), ‘7’, ‘P’, ‘Q’ (Preferred Risk), ‘9’ (MPPP), or ‘G’ (Group Flood), can report blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with ‘Y’, ‘N’ or blank regardless of the original new business date.

DATA ELEMENT: Condominium Indicator

ALIAS: None

ACRONYM: WYO (PMF) CONDO

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

DESCRIPTION:

This is an indicator of what property is being insured.

The property may be:

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

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

Residential Condominiums

Residential condominiums are basically four types:

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

DATA ELEMENT: Condominium Indicator (Cont'd.)

DESCRIPTION: (Cont'd.)

The condominium association may insure the entire building under the Condominium Master Policy. These types of buildings are considered low-rise condominiums regardless of the number of floors. The RCBAP is used.

3. A two- to four-unit building, including a one-story building that is not a townhouse/rowhouse type - The unit owner may insure a unit within the building with single-family limits of coverage. The unit then is rated as single-family for building coverage and two- to four-family for contents. The Dwelling Form is used.

   The condominium association may insure the entire building under the Condominium Master Policy. These types of buildings are considered low-rise condominiums regardless of the number of floors. The RCBAP is used.

4. A multi-unit building with five or more units - In addition to ownership of the interior space of the unit occupied, the individual unit owner owns the improvements or betterment within the unit and an undivided ownership in common with all other unit owners of common or shared elements and facilities, such as walls, roofs, floors, lobbies, stairways, hallways, and parking areas within the building.

   The unit owner may insure a unit within the building with single-family limits of coverage. The unit than is rated as single-family for building coverage and “other residential” for contents. The Dwelling Form is used.

   The condominium association may insure the entire building under the Condominium Master Policy using the high-rise or low-rise limits of coverage and rates.

   High-rise (vertical) condominium buildings under this category are defined as containing at least five units and having at least three floors including basement. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

   Low-rise condominium buildings under this classification are defined as follows:

   Any building with at least five units and fewer than three floors including basement, and any townhouse/ rowhouse type building regardless of the number of floors.

DATA ELEMENT: Condominium Indicator (Cont'd.)

DESCRIPTION: (Cont'd.)

An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid the building's being classified as a low-rise building.

The RCBAP is used.

The contents location indicator must be reported when contents coverage is requested.

Residential Condominium Building Association Policy

The Residential Condominium Building Association Policy (RCBAP) is available to condominium associations for all residential buildings owned by the association and located in Regular Program communities. Residential buildings are those with one or more residential units and in which at least 75 percent of the total floor area is residential.

High-rise (vertical) condominium buildings are defined as containing at least five units and having at least three floors. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having fewer than five units and/or fewer than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single-family buildings. Contents coverage purchased would be only for contents commonly owned.

The total amount of building coverage for the entire building cannot exceed the single-family limit amount times the total number of units (residential and nonresidential) in the building or the Replacement Cost Value of the building, whichever is less. The total amount of contents coverage cannot exceed $100,000 times the total number of units.

Nonresidential Condominiums

Building coverage for nonresidential unit owners is not available, but contents-only coverage may be written under non-residential limits of coverage and rates. The policy issued is the General Property Form.

DATA ELEMENT: Condominium Indicator (Cont'd.)

DESCRIPTION: (Cont'd.)

A nonresidential condominium association may insure a commonly owned commercial building with nonresidential limits of coverage and rates. Insured commonly owned contents are given the appropriate contents indicator. The policy issued for either or both coverages is the General Property Form.

EDIT CRITERIA: Alpha, Acceptable Values:

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

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determination of coverage available

REPORTING REQUIREMENT: Required

DATA ELEMENT: Condominium Master Policy Units

ALIAS: None

ACRONYM: WYO (PMF) NUM-OF-UNITS
Direct (PMF)

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

DESCRIPTION:

The number of residential and nonresidential units covered by the Condominium Master Policy.

EDIT CRITERIA: Numeric

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium computation
Policy in force computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Contents Claim Payment (ACV)

ALIAS: Contents Loss Draft Amount

ACRONYM: Direct (CMF) Loss-Pd-Cont
WYO (CMF) PAY-CONT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount paid for a contents claim in dollars and cents for Actual Cash Value of contents loss. This includes payment made to cover expense of contents removal.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 9 with an implied decimal of two positions

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

SYSTEM FUNCTION: Premium and Loss Adjustment

REPORTING REQUIREMENT: Required

DATA ELEMENT: Contents Claim Payment Recovery

ALIAS: None

ACRONYM: WYO (CMF) REC-CONT

FILE: Claims Master (CMF)

DESCRIPTION:

Amount in dollars and cents recovered on a contents claim for reasons other than salvage or subrogation.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 9 with an implied decimal of two positions

DEPENDENCIES: None

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

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

ALIAS: None

ACRONYM: WYO (CMF) DMG-EXC-CONT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Savings Due to Coverage Changes

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Coverage Required for Disaster Assistance

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

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

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

DESCRIPTION:

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Value:

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

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Tracking mandatory insurance purchase requirement.

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

DATA ELEMENT: CRS Classification Credit Percentage

ALIAS: CRS Credit

ACRONYM: Direct (PMF) CRS-DISCOUNT-PCT
WYO (PMF) CRS_CLASS

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

DESCRIPTION:

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

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

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

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

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

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

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

DESCRIPTION: (Cont'd.)

NOTE:

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

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

NOTE:

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

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

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

LENGTH: 2

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

SYSTEM FUNCTION: Premium Computation

REPORTING REQUIREMENT: Required

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

CRS REPORTING REQUIREMENTS – Effective May 1, 2008:

A. Introduction

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

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

B. CRS Matrices

Post-FIRM AE, A01-A30 Zones

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

Notes:

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

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

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

Post-FIRM Unnumbered A Zones

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

Notes:

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

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

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

Post-FIRM AO, AH Zones

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

Notes:

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

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

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

Post-FIRM AOB, AHB Zones

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

Notes:

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

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

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

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

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

Notes:

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

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

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

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

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

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

Notes:

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

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

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

Pre-FIRM AO, AH Zones

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

Notes:

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

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

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

Pre-FIRM AOB, AHB Zones

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

Notes:

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

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

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

Pre-FIRM VE, V01-V30, Unnumbered V Zones

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

Notes:

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

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

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

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

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

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

Notes:

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

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

DATA ELEMENT: Current Map Info - Base Flood Elevation

ALIAS: None

ACRONYM: WYO (PMF) CMI-BASE-FLOOD

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Base Flood Elevation (BFE) for the property.
Note: This data element is not used for rating.

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report 9999.0 in the current BFE.
- If the Grandfathering Type code is ‘1’ or blank, policies will report 9999.0 in the current BFE.
- If the Grandfathering Type code is ‘2’ or ‘3’ and the Post-FIRM construction indicator is ‘N’ and Current Map Info – Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE can be reported with any elevation, including default value 9999.0.
- If the Grandfathering Type code is ‘2’ or ‘3’ and the Post-FIRM construction indicator is ‘Y’ and Current Map Info – Flood Risk Zone is AE, A01-A30, VE, V01-V30, AH, or AR dual zones, the current BFE cannot be reported with 9999.0.
- If the Grandfathering Type code is ‘2’ or ‘3’, the current BFE can be reported as 9999.0 only if the Current Map Info – Flood Risk Zone is unnumbered V, unnumbered A, AO, AR, A99, B, C, D, or X.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report 9999.0.
- Policies with New/Rollover indicator ‘R’ can be reported with any Current Map Information - Base Flood Elevation including default value 9999.0 regardless of the original new business date.

DATA ELEMENT: Current Map Info – Community Identification Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-COMM-ID

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Community ID Number for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric – if numeric, must be 6 digits

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Community ID Number.
- If the Grandfathering Type code is ‘1’ or blank, policies will report blanks in the current Community ID Number.
- If the Grandfathering Type code is ‘2’ ‘3’, the current Community ID Number must be reported with a valid community number.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with any valid community identification number or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info – Flood Risk Zone

ALIAS: None

ACRONYM: WYO (PMF) CMI-FLOOD-ZONE

FILE: Policy Master (PMF)

DESCRIPTION:

The current map FIRM zone for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

A	-	Special Flood with no Base Flood Elevation on FIRM
AE, A1-A30	-	Special Flood with Base Flood Elevation on FIRM
A99	-	Special Flood with Protection Zone
AH, AHB*	-	Special Flood with Shallow Ponding
AO, AOB*	-	Special Flood with Sheet Flow
X, B	-	Moderate Flood from primary water source. Pockets of areas subject to drainage problems
X, C	-	Minimal Flood from primary water source. Pockets of areas subject to drainage problems
D	-	Possible Flood
V	-	Velocity Flood with no Base Flood Elevation on FIRM
VE, V1-V30	-	Velocity Flood with Base Flood Elevation on FIRM
AE, VE, X	-	New zone designations used on new maps starting January l, l986, in lieu of A1-A30, V1-V30, and B and C
AR	-	A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection

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

EDIT CRITERIA: (Cont'd.)

AR Dual Zones (AR/AE, AR/A1-A30, AR/AH, AR/AO, AR/A)	–	Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows: • ARE* - converted from AR/AE - converted from AR/A1-A30 • ARH* - converted from AR/AH • ARO* - converted from AR/AO • ARA* - converted from AR/A *AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is ‘1’ or blank, policies will report blanks in the current Flood Risk Zone.
- If the Grandfathering Type code is ‘2’ or ‘3’, the current Flood Risk Zone must be reported with a valid flood zone.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with any valid flood risk zone or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info – Map Panel Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-PANEL

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel number for the property.

This data element is not used for rating.

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

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the current Map Panel Number.
- If the Grandfathering Type code is ‘1’ or blank, policies will report blanks in the current Map Panel Number.
- If the Grandfathering Type code is ‘2’ or ‘3’, the Current Map Info – Map Panel Number cannot be reported with all blanks or all zeros.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with any valid map panel number or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info – Map Panel Suffix

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-SUFFIX

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel suffix for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphabetic

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blank in the current Map Panel Suffix.
- If the Grandfathering Type code is ‘1’ or blank, policies will report blanks in the current Map Panel Suffix.
- If the Grandfathering Type code is ‘2’ or ‘3’, the Current Map Info – Map Panel Suffix cannot be reported with blanks.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with any valid map panel suffix or blanks, regardless of the original new business date.

DATA ELEMENT: Current Map Info – Prior Policy Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-PRIOR-POLNUM

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alphanumeric

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required for Grandfathering Type Code ‘3’.

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the CMI – Prior Policy Number.
- If the Grandfathering Type code is ‘1’, ‘2’, or blank, policies can report blanks or, if optionally entered, the prior policy number in the CMI – Prior Policy Number.
- If the Grandfathering Type code is ‘3’, the CMI – Prior Policy Number must not be blank.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – must report blanks.
- Policies with New/Rollover indicator ‘R’ can be reported with any valid policy number or blanks, regardless of the original new business date.

DATA ELEMENT: Damage - Appurtenant (ACV)

ALIAS: Damage Sustained Building, Building Damage, Damage Incurred

ACRONYM: Direct (CMF) Damage-Bldg
WYO (CMF) DMG-APP-B

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to all eligible appurtenant structures for the flooding event for which the claim is being filed.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

This value can be considered as the amount that would be payable to the insured under the policy for damages to all eligible appurtenant structures if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Damage - Main (ACV)

ALIAS: Damage Sustained Building, Building Damage, Damage Incurred

ACRONYM: Direct (CMF) Damage-Bldg
WYO (CMF) DMG-MAIN-B

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to the main building. Actual expenses for temporary flood protection are to be included in this data element.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount included as expenses for temporary flood protection is not to exceed $1,000.00.

(3) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

This value can be considered as the actual cash value amount that would be payable to the insured under the policy for damages to the main building if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

Report the total building damages value on an actual cash value basis even if the claim on the main building is being paid on a replacement cost basis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis
Analysis of Depth Damage Relationships

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Damage to Contents - Appurtenant (ACV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: Direct (CMF) Damage-Cont
WYO (CMF) DMG-APP-C

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to contents in all eligible appurtenant structures for the flooding event for which the claim is being filed.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of contents damages to be reported is not limited to the amount of contents coverage on the policy.

The total contents damages value can be considered as the amount that would be payable to the insured under the policy for damages to contents in all appurtenant structures if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover contents loss or damage.

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Damage to Contents - Main (ACV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: Direct (CMF) Damage-Cont
WYO (CMF) DMG-MAIN-C

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to contents in the main building for the flood event for which the claim is being filed.

This damage value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of contents damages to be reported is not limited to the amount of contents coverage on the policy.

The total contents damages value can be considered as the amount that would be payable to the insured under the policy for damages to contents in the main building if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover contents loss or damage.

SYSTEM FUNCTION: Rate Analysis
Analysis of Depth-Damage Relationship

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Date of Loss

ALIAS: None

ACRONYM: (CMF) DT-OF-LOSS

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Date on which water first entered the insured building.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 6

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

SYSTEM FUNCTION: Claims History
Accident Year Computation
Incurred Claims Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible - Applicable to Building Claim Payment

ALIAS: Deductible - Building Claim, Risk Retention - Building

ACRONYM: WYO (CMF) CDED-BLDING

FILE: Claims Master (CMF)

DESCRIPTION:

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

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was $200.

2. Policies with effective dates after September 30, 1982 - optional deductible amount of $3,000 became available in Zones V, V1-V30, VE.

3. Standard Deductibles:

   a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is $500. The $500 (code 0) will no longer be available, effective October 1, 2009.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

      9 - $750

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

      1 - $1,000

   d. Except as noted in 3.e, policies with effective dates on or after October 1, 2009 - standard deductible amount is $1,000.

      1 - $1,000

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

DESCRIPTION: (Cont'd.)

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

2 - $2,000

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

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

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

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

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

The following additional codes must be used:

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

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DATA ELEMENT: Deductible - Applicable to Contents Claim Payment

ALIAS: Deductible - Content Claim, Risk Retention - Content

ACRONYM: WYO (CMF) CDED-CNTIND

FILE: Claims Master (CMF)

DESCRIPTION:

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

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was $200.

2. Policies with effective dates after September 30, 1982 - optional deductible amount of $3,000 became available in Zones V, V1-V30, VE.

3. Standard Deductibles:

   a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1992, and prior to October 1, 2009 - standard deductible amount is $500. The $500 (code 0) will no longer be available, effective October 1, 2009.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

      9 - $750

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

      1 - $1,000

   d. Except as noted in 3.e, policies with effective dates on or after October 1, 2009 – standard deductible amount is $1,000.

      1 - $1,000

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

DESCRIPTION: (Cont'd.)

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

2 - $2,000

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

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

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

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

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

The following additional codes must be used:

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

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DATA ELEMENT: Deductible - Building

ALIAS: Risk Retention - Building

ACRONYM: WYO (PMF) DED-BLDIND

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

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

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

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

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

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was $200.00.

2. Policies with effective dates after September 30, 1982 - optional deductible amount of $3,000.00 became available in Zones V, V1-V30, VE.

3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:

   a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is $500.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

      9 - $750

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

DESCRIPTION: (Cont'd.)

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

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

      0 - $500

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

      1 - $1,000

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

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

      2 - $2,000

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

      1 - $1,000

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

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

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

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

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

DESCRIPTION: (Cont'd.)

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

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Deductible - Contents

ALIAS: Risk Retention - Contents

ACRONYM: WYO (PMF) DED-CNT-IND

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

DESCRIPTION:

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

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

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

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was $200.00

2. Policies with effective dates after September 30, 1982 - optional deductible amount of $3,000.00 became available in Zones V, V1-V30, VE.

3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:

   a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is $500.

      0 - $500

   b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

      9 - $750

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

DESCRIPTION: (Cont'd.)

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

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

      0 - $500

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

      1 - $1,000

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

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

      2 - $2,000

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

      1 - $1,000

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

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

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

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

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

DESCRIPTION: (Cont'd.)

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

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Deductible Percentage WYO

ALIAS: None

ACRONYM: WYO (PMF) N-DEDDIS-PCT

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Unsigned Numeric

LENGTH: 4 with implied decimal of three positions.

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: Diagram Number

ALIAS: None

ACRONYM: (PMF) DIAGRAM_NO

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

DESCRIPTION:

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Underwriting

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

NOTE: Diagram Number ‘9’ may be added to older policies effective prior to 10/1/2009, if appropriate.

DATA ELEMENT: Duration Building Will Not Be Habitable

ALIAS: Duration of Interruption

ACRONYM: WYO (CMF) DUR-INHABIT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Potential Insurance Coverage

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Duration of Flood Waters in the Building

ALIAS: None

ACRONYM: WYO (CMF) DUR-WATER

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Number of hours water remained in the insured building.

EDIT CRITERIA: Positive numeric

LENGTH: 3

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

SYSTEM FUNCTION: Building Damage Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Elevated Building Indicator

ALIAS: Elevated Building Type

ACRONYM: WYO (PMF) ELEV-BLD

FILE: Policy Master (PMF)
Actuarial (APOL)
Reinspection Master (RIMF)
Recertification Master (RCMF)

DESCRIPTION:

An indicator of whether or not a building meets the NFIP definition of an elevated building. An elevated building is a no-basement building that was constructed so as to meet the following criteria:

1. The top of the elevated floor (all A zones) or the bottom of the lowest horizontal structural member of the lowest floor (all V zones) is above ground level.

2. The building is adequately anchored.

3. The method of elevation is pilings, columns (posts and piers), shear walls (not in V zones), or solid foundation perimeter walls (not in V zones).

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Elevated Building
N - Not Elevated Building

LENGTH: 1

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

SYSTEM FUNCTION: Determination of coverage available

REPORTING REQUIREMENT: Required

DATA ELEMENT: Elevation Certificate Indicator

ALIAS: None

ACRONYM: WYO (PMF) ELEV-CERT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

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

For policies rated using the Post-FIRM Unnumbered Zone A Rate Table:

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

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

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

For policies using the Provisional Rating Table: Post-FIRM Zone AE, A1-A30 –or- Post-FIRM Unnumbered Zone A where the Community Provides BFEs:

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

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

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

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

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

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

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

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

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

EDIT CRITERIA: Alphanumeric, Acceptable Values:

Post-FIRM Unnumbered Zone A Rate Table

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

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

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

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

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

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

EDIT CRITERIA: (Cont'd.)

Provisional Rating Table: Post-FIRM Zone AE, A1-A30 –or- Post-FIRM Unnumbered Zone A where the Community Provides BFEs

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

LENGTH: 1

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

SYSTEM FUNCTION: Underwriting and Rating Verification

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

NOTE:

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

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

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

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

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

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

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

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

DATA ELEMENT: Elevation Certification Date

ALIAS: None

ACRONYM: (PMF) ELEV-CERT-DT

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

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

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

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

DATA ELEMENT: Elevation Difference

ALIAS: Elevation

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

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

DESCRIPTION:

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

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

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

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

NOTE:

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

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

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

DATA ELEMENT: Elevation Difference (Cont'd.)

NOTE: Cont'd.)

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual values** for the LFE, BFE, and elevation difference should be reported. The NFIP will subtract one foot from the reported elevation difference and use the new difference to determine the rates and compute the premium. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

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DATA ELEMENT: Endorsement Effective Date

ALIAS: None

ACRONYM: (PMF) END-EFF-DT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

The effective date and the waiting period for an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change.

When the endorsement to a policy does not involve an increase in limits, this is the date on which an endorsement to a policy is made.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the flood insurance General Change Endorsement form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Endorsement Premium Amount

ALIAS: None

ACRONYM: WYO (PMF) END-PREMIUM

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

This is the incremental amount of premium calculated to be collected or refunded with an endorsement, which is added to or subtracted from the total calculated premium.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the flood insurance General Change Endorsement form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Expense Constant

ALIAS: None

ACRONYM: WYO (PMF) W-EXP-CST

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

The Expense Constant is charged to defray policy writing and other expenses that are not a function of risk classification. The Expense Constant in effect as of the effective date of the policy is charged on all policies issued, both new and subsequent renewals, and is fully earned on the effective date of the policy. The Expense Constant is charged only once on any policy term.

EDIT CRITERIA: Unsigned numeric in whole dollars
Acceptable Value: the Expense Constant in effect as of the effective date of the policy term

Note: For policies effective on or after May 1, 2003, report **zero dollars** for the Expense Constant.

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium and Expense Analysis
Premium Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Expense of Contents Removal

ALIAS: Contents Removal Expense

ACRONYM: WYO (CMF) CONTENT-REM

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The cost in whole dollars of removal of contents to another place above ground or outside of a Special Flood Hazard Area in order to protect and preserve it from a flood or from the imminent danger of flood (provided personal property so removed is placed in a fully enclosed building or otherwise reasonably protected from the elements to be insured against loss). When this is done, the reasonable expenses incurred by the insured including the value of the insured's own labor at prevailing Federal minimum wage rates in moving the insured property to the temporary location shall be reimbursed to the insured. For policies issued prior to January 1, 1987, the amount of the deductible in these cases was $50.00. For policies issued on or after January 1, 1987, the reimbursement has no deductible applied and is limited to an amount equal to the minimum deductible. Do not deduct the deductible from the expense, or limit the expense in reporting this data element.

Effective December 31, 2000, Property Removed to Safety coverage will pay up to $1,000.00 for the temporary removal of insured property, including contents and/or a moveable home. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 4

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

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENTS: Required

DATA ELEMENT: Expense of Manufactured (Mobile) Home Removal

ALIAS: Mobile Home Removal Expense

ACRONYM: WYO (CMF) MOBILE-REM

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The cost in whole dollars of removal of a manufactured (mobile) home to another place above ground or outside of a Special Flood Hazard Area in order to protect and preserve it from a flood or from the imminent danger of flood. When this is done, the reasonable expenses incurred by the insured including the value of the insured's own labor at prevailing Federal minimum wage rates in moving the insured property to the temporary location shall be reimbursed to the insured. For policies issued prior to January 1, 1987, the amount of the deductible in these cases was $50.00. For policies issued on or after January 1, 1987, the reimbursement has no deductible applied and is limited to an amount equal to the minimum deductible.

Effective December 31, 2000, Property Removed to Safety coverage will pay up to $1,000.00 for the temporary removal of a travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is considered a building by the community’s floodplain management and building ordinances or laws. Do not deduct the deductible from the expense, or limit the expense in reporting this data element. Effective December 31, 2000, Property Removed to Safety coverage will pay up to $1,000.00 for the temporary removal of insured property, including contents and/or a moveable home. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 4

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

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENTS: Required

DATA ELEMENT: Exterior Wall Structure Type

ALIAS: Wall Construction, Sheathing, Exterior Wall Treatment

ACRONYM: WYO (CMF) WALL-STRUCT

FILE: Claims Master (CMF)
Recertification Master (RCMF)
Actuarial (APOL)

DESCRIPTION:

Wall types may be classified by either the fundamental strength-giving element (core) or the exterior surface treatment.

1. Reinforced concrete walls are usually at least 6 inches thick with reinforcing steel bars running both vertically and horizontally.

2. Concrete block walls are built by laying the block in horizontal courses (layers) with cement grout in the horizontal and vertical joints between the blocks. The wall may be reinforced by filling the cavities in hollow block with cement grout surrounding vertical reinforcing steel.

3. Wood stud walls are built with 2x4 or 2x6 lumber spaced apart about 16 inches to 24 inches horizontally. The studs are nailed to top and bottom plates of their same size. The stud wall is usually enclosed by nailing plywood, plasterboard, insulating board or the like to the studs.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Building Design

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Exterior Wall Surface Treatment

ALIAS: Exterior Finish

ACRONYM: WYO (CMF) WALL-SURFACE

FILE: Claim Master (CMF)
Actuarial (APOL)
Recertification Master (RCMF)

DESCRIPTION:

Wall types may be classified by either the fundamental strength-giving element (core) or the exterior surface treatment.

1. Reinforced concrete walls may be painted or stuccoed.

2. Concrete block walls may be painted or stuccoed.

3. Wood walls will usually have diagonal sheathing or wall boards such as plywood, plasterboard, or insulating board. Then paint may be applied, but normally an exterior sheathing is applied. Sheathing may be wood, metal, or plastic, such as vinyl.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Building Design

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Factors Related to Cause of Loss

ALIAS: None

ACRONYM: WYO (CMF) LOSS-FACTOR

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating factors that may have caused or contributed to the flooding and resultant damage to buildings and/or contents. May be a basis for subrogation.

EDIT CRITERIA: Alpha, Acceptable Values:

A - Improper building
B - Improper grading
C - Improper water diversion
D - Debris accumulation
E - Inadequate storm drain system
F - Negligent maintenance of storm drain system
G - Failure to use pumps
H - Inadequate pumps
I - Pump failure
J - Dam failure
K - Excessive water release from dam
L - Excessive water release from other source
M - Failure of other flood control measures
N - Other violation of floodplain management regulations
O - Other factor that identifies a responsible party of act

LENGTH: 1

DEPENDENCIES: Information is obtained from the Cause of Loss and Subrogation Report form filled out by the adjuster.

SYSTEM FUNCTION: Loss Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Federal Policy Fee

ALIAS: Policy Service Fee

ACRONYM: Direct (PMF) Service-Fee
WYO (PMF) Policy_Fee

FILE: Policy Master (PMF)

DESCRIPTION:

The Federal Policy Fee provides funds to meet those administrative expenses that previously were paid for out of Federal appropriations or Federal borrowing (transfers from the National Flood Insurance Fund to appropriation accounts). These administrative expenses include Federal floodplain management expenses, the cost of flood insurance risk zone and flood elevation studies, funds to purchase high-risk properties to remove them from the insurance rolls, and FEMA staff expenses authorized for the NFIP under the annual Federal budget process. The Federal Policy Fee is not considered to be premium and is not subject to agents' commissions, WYO company expense allowances under the Financial Assistance/Subsidy Arrangement, and state or local premium taxes.

The Federal Policy Fee, in effect as of the effective date of the policy term, is charged on all policies issued, both new and renewals. The fee is charged only once on any policy term and is applicable to policies with policy term effective dates of June 1, 1991, or later.

EDIT CRITERIA: Signed number in whole dollars; Acceptable Value: the Federal Policy Fee in effect as of the effective date of the policy term

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Other Income Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Federal Policy Fee - Refunded

ALIAS: Policy Service Fee

ACRONYM: WYO (PMF) Fee_Refunded
Direct (PMF) Service_Fee

FILE: Policy Master (PMF)

DESCRIPTION:

Total Federal Policy Fee refunded in dollars and cents for a particular policy term. See "Cancellation/Voidance Reason" description for instructions on how the refund is calculated.

EDIT CRITERIA: Positive numeric in dollars and cents

LENGTH: 5 with an implied decimal of two positions

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

SYSTEM FUNCTION: Other Income Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Final Payment Indicator - Building

ALIAS: None

ACRONYM: WYO (CMF) F-PAY-BLD

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

This data element indicates the status of a case under building coverage as being open, closed, or not applicable. In order to accurately count cases prior to the closing of a loss, this indicator must be reported unless some other method as described in Appendix A, Transaction Processing Dictionary, has been used to convey the status. (See “Open Claim/Loss-Reserve Transaction” data element.)

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Closed Case/Final Payment
N - Open Case/Not Final Payment
A - No Case/Not Applicable

LENGTH: l

DEPENDENCIES: Will be supplied by the WYO company.

SYSTEM FUNCTION: Reconciles loss reserves with payments.

REPORTING REQUIREMENT: Required

DATA ELEMENTS: Final Payment Indicator - Contents

ALIAS: None

ACRONYM: WYO (CMF) F-PAY-CONT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

A code indicating that this payment is the final contents claim payment for the claim in question. The claim will remain open, if there is still a pending claim under building coverage, but Reserves for Contents will be zero.

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Closed Case/Final Payment
N - Open Case/Not Final Payment
A - No Case/Not Applicable

LENGTH: l

DEPENDENCIES: Will be supplied by the WYO company.

SYSTEM FUNCTION: Reconciles loss reserves.

REPORTING REQUIREMENT: Required

DATA ELEMENT: Final Payment Indicator - ICC

ALIAS: None

ACRONYM: (CMF) F-PAY-ICC

FILE: Claims Master (CMF)

DESCRIPTION:

This data element indicates the status of a case under ICC coverage as being open, closed, or not applicable. In order to accurately count cases prior to the closing of a loss, this indicator must be reported unless some other method as described in Appendix A, Transaction Processing Dictionary, has been used to convey the status. (See “Open Claim/Loss-Reserve Transaction” data element.)

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Closed Case/Final Payment
N - Open Case/Not Final Payment
A - No Case/Not Applicable

LENGTH: 1

DEPENDENCIES: Will be supplied by the WYO company.

SYSTEM FUNCTION: Reconciles loss reserves with payments.

REPORTING REQUIREMENT: Required

DATA ELEMENT: First Lender City

ALIAS: None

ACRONYM: (PMF) FSTLNDR_CITY

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

DESCRIPTION:

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

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: First Lender Loan Number

ALIAS: None

ACRONYM: (PMF) FSTLNDR_LOAN

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

DESCRIPTION:

The loan number of the first mortgagee.

EDIT CRITERIA: Alphanumeric

LENGTH: 15

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: First Lender Name

ALIAS: None

ACRONYM: (PMF) FSTLNDR_NAME

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

DESCRIPTION:

The name of the first mortgagee.

EDIT CRITERIA: Alphanumeric

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: First Lender State

ALIAS: None

ACRONYM: (PMF) FSTLNDR_ST

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

DESCRIPTION:

The state in which the first mortgagee is located.

EDIT CRITERIA: Alpha

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: First Lender Street Address

ALIAS: None

ACRONYM: (PMF) FSTLNDR_STRT

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

DESCRIPTION:

The mailing street address of the first mortgagee.

EDIT CRITERIA: Alphanumeric

LENGTH: 50

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: First Lender ZIP Code

ALIAS: None

ACRONYM: (PMF) FSTLNDR_ZIP

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

DESCRIPTION:

The ZIP Code of the first mortgagee.

EDIT CRITERIA: Numeric

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: Flood Characteristics

ALIAS: None

ACRONYM: WYO (CMF) FLOOD-CHAR

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Increased structural damage and contents loss result from higher floodwater velocities due to debris impact and water momentum forces, scour and erosion of foundation support materials, and deposition of waterborne suspended solids. Velocity of floodwaters should be separated into two general categories: low velocity and velocity.

1. Low Velocity: Describes those flood conditions under which only ponding, backwater, or little or no movement of floodwater occurs at the building site. These conditions generally occur on the outer edges of the floodplain, along streams and rivers with flat channel gradients, and in areas where water tends to back up behind channel obstructions, such as dams, bridges, culverts, and natural constrictions.

2. Velocity: Describes those flood conditions along noncoastal streams and rivers where moderate to rapid movement or flow of water has occurred. Velocity flow generally will result in greater damages than will occur through simple inundation by low-velocity waters. Evidence of debris accumulation and battering, failure of walls, floors or foundations, erosion or undermining of foundation support materials, and foundation displacement are indicators of velocity flow conditions. Velocity flow should not be used to describe wave action characteristics found in coastal or large water body locations.

Wave Action: Wind-generated waves in coastal areas or on larger inland water bodies (lakes, bays) can result in significant damages to structures due to foundation and support system battering and failure through scour and erosion. Wave conditions are normally associated with hurricane and tropical storm activity along the Gulf and Atlantic coasts, northeastern storms along the Atlantic coast north of Cape Hatteras, North Carolina, and low-pressure induced storms and earthquake generated waves in the Pacific Coast region. This category should not be used for wave turbulence found under velocity flow conditions in inland river and stream systems.

DATA ELEMENT: Flood Characteristics (Cont'd.)

DESCRIPTION: (Cont'd.)

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

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

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Flood Risk Zone (Rating Map Information)

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

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

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

DESCRIPTION:

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

EDIT CRITERIA: Alphanumeric, Acceptable Values:

A	-	Special Flood with no Base Flood Elevation on FIRM
AE, A1-A30	-	Special Flood with Base Flood Elevation on FIRM
A99	-	Special Flood with Protection Zone
AH, AHB*	-	Special Flood with Shallow Ponding
AO, AOB*	-	Special Flood with Sheet Flow
X, B	-	Moderate Flood from primary water source. Pockets of areas subject to drainage problems
X, C	-	Minimal Flood from primary water source. Pockets of areas subject to drainage problems
D	-	Possible Flood
V	-	Velocity Flood with no Base Flood Elevation on FIRM
VE, V1-V30	-	Velocity Flood with Base Flood Elevation on FIRM
AE, VE, X	-	New zone designations used on new maps starting January l, l986, in lieu of A1-A30, V1-V30, and B and C
AR	-	A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection

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

EDIT CRITERIA: (Cont'd.)

AR Dual Zones (AR/AE, AR/A1-A30, AR/AH, AR/AO, AR/A)	–	Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows: • ARE* - converted from AR/AE - converted from AR/A1-A30 • ARH* - converted from AR/AH • ARO* - converted from AR/AO • ARA* - converted from AR/A *AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

LENGTH: 3

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

SYSTEM FUNCTION: Rating Element

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

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

DATA ELEMENT: Floodproofed Indicator

ALIAS: None

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

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

DESCRIPTION:

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

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

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

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

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

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Floodproofed
N - Not Floodproofed

LENGTH: 1

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

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required

DATA ELEMENT: Foundation Type

ALIAS: Foundation Structure, Substructure Type, Elevating System

ACRONYM: WYO (CMF) FOUNDATION

FILE: Claims Master (CMF)
Actuarial (APOL)
Recertification Master (RCMF)

DESCRIPTION:

A. Piles

1. Wood piles are long slender timbers embedded about 10 feet or more into the ground, which elevate and support structures, possibly elevated above the ground. The usual sizes of wood piles include rough timbers 8 inches by 8 inches, 10 inches by 10 inches, and round piles with about an 8-inch tip diameter.

2. Concrete piles are long slender precast concrete members with some reinforcing steel. They are embedded a number of feet into the ground and support structures, possibly elevated above the ground. Sizes may be about 12 inches in diameter and larger.

3. Steel piles are long slender rolled steel H-shapes that are embedded into the ground and support structures, possibly elevated above the ground. These steel piles may be about 8 inches square and larger.

B. Piers

1. Concrete block piers may be used to support and elevate structures above the ground.

   Unreinforced concrete block piers have the blocks stacked with grout between each block. They may be 12 inches square and larger.

   Reinforced concrete block piers are built as above except the cavity in hollow blocks is filled with cement grout surrounding several vertical reinforcing steel bars protruding from the concrete footing into the pier. The floor beams are firmly attached to the grout in the block cavity.

DATA ELEMENT: Foundation Type (Cont'd.)

DESCRIPTION: (Cont'd.)

2. Reinforced concrete piers may be used to support and elevate structures above the ground. The pier is formed in square or rectangular shape, with vertical reinforcing steel and horizontal tie steel. Steel dowels should extend from the footing into the pier. Anchor bolts on steel extend from the top of the pier into the floor beams.

C. Posts

Wood posts may be used to support and elevate relatively light structures above the ground. The posts are usually 6 inches by 6 inches or larger and rest on a concrete foundation.

D. Foundation Walls

1. Reinforced concrete walls may be used to enclose the lowest level of a structure and concurrently support the upper portions of the structure. The concrete would normally be at least 6 inches thick with reinforcing steel running both horizontally and vertically. There should be vertical steel dowels extending out of a concrete footing into the wall.

2. Concrete block walls may be used to enclose the lowest level of a structure and concurrently support the upper portions of the structure. The concrete block would be laid with horizontal and vertical joints between the blocks. The wall may be reinforced by filling the cavities in hollow block with cement grout surrounding vertical reinforcing steel. These walls are normally at least 8 inches thick.

3. Reinforced concrete shear walls may be used to elevate and support a structure. The walls are oriented parallel to the direction of the flow of water.

4. Treated plywood foundation walls have occasionally been used to support light structures. One form of construction consists of vertical 2x4 or 2x6 studs with top and bottom 2x4 lumber plates and plywood nailed to these studs. All the wood should be thoroughly treated to resist decay and insect attack.

DATA ELEMENT: Foundation Type (Cont'd.)

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 2

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

SYSTEM FUNCTION: Analysis of Building Design

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Grandfathering Type Code

ALIAS: None

ACRONYM: WYO (PMF) GRANDFATHER-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

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

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

- Insured property was built in compliance with the building code in effect as of the map effective date (Grandfathering Built to Code). Grandfathering Built to Code must have a building construction date that is on or after the community map effective date for the grandfathered flood zone.

- Insured property has Grandfathering Continuous Coverage – it may continue to use the map information that was effective at the time the policy was initially issued as long as there is no gap in coverage.

EDIT CRITERIA: Alphanumeric, Acceptable values:

1 – No Grandfathering

2 - Grandfathering Built to Code

3 - Grandfathering Continuous Coverage

LENGTH: 1

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

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

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

DEPENDENCIES: (Cont'd.)

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

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

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

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

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

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

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Grandfathering Type Code.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering – report '1' or blank.
- Policies with New/Rollover indicator 'R' can be reported with '1', '2', '3', or blanks regardless of the original new business date.

DATA ELEMENT: ICC Actual Expense

ALIAS: ICC Damage Amount, ICC Amount of Repairs

ACRONYM: (CMF) ICC-ACTL-EXP

FILE: Claims Master (CMF)

DESCRIPTION:

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

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

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

SYSTEM FUNCTION: Premium and Loss Analysis
Rate Analysis

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

DATA ELEMENT: ICC Claim Indicator

ALIAS: None

ACRONYM: (CMF) ICC-CLM-IND

FILE: Claims Master (CMF)

DESCRIPTION:

Indicates whether or not a claim has been made under the Increased Cost of Compliance (ICC) coverage of the flood policy. This field also indicates whether the ICC claim is based upon the substantial damage or repetitive loss provision of the ICC coverage.

EDIT CRITERIA: Alpha, Acceptable Values:

N or blank - Not an ICC claim
R - Repetitive Loss ICC claim
S - Substantial Damage ICC claim

LENGTH: 1

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

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: ICC Claim Payment

ALIAS: None

ACRONYM: (CMF) PAY-ICC

FILE: Claims Master (CMF)

DESCRIPTION:

Amount in dollars and cents paid for an Increased Cost of Compliance (ICC) claim. The ICC claim payment includes only that portion of the payment made to cover expenses directly incurred to bring the building in conformance with the local community's flood-related building ordinances.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 7 with an implied decimal of two positions

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: ICC Claim Payment Recovery

ALIAS: None

ACRONYM: (CMF) REC-ICC

FILE: Claims Master (CMF)

DESCRIPTION:

Amount in dollars and cents recovered on an Increased Cost of Compliance (ICC) claim for reasons other than salvage or subrogation.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 7 with an implied decimal of two positions

DEPENDENCIES: None

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: ICC Flood Damage Amount - Prior

ALIAS: Damage Sustained

ACRONYM: (CMF) PRIOR-DAMG-ICC

FILE: Claims Master (CMF)

DESCRIPTION:

The actual cash value in whole dollars of covered damage from the previous flood claim. This was calculated as part of the previous flood claim and can be found in the previous claim file.

This field is reported only if the Increased Cost of Compliance (ICC) claim is based upon the repetitive loss provision of the coverage. In that case, the ICC Claim Indicator should be "R."

EDIT CRITERIA: Numeric in whole dollars.

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report. The adjuster will obtain this value from a review of the previous claim.

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: ICC Mitigation Indicator

ALIAS: None

ACRONYM: (CMF) ICC-MITG-IND

FILE: Claims Master (CMF)

DESCRIPTION:

This indicator describes the type of mitigation effort undertaken to bring the structure in compliance with the local community's flood-related building ordinances.

EDIT CRITERIA: Alpha, Acceptable Values:

D - Demolition
E - Elevation
O - Other
R - Relocation
F - Floodproof

LENGTH: 1

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

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: ICC Premium WYO

ALIAS: None

ACRONYM: WYO (PMF) N-PREM-ICC

FILE: Policy Master (PMF)

DESCRIPTION:

The Increased Cost of Compliance (ICC) premium selected before any discounts are applied by the company to rate the policy.

EDIT CRITERIA: Unsigned Numeric in whole dollars

LENGTH: 3

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: ICC Prior Date of Loss

ALIAS: None

ACRONYM: (CMF) ICC-PRIOR-LOSS-DATE

FILE: Claims Master (CMF)

DESCRIPTION:

The date of loss from the prior flood claim. This field is reported only if the claim is being filed under the repetitive loss provision of the Increased Cost of Compliance (ICC) coverage.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

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

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: ICC Property Value - Current

ALIAS: None

ACRONYM: (CMF) ICC-PROP-VALUE-CURR

FILE: Claims Master (CMF)

DESCRIPTION:

This is the property value as provided by the local community official. In order to qualify for Increased Cost of Compliance (ICC) coverage, the insured must have received a determination from the relevant local community official that the property must be brought up to code. As part of that determination, the official appraised the value of the structure near the time of the current flood loss. That value is to be reported here.

EDIT CRITERIA: Numeric, in whole dollars

LENGTH: 10

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

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: ICC Property Value - Prior

ALIAS: None

ACRONYM: (CMF) ICC-PROP-VALUE-PRIOR

FILE: Claims Master (CMF)

DESCRIPTION:

This field is required only in those cases where the Increased Cost of Compliance (ICC) claim is based upon the repetitive loss provision of the ICC coverage.

In order to qualify for ICC coverage, the insured must have received a determination from the relevant local community official that the property must be brought up to code. That determination can be based upon the cumulative effect of repetitive losses. As part of that determination, the official appraised the value of the structure near the time of the previous flood loss. That value is to be reported here.

EDIT CRITERIA: Numeric, in whole dollars

LENGTH: 10

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

SYSTEM FUNCTION: Premium and Loss Analysis

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

DATA ELEMENT: Insurance to Value Ratio Indicator

ALIAS: None

ACRONYM: WYO (PMF) INS-VAL-IND

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

This data element is required for l98l Post-FIRM Zones V, V1-V30, and VE ratings. It is determined from the ratio of building insurance coverage purchased to replacement cost value of the building.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

1 - Less than .50
2 - .50 - .74
3 - .75 or More

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting and Rating Verification

REPORTING REQUIREMENT: Required for 1981 Post-FIRM Zones V, V1-30, and VE

DATA ELEMENT: Insured First Name

ALIAS: First Name, Policyholder Name

ACRONYM: (PMF) FIRST-NAME

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

DESCRIPTION:

First name of the individual insuring the property or contents.

EDIT CRITERIA: Alpha

LENGTH: 25

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Alpha Index Key

REPORTING REQUIREMENT: This data element is required for policies with a policy effective date on or after April 30, 1996. ■

DATA ELEMENT: Insured Last Name

ALIAS: Insured Name, Last Name, Policyholder Name

ACRONYM: (PMF) LAST-NAME

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

DESCRIPTION:

Last name of the individual insuring the property or contents.

EDIT CRITERIA: Alpha

LENGTH: 25

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Alpha Index Key

REPORTING REQUIREMENT: This data element is required for policies with a policy effective date on or after April 30, 1996.

DATA ELEMENT: Location of Contents Indicator

ALIAS: None

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

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

DESCRIPTION:

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

EDIT CRITERIA: Number; Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Lowest Adjacent Grade

ALIAS: None

ACRONYM: WYO (PMF) LOWADJ_GRADE

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

DESCRIPTION:

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

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Used in computing elevation.

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

DATA ELEMENT: Lowest Floor Elevation

ALIAS: First Floor Elevation, Lowest Floor Including Basement

ACRONYM: WYO (PMF) LOW-FLOOR

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

DESCRIPTION:

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

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

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

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

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

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

REPORTING REQUIREMENT:

Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006.

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

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

REPORTING REQUIREMENT: (Cont'd.)

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

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

DATA ELEMENT: Mailing City

ALIAS: City

ACRONYM: (MAMF) CITY

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Mailing State

ALIAS: State

ACRONYM: (MAMF) STATE

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Mailing Street Address

ALIAS: Mailing Address 1, Mailing Address 2

ACRONYM: (MAMF) ADDRESS1
(MAMF) ADDRESS2

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

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

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

LENGTH: 50 X 2 occurrences

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Mailing ZIP Code

ALIAS: ZIP Code, ZIP

ACRONYM: (MAMF) ZIP1
(MAMF) ZIP2

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The ZIP Code designated to the mailing street address.

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

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Map Panel Number (Rating Map Information)

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

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

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

DESCRIPTION:

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

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

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

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

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

LENGTH: 4

DEPENDENCIES: Information is obtained from the Elevation Certificate.

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

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

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

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

ALIAS: Map Suffix, Map Version Identifier, Suffix

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

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

DESCRIPTION:

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

EDIT CRITERIA: Alpha, moves sequentially from A

LENGTH: 1

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

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

REPORTING REQUIREMENT: Required

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

DATA ELEMENT: Name Format Indicator

ALIAS: None

ACRONYM: (PMF) NAME-FORMAT

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, Acceptable Values:

P - Person
G - Group

LENGTH: 1

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

SYSTEM FUNCTION: Proper recognition of name field

REPORTING REQUIREMENT: Required

DATA ELEMENT: Name or Descriptive Information Indicator

ALIAS: None

ACRONYM: WYO (PMF) NAME

FILE: Policy Master (PMF)

DESCRIPTION:

Code indicating whether the property address is standard address format, such as 123 East Maple St., or is descriptive text, such as Lot 33, Block 10.

EDIT CRITERIA: Alpha, Acceptable Values:

N - Name
D - Descriptive

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Identifies address format.

REPORTING REQUIREMENT: Required

DATA ELEMENT: New Date of Loss

ALIAS: None

ACRONYM: (CMF) DT-OF-LOSS

FILE: Claims Master (CMF)

DESCRIPTION:

This is the correct date on which water first entered the insured structure that is being reported on the Change Date of Loss Key (84A) transaction.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Notice of Loss submitted by the insured's agent. This date of loss must not be on the NFIP/WYO file for the record specified by the policy number and WYO prefix code.

SYSTEM FUNCTION: Correction of Date of Loss

REPORTING REQUIREMENT: Required

DATA ELEMENT: New Payment Date

ALIAS: None

ACRONYM: (CMF) PAY-DT

FILE: Claims Master (CMF)

DESCRIPTION:

This is the correct date a payment for a claim is made that is being reported on the Change Payment Date Key (87A) transaction.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is generated by WYO Company. The payment date must not be on the NFIP/WYO file for the loss.

SYSTEM FUNCTION: Correction of Payment Date

REPORTING REQUIREMENT: Required

DATA ELEMENT: New Policy Number

ALIAS: Application Control Number

ACRONYM: Direct (PMF) Application Control Number (ACN-Number)
Direct (CMF) Pol-Num
Policy (AMF)
WYO (PMF) POL-NO
WYO (CMF) POLICY-NO

FILE: Policy Master (PMF)
Claims Master (CMF)
Agent Master (AMF)
Recertification Master (RCMF)
Reinspection Master (RIMF)
Elevation Certificate Master (ECMF)
Actuarial (APOL)

DESCRIPTION:

The correct policy number that is used by the WYO company and reported on the Change Policy Number Key (81A) transaction.

EDIT CRITERIA: Alphanumeric, must be a full 10 characters and unique. No spaces are allowed.

LENGTH: 10

DEPENDENCIES: The policy number assigned by a WYO company will be prefixed by a unique company number, the WYO Prefix Code. This policy number must not be on the NFIP/WYO file for the WYO prefix code. See record layout for further details.

SYSTEM FUNCTION: Correction of Policy Number

REPORTING REQUIREMENT: Required

DATA ELEMENT: New/Rollover Indicator

ALIAS: Rollover

ACRONYM: (PMF) ROLLOVER

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating whether:

- The policy is a new issue generated by the WYO company (N).
- The policy was transferred from one WYO company to another and is considered a rollover or renewal (R).
- The policy is renewed by the WYO company but reported as new business due to either a cancellation/rewrite or conversion of an existing policy to a new NFIP policy form (R).
- The policy was transferred from NFIP Direct to a WYO company and is considered a rollover or renewal (R).
- The policy was canceled and rewritten for TRRP reason code 22. This is used when an MPPP policy was canceled and rewritten, and when changes are due to system constraints. It should also be used to identify a policy that was canceled as a standard X Zone policy and rewritten as a PRP due to misrating (Z).
- The policy was canceled and rewritten for TRRP reason code 24. This is used to identify a policy that was canceled as a standard rated policy and rewritten as a PRP as a result of a map revision, LOMA, or LOMR (Z).
- Effective May 1, 2005, code 'E' will no longer be valid. Policies with original new business dates prior to May 1, 2005, and reported with 'E' will not be required to report lowest adjacent grade, diagram number, elevation certification date, replacement cost, and map panel number.

EDIT CRITERIA: Alpha, Acceptable Values:

N - New Issue
R - Rollover/Renewal
E - (Canceled effective May 1, 2005)
Z - Rewritten for TRRP cancellation reason codes 22 and 24

LENGTH: 1

DEPENDENCIES: Will be provided by WYO company or agent.

SYSTEM FUNCTION: Marketing Analysis
WYO Program Evaluation
Rating

REPORTING REQUIREMENT: Required

DATA ELEMENT: Number of Floors (Including Basement)/Building Type

ALIAS: None

ACRONYM: Direct (PMF) Number-of-Floors
Direct (CMF) Num-Stories
WYO (PMF) BUILDING

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

DESCRIPTION:

Code that indicates the number of floors in the insured structure. Refer to the NFIP Standard Flood Insurance Policy for the definition of a building.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

1 - One floor
2 - Two floors
3 - Three or more floors
4 - Split-level
5 - Manufactured (mobile) home or travel trailer on foundation
6 - Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application. Claims Master should be in agreement with Policy Master.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Obstruction Type

ALIAS: None

ACRONYM: WYO (PMF) OBSTRUCTION

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

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

Enclosed Area: An enclosure is that portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

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

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

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

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

NOTE: Elevators are considered to be enclosures/obstructions.

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

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

DATA ELEMENT: Obstruction Type (Cont'd.)

DESCRIPTION: (Cont'd.)

- The height of the below-grade crawlspace, measured from the interior grade of the crawlspace to the top of the crawlspace foundation wall, must not exceed 4 feet at any point.

- There must be an adequate drainage system that removes floodwaters from the interior area of the crawlspace.

- The velocity of flood waters at the site should not exceed 5 feet per second for any crawlspace.

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

10 - Free of obstruction (See NOTE)

15 - With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V Zones)

20 - With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or the elevation of the machinery or equipment is at or above the Base Flood Elevation

24 - With obstruction: less than 300 sq. ft. with breakaway walls and with machinery or equipment attached to building below lowest elevated floor. The elevation of the machinery or equipment is below the Base Flood Elevation.

30 - With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation

34 - With obstruction: 300 sq. ft. or more with breakaway walls and with machinery or equipment attached to building below the Base Flood Elevation

DATA ELEMENT: Obstruction Type (Cont'd.)

EDIT CRITERIA: (Cont'd.)

40 - With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation
NOTE: Use Obstruction Type “10” and Without Obstruction Rate Table if the elevation of machinery or equipment is at or above the Base Flood Elevation.

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

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

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

70 – With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones) – **See Note below**

80 – Without Certification subgrade crawlspace (all zones) – **See Note below**

90 – With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE. CRS discount is allowed.

92 – With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.

94 – With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. CRS discount is allowed.

DATA ELEMENT: Obstruction Type (Cont'd.)

EDIT CRITERIA: (Cont'd.)

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

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

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

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

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating Element

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

NOTE:

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

DATA ELEMENT: Obstruction Type (Cont'd.)

NOTE: (Cont'd.)

4. Obstruction Types other than 10, 70, 80, or blank will not be allowed for non-elevated buildings.

- Policies reported with obstruction types ‘90’, ‘94’, ‘95’, ‘97’, or ‘98’ -- Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be ‘2’.

- Policies reported with obstruction type ’92’ -- Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be ‘1’ or ‘2’.

- Policies reported with obstruction type ’96’ -- Basement/Enclosure/Crawlspace/Subgrade Crawlspace Indicator must be ‘1’.

- Clarification of obstruction types ‘70’ (with letter of compli- ance) and ‘80’ (without letter of compliance) in relation to the optional Post-FIRM rating of Pre-FIRM buildings with subgrade crawlspaces in Zones A, AE, A1-A30, AO, AH and D:

  1. Pre-FIRM buildings usually will not have a letter of compliance (as indicated by code ‘70’), but may meet the proper openings definition and, therefore, be eligible for a lower rate. In such cases, use obstruction code ‘80’ (without letter of compliance), but apply the proper openings credit.

  2. CRS discounts always apply to Pre-FIRM buildings, even when the lowest floor elevation is below the Base Flood Elevation (BFE). This means that Pre-FIRM policies rated Post-FIRM (elevation rated) with LFE more than 1 foot below the BFE (such as subgrade crawlspace) will receive the CRS discount.

  3. Post-FIRM buildings using obstruction type ‘80’, with an elevation difference of 1 foot or more below the BFE, are ineligible for the CRS discount, whether rated with or without proper openings.

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DATA ELEMENT: Occupancy Type

ALIAS: None

ACRONYM: Direct (PMF) Occupancy-Code
Direct (CMF) Occ-Code
WYO (PMF) OCCUPANCY

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

DESCRIPTION:

Code indicating the use and occupancy type of the insured structure.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

1 – Single-Family
2 – Two– to Four-Family
3 - Other Residential
4 - Nonresidential

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the adjuster's report.

SYSTEM FUNCTION: Rating Element

REPORTING REQUIREMENT: Required

DATA ELEMENT: Old Date of Loss

ALIAS: None

ACRONYM: (CMF) DT-OF-LOSS

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The date of loss that is currently on file for the record specified by the policy number and WYO prefix code, and is to be corrected.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: This date of loss must be on file for the loss record that is to be corrected.

SYSTEM FUNCTION: Correction of Date of Loss

REPORTING REQUIREMENT: Required

DATA ELEMENT: Old Payment Date

ALIAS: None

ACRONYM: (CMF) PAY-DT

FILE: Claims Master (CMF)

DESCRIPTION:

The payment date that is currently on file for the loss and is to be corrected.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: The payment date must be on file for the loss record that is to be corrected.

SYSTEM FUNCTION: Correction of Payment Date

REPORTING REQUIREMENT: Required

DATA ELEMENT: Old Policy Number

ALIAS: Application Control Number

ACRONYM: Direct (PMF) Application Control Number (ACN-Number)
Direct (CMF) Pol-Num
Direct (AMF) Policy
WYO (PMF) POL-NO
WYO (CMF) POLICY-NO

FILE: Policy Master (PMF)
Claims Master (CMF)
Agent Master (AMF)
Recertification Master (RCMF)
Reinspection Master (RIMF)
Elevation Certificate Master (ECMF)

DESCRIPTION:

The policy number that is currently on file and is to be corrected.

EDIT CRITERIA: Alphanumeric, must be unique

LENGTH: 10

DEPENDENCIES: The policy number must be on file for the loss record that is to be corrected.

SYSTEM FUNCTION: Primary Reference Key
Policy History
Claim History
Policy Count

REPORTING REQUIREMENT: Required

DATA ELEMENT: Original Construction Date/Substantial Improvement Date

ALIAS: New Construction Date, Construction Date

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

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

DESCRIPTION:

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

Building Permit Date

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

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

(1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to ensure safe living conditions; or

(2) Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

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

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

DESCRIPTION: (Cont'd.)

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

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Underwriting

REPORTING REQUIREMENT: Required

DATA ELEMENT: Original Submission Month

ALIAS: None

ACRONYM: None

FILE: Reject Master File

DESCRIPTION:

This information is required when a transaction is being resubmitted after having been previously rejected by the NFIP/WYO System. The information is not required on the transactions that are submitted to correct data on the NFIP/WYO System so that the processing of the previously rejected transaction can take place.

The Original Submission Month should always be the month in which the originally rejected transaction was submitted even if subsequent transactions resubmitted to correct the rejection condition are also rejected. Although not required, the Original Submission Month may be reported on all transactions.

EDIT CRITERIA: Numeric, Date Format: YYYYMM

LENGTH: 6

DEPENDENCIES: Provided by the WYO company.

SYSTEM FUNCTION: Reconciliation of Rejected Transactions, Resubmitted Information, and Monthly Financial Statement

REPORTING REQUIREMENT: Required

DATA ELEMENT: Payment Date

ALIAS: None

ACRONYM: (CMF) PAY-DT

FILE: Claims Master (CMF)

DESCRIPTION:

This is the date a payment for a claim is made.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is generated by WYO company.

SYSTEM FUNCTION: Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Payment Recovery Date

ALIAS: None

ACRONYM: (CMF) REC-PAY-DT

FILE: Claims Master (CMF)

DESCRIPTION:

The date a payment for a building claim, contents claim, or ICC claim was recovered. This date should reflect the Payment Recovery Date that appears on a WYO company's books.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is generated by the WYO company.

SYSTEM FUNCTION: Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Policy Effective Date

ALIAS: Inception Date, Start Date

ACRONYM: Direct (PMF) Policy-Start-Date
Direct (CMF) Effective Date (Effect-Date)
WYO (PMF) POL-EFF-DT

FILE: Policy Master (PMF)
Claims Master (CMF)
Recertification Master (RCMF)
Reinspection Master (RIMF)
Elevation Certificate Master (ECMF)
Actuarial (APOL)
V-Zone Individual Risk Rating Master (VIRMF)

DESCRIPTION:

Effective March 1, 1995, the standard waiting period for new business applications and for endorsements increasing coverage is 30 days from the date of application and the presentment of premium. (Example: A policy applied for on April 3 would become effective at 12:01 a.m. on May 3.)

The 30-day waiting period rule has two exceptions.

1. Any purchase of flood insurance for a mortgage, that is in connection with making, increasing, extending, or renewing a loan will have no waiting period, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.

2. The second exception is also related to any first time purchase of flood insurance for a mortgage, that is in connection with making, increasing, extending, or renewing a loan. During the 13-month period following the issuance of a revised flood map, the effective date of the new policy will be 1 calendar day after the application date and the presentment of premium. This exception should be applied only in those cases where the map revision places a property in an SFHA and the property was not in an SFHA before the map revision.

For business written through the NFIP Servicing Agent, presentment of premium is determined by the date of receipt of premium at the office of the NFIP or the date of certified mail, or in the case of transfer of title, when the premium is paid at the settlement or closing. For a WYO Company, presentment of premium is determined by the date of receipt at the company's contracted agent's office.

DATA ELEMENT: Policy Effective Date (Cont'd.)

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Date is determined from the application date on the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Earnings Computation
Accident Year Compilation
Policy Year Compilation
Policy in Force Compilation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Policy Expiration Date

ALIAS: None

ACRONYM: (PMF) POL-EXP-DT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION: Date of Policy Expiration

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Expiration date of the policy is normally either 1 year or 3 years from the policy effective date depending upon the policy term chosen. Other terms between 1 and 3 years may be written to coincide with the terms of other homeowner's insurance policies, and this date will reflect that term. Expiration date is also used to determine when renewal notices and termination notices are sent.

Note: Policy terms consisting of 3 years will apply only to Group Flood policies.

SYSTEM FUNCTION: Earnings Computation
Accident Year Compilation
Policy Year Compilation
Policy in Force Compilation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Policy Number

ALIAS: Application Control Number

ACRONYM: Direct (PMF) Application Control Number (ACN-Number)
Direct (CMF) POL-NO
Direct (AMF) POL-NO
WYO (PMF) POL-NO1, POL-NO2, POL-NO3
WYO (CMF) POLICY-NO

FILE: Policy Master (PMF)
Claims Master (CMF)
Agent Master (AMF)
Recertification Master (RCMF)
Reinspection Mast (RIMF)
Elevation Certificate Master (ECMF)
Actuarial (APOL)

DESCRIPTION:

The policy number will be that used by the WYO company.

EDIT CRITERIA: Alphanumeric, must be a full 10 characters and unique. No spaces are allowed.

LENGTH: 10

DEPENDENCIES: The policy number assigned by a WYO company will be prefixed by a unique company number, the WYO Prefix Code. See record layout for further details.

SYSTEM FUNCTION: Primary Reference Key
Policy History
Claim History
Policy Count

REPORTING REQUIREMENT: Required

DATA ELEMENT: Policy Term Indicator

ALIAS: Years in Policy Term

ACRONYM: Direct (PMF) NBR-Policy-Terms
Direct (CMF) NBR-Pol-Terms
WYO (PMF) W-POL-TRM

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

DESCRIPTION:

Indicates length of time for which policy is in effect. As set forth in the Flood Insurance Application form, coverage is provided for an initial policy term of 1 or 3 years and for successive terms of 1 or 3 years, provided the premium for each succeeding term is paid in full and received by the NFIP prior to the expiration of the then current term. Other terms between 1 and 3 years may be written to coincide with the term of other homeowner's insurance policies.

Preferred Risk Policies are allowed only 1-year terms.

■ Three-year terms are allowed only for Group Flood policies.

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

1 - 1 year
3 - 3 years (only for policies effective prior to May 1, 1999)
9 - Other (between 1 and 3 years)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Earnings Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Policy Termination Date

ALIAS: Policy Cancellation Date, Termination Date, Cancellation Date

ACRONYM: (PMF) CANC-DT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Date upon which the cancellation of a flood insurance policy becomes effective.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

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

SYSTEM FUNCTION: Policy History
Computation of Earned Premium
Computation of Premium Refund

REPORTING REQUIREMENT: Required

DATA ELEMENT: Post-FIRM Construction Indicator

ALIAS: New Construction Indicator

ACRONYM: Direct (PMF) New-Construction-Code
WYO (RMF) POST-FIRM

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Indicates whether construction was started before or after publication of the FIRM. For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction.

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Post-FIRM Construction
N - Pre-FIRM Construction

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application and the adjuster's report.

SYSTEM FUNCTION: Premium Computation
Underwriting

REPORTING REQUIREMENT: Required

DATA ELEMENT: Premium Payment Indicator

ALIAS: None

ACRONYM: WYO (PMF) PREM-PAY-IND

FILE: Policy Master (PMF)

DESCRIPTION:

A code indicating the payment mechanism used to purchase a flood insurance policy.

EDIT CRITERIA: Alpha, Acceptable Values:

C - Credit Card premium payment
Blank - Cash/Check premium payment

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application, Renewal form, or General Change Endorsement form.

SYSTEM FUNCTION: Reconciliation of credit card payment between the U.S. Treasury Deposit Report and a WYO Company's reported financial statement amount

REPORTING REQUIREMENT: Required

DATA ELEMENT: Principal 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 is the primary residence of the insured.

A single-family dwelling qualifies as the principal 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.

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Principal Residence of Insured
N - Not Principal Residence

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determination of basis for claims settlement

REPORTING REQUIREMENT: Required

DATA ELEMENT: Probation Surcharge Amount WYO

ALIAS: None

ACRONYM: WYO (PMF) COMM-PROB-WYO

FILE: Policy Master (PMF)

DESCRIPTION:

The probation surcharge amount calculated by the company to rate the policy.

EDIT CRITERIA: Unsigned Numeric in whole dollars

LENGTH: 3

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

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

REPORTING REQUIREMENT: Required

DATA ELEMENT: Property Beginning Street Number

ALIAS: None

ACRONYM: (PMF) BEG_ST_NUM

FILE: Policy Master File (PMF)

DESCRIPTION:

Beginning street number of a range of street numbers for the insured property.

EDIT CRITERIA: Alphanumeric

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required when reporting street number ranges.

DATA ELEMENT: Property City

ALIAS: City

ACRONYM: (PMF) CITY

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

DESCRIPTION:

The name of the city in which the insured property is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Property State

ALIAS: State

ACRONYM: Direct (PMF) INS-State
Direct (PMF) Insured State
Direct (PMF) Property State
WYO (PMF) STATE

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

DESCRIPTION:

The two-character alpha abbreviation of the state in which the insured property is located.

EDIT CRITERIA: Alpha

LENGTH: 2

DEPENDENCIES: Must agree with first two digits of Community ID Number. For example, all communities beginning with a community ID of 01 must have a state code of AL.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Property Street Address

ALIAS: Property Address 1, Property Address 2

ACRONYM: (PMF) ADDRESS1
(PMF) ADDRESS2

FILE: Claims Master (CMF)
Policy Master (PMF)
Elevation Certification Master (ECMF)
Actuarial (APOL)
Recertification Master (RCMF)
Reinspection Master (RIMF)

DESCRIPTION:

The street address of the insured property. Property Address 1 and 2 may be used when property location is described with descriptive information. If a standard address consisting of street number, street name, and street type is used, then this must be recorded in Property Address 2. P.O. Boxes are not acceptable.

If a range of street numbers is used, report the ending street number in Property Address 2 along with the street name and street type. The beginning street number of the range is reported in "Property Beginning Street Number" data element.

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

LENGTH: 50 X 2 occurrences

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Property Value - Appurtenant (ACV)

ALIAS: None

ACRONYM: Direct (CMF) Prop-Val-Bldg
WYO (CMF) VAL-APP

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value before flood damage of eligible appurtenant structures that service the insured one– to four-family dwelling in whole dollars. (See the NFIP Flood Insurance Manual for further details.) Actual cash value is replacement cost less depreciation.

This value is based on the adjuster's visual inspection and best informed judgment of the building value just prior to the flood damage. It is not based on a detailed actual cash value analysis. The value, however, is important information used in flood insurance rate making.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

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

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Property Value - Main (ACV)

ALIAS: None

ACRONYM: Direct (CMF) Prop-Val-Bldg
WYO (CMF) VAL-MAIN

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value before flood damage of the main building in whole dollars. Actual cash value is replacement cost less depreciation.

This value is based on the adjuster's visual inspection and best-informed judgment of the building value just prior to flood damage. It is not based on a detailed actual cash value analysis. The value, however, is important information used in flood insurance rate making.

Report the property value on an actual cash value basis even if the claim on the main building is being paid on a replacement cost basis. There are other fields for reporting replacement cost value. (See “Replacement Cost” and “Replacement Cost Indicator” data elements.)

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

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

SYSTEM FUNCTION: Rate Analysis
Insurance to Value Analysis

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Property ZIP Code

ALIAS: ZIP Code, ZIP

ACRONYM: Direct (PMF) Insured ZIP Code
Direct (PMF) Insured PRPTY ZIP CODE
WYO (PMF) ZIP 1
WYO (PMF) ZIP 2

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

DESCRIPTION:

The ZIP Code for the insured property.

EDIT CRITERIA: Numeric. Prop-ZIP(1) must be 5 digits. Prop-ZIP(2) must be 4 digits.

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Regular/Emergency Program Indicator

ALIAS: Community Status, Program Status, Program Type, Line of Business

ACRONYM: Direct (CMF) Program
Direct (PMF) Line-of-Business
WYO (PMF) PROGRAM

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

DESCRIPTION:

Identifies the phase of the NFIP in which a community is currently participating. The program status determines whether or not flood insurance is available and, if so, determines the limits of insurance coverage.

EDIT CRITERIA: Alpha, Acceptable Values:

E – Emergency Program
R – Regular Program

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application. Program or community status is determined by FEMA. Codes must be in agreement with program entry dates at time of policy.

SYSTEM FUNCTION: Premium and Coverage Computation
Profiles of Business

REPORTING REQUIREMENT: Required

DATA ELEMENT: Reinstatement Federal Policy Fee

ALIAS: Policy Service Fee

ACRONYM: WYO (PMF) Policy-Fee
Direct (PMF) SERVICE-FEE

FILE: Policy Master (PMF)

DESCRIPTION:

This amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of Federal Policy Fee that reverses Federal Policy Fee-Refunded previously reported in a Cancellation Transaction (26A).

EDIT CRITERIA: Signed numeric in dollar and cents

LENGTH: 5 with an implied decimal of two positions

DEPENDENCIES: Information is obtained from the flood insurance General Change Endorsement form.

SYSTEM FUNCTION: Other Income Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Reinstatement Premium

ALIAS: None

ACRONYM: WYO (PMF) T-PREMIUM
WYO (PMF) E-PREMIUM

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

This premium amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that: (1) reverses a Total Premium Refund previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the Total Calculated Premium where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

The examples below illustrate how the Reinstatement Premium is calculated. Note that the portion of the premium that reverses the Total Premium Refund is a positive amount.

Examples:

Case I:	Total Premium Refund reported on Cancellation Transaction (26A)	$ 100
	Premium adjustment required for a change increasing amount of insurance	+ 20
	Reinstatement Premium reported on Policy Reinstatement Transaction (15A)	$ 120
Case II:	Total Premium Refund reported on Cancellation Transaction (26A)	$ 100
	Premium adjustment required for a change decreasing amount of coverage	- 20
	Reinstatement Premium reported on Policy Reinstatement Transaction (15A)	$ 80

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 9 with an implied decimal of two positions

DEPENDENCIES: Information is obtained from the flood insurance General Change Endorsement form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Rejected Transaction Control Number

ALIAS: None

ACRONYM: None

FILE: Reject Master File

DESCRIPTION:

This number is used when a transaction is being resubmitted after having been previously rejected by the NFIP/WYO System. This number is assigned by the NFIP/WYO System at the time the transaction is rejected.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Provided by the NFIP/WYO system.

SYSTEM FUNCTION: Reconciliation of Rejected Transactions, Resubmitted Information, and Monthly Financial Statements

REPORTING REQUIREMENT: Required

DATA ELEMENT: Repetitive Loss ID Number

ALIAS: Property Locator

ACRONYM: (PMF) RL-ID-NUMBER

FILE: Policy Master (PMF)

DESCRIPTION:

The unique number assigned to a repetitive loss property. Used to identify target group policies that move to the Special Direct Facility.

EDIT CRITERIA: Numeric

LENGTH: 7

DEPENDENCIES: None

SYSTEM FUNCTION: To uniquely identify repetitive loss properties

REPORTING REQUIREMENT: Required for NFIP Servicing Agent only.

DATA ELEMENT: Repetitive Loss Target Group Indicator

ALIAS: None

ACRONYM: (PMF) HIGH-RISK-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates whether or not the property has been identified as a repetitive loss target group property. A policy can be written on a target group property only by the Special Direct Facility (SDF) of the Direct Servicing Agent. This data element is reported only by the SDF.

EDIT CRITERIA: Alpha, Acceptable values:

Y – Repetitive Loss Target Group Policy
N or Blank – Not a Repetitive Loss Target Group Policy

LENGTH: 1

DEPENDENCIES: Valid for NFIP Direct Servicing Agent only

SYSTEM FUNCTION: Policy Tracking

REPORTING REQUIREMENT: Required for NFIP Direct Servicing Agent only

DATA ELEMENT: Replacement Cost

ALIAS: None

ACRONYM: WYO (PMF) REPLACEMENT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Estimated cost in whole dollars to replace the building. Replacement cost coverage is available under the building coverage for a single-family dwelling, including a dwelling unit in a high-rise or vertical condominium building, written under the Dwelling Form policy. The Residential Condominium Building Association Policy form also provides replacement cost coverage on the building coverage.

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.

The company may establish and report the estimated replacement cost amount using normal company practice.

EDIT CRITERIA: Positive numeric in whole dollars

Note: The Replacement Cost can be zero for any of the following conditions:

- **Total Amount of Insurance – Building is zero, or**
- **Risk Rating Method is '9' (MPPP) or 'G' (Group Flood)**

LENGTH: 10

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Insurance to Value Analysis

REPORTING REQUIREMENT: Also refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the replacement cost is required based on reported New/Rollover Indicator.

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: l

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: Reserve - Building

ALIAS: Initial Building Reserves, Reserves Set Up - Building, Reserves Established - Building

ACRONYM: Direct (CMF) Res-Set-Bldg
WYO (CMF) RES-BLDG

FILE: Claims Master (CMF)

DESCRIPTION:

Initial amount of reserves in dollars and cents established for building loss as estimated from the Notice of Loss.

EDIT CRITERIA: Unsigned numeric in dollars and cents

LENGTH: 12 with an implied decimal of two positions

DEPENDENCIES: Reserve estimates are made from Notice of Loss.

SYSTEM FUNCTION: Incurred Claims Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Reserve - Contents

ALIAS: Initial Contents Reserves, Reserves Set Up – Contents, Reserves Established - Contents

ACRONYM: Direct (CMF) Res-Set-Cont
WYO (CMF) RES-CONT

FILE: Claims Master (CMF)

DESCRIPTION:

Initial amount of reserves in dollars and cents established for contents loss as estimated from Notice of Loss.

EDIT CRITERIA: Unsigned numeric in dollars and cents

LENGTH: 9 with an implied decimal of two positions

DEPENDENCIES: Reserve estimates are made from Notice of Loss.

SYSTEM FUNCTION: Incurred Claims Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Reserve - ICC

ALIAS: Initial ICC Reserves, Reserves Set Up – ICC, Reserves Established - ICC

ACRONYM: (CMF) RES-ICC

FILE: Claims Master (CMF)

DESCRIPTION:

Initial amount of reserves in dollars established for ICC loss as estimated from Notice of Loss.

EDIT CRITERIA: Unsigned numeric, in dollars and cents

LENGTH: 7 with an implied decimal of two positions

DEPENDENCIES: Reserve estimates are made from Notice of Loss.

SYSTEM FUNCTION: Incurred Claims Computation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Risk Rating Method

ALIAS: Manual, Specific (Submit for Rating), Alternative, or V-Zone Individual Risk Rating (NEW)

ACRONYM: WYO (PMF) RATE-METHOD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Manual Rating: This refers to any policy that is rated using the rate tables provided in the NFIP Flood Insurance Manual.

Specific Rating: This refers to rating done for an individual risk. This type of rating applies to Post-FIRM construction or substantial improvement for which no risk rate is published in the NFIP Flood Insurance Manual. An applicant for insurance on such a building must submit an application for approval and establishment of the risk premium rate. This submission should include a copy of the variance from the floodplain management ordinances issued by the community and a recent photograph or blueprint of the risk to be insured.

Alternative Rating: Only when the building is Pre-FIRM and the FIRM Zone is unknown can the alternative rating procedure be used. The NFIP assumes that the building is located in a Special Flood Hazard Area; the Pre-FIRM rates for Zone A in the NFIP Flood Insurance Manual are used to compute the premium. The agent or the insured may determine the FIRM Zone at a later date and use the information for rating.

V-Zone Risk Factor Rating Form: During a severe coastal storm, a building's capability to withstand serious flood damage is directly related to several factors in addition to the elevation of the building's lowest floor. The most important of these are: (1) the building site; (2) the building support system; and (3) other construction details related to the building's resistance to wind and wave action. Owners who provide the NFIP with professional certification of information (on the V-Zone Risk Factor Rating Form) about these factors may qualify for substantial flood insurance rate discounts. This rating is used when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure.

Underinsured Condominium Master Policy (CMP): CMPs that are not insured for at least 80 percent of the actual cash value of the building or the maximum available, whichever is less, are rated according to the "CMP Minimum Rating Rule." CMPs that are Submit-for-Rates should be reported as Submit-for-Rates, regardless of insurance-to-value since that rating factor is taken into account when developing the rates.

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

DESCRIPTION: (Cont'd.)

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

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

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

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

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

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

Effective January 1, 2011, buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for 2 years following the effective date of the map change. Please refer to the Flood Insurance Manual – Preferred Risk Policy section – for additional information regarding PRP eligibility. New risk rating methods ‘P’ and ‘Q’ will be used to identify this type of PRP.

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

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

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased

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

DESCRIPTION: (Cont'd.)

- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.

- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance – generally low-income persons – to have flood insurance coverage for a period of three years following a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

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

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

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Second Lender City

ALIAS: None

ACRONYM: (PMF) SECLNDR_CITY

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

DESCRIPTION:

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

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: Second Lender Loan Number

ALIAS: None

ACRONYM: (PMF) SECLNDR_LOAN

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

DESCRIPTION:

The loan number of the second mortgagee.

EDIT CRITERIA: Alphanumeric

LENGTH: 15

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: Second Lender Name

ALIAS: None

ACRONYM: (PMF) SECLNDR_NAME

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

DESCRIPTION:

The name of the second mortgagee.

EDIT CRITERIA: Alphanumeric

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: Second Lender State

ALIAS: None

ACRONYM: (PMF) SECLNDR_ST

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

DESCRIPTION:

The state in which the second mortgagee is located.

EDIT CRITERIA: Alpha

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: Second Lender Street Address

ALIAS: None

ACRONYM: (PMF) SECLNDR_STRT

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

DESCRIPTION:

The mailing street address of the second mortgagee.

EDIT CRITERIA: Alphanumeric

LENGTH: 50

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: Second Lender ZIP Code

ALIAS: None

ACRONYM: (PMF) SECLNDR_ZIP

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

DESCRIPTION:

The ZIP Code of the second mortgagee.

EDIT CRITERIA: Numeric

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

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

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

DATA ELEMENT: Sort Sequence Key

ALIAS: None

ACRONYM: None

FILE: None

DESCRIPTION:

This key is used to sort A and B transactions submitted by WYO companies when there are multiple transactions of the same type for the same policy number carrying the same transaction date or, in the case of a claim, the same policy number and date of loss.

If this extra key for sorting is not needed, then the value zero should be reported. The transactions in which this key may be necessary are:

20 - Endorsement
23 - Policy Correction
26 - Cancellation
29 - Cancellation Correction
49 - Addition to Final Payment
52 - Recovery After Final Payment
61 - General Claim Correction

EDIT CRITERIA: Numeric

LENGTH: 1

DEPENDENCIES: Provided by the WYO company.

SYSTEM FUNCTION: Accurate processing of A and B records

REPORTING REQUIREMENT: Required

DATA ELEMENT: Special Expense Amount

ALIAS: Special Loss Adjustment Expense Amount

ACRONYM: WYO (CMF) SP-EXP-AMT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The amount in dollars and cents for expenses under the definition of special allocated loss adjustment expenses. (See “Special Expense Type” data element.)

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 9 with an implied decimal of two positions

DEPENDENCIES: None

SYSTEM FUNCTION: Allocated Loss Adjustment Expense Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Special Expense Date

ALIAS: None

ACRONYM: (CMF) SP-EXP-DT

FILE: Claims Master (CMF)

DESCRIPTION:

This is the date an expense that falls under the category of special expense type is incurred.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: None

SYSTEM FUNCTION: Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Special Expense Type

ALIAS: Special Allocated Loss Adjustment Expense

ACRONYM: WYO (CMF) SP-EXP-TYP

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

These are allocated loss adjustment expenses other than the fees paid to adjusters. Included are:

1. Special engineering expenses incurred by the claims department to adjust a specific case

2. Special cost incurred to establish coverage or property value on a specific case to facilitate loss adjustment

3. Legal expenses

4. Cost of appraisal under the Standard Flood Insurance Policy

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

1 - Special engineering expenses incurred by the claims department to adjust a specific case

2 - Special cost incurred to establish coverage or property value on a specific case to facilitate loss adjustment

3 - Legal expenses

4 - Cost of appraisal under the Standard Flood Insurance Policy

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Analysis of Allocated Loss Adjustment Expenses

REPORTING REQUIREMENT: Required

DATA ELEMENT: State-Owned Property

ALIAS: None

ACRONYM: Direct (PMF) State-Owned-Indicator
Direct (CMF) State-Own-Ind
WYO (PMF) STATE-OWN

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

DESCRIPTION:

Indicates whether insured property is state owned.

EDIT CRITERIA: Alpha, Acceptable Values:

Y – State-Owned
N - Not State-Owned

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Prevents policy issuance on state-owned property in a state that has a self-insurance plan.

REPORTING REQUIREMENT: Required

DATA ELEMENT: Subrogation

ALIAS: Subrogation Recovery

ACRONYM: Direct (CMF) Subro-Recd-Cont-FY
Direct (CMF) Subr-Bldg-FY
WYO (CMF) SUBRO-AMT

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount in dollars and cents of subrogation recovered. Subrogation is a positive dollar amount when initially reported. Whenever the NFIP makes a payment for a loss, the NFIP is subrogated to the insured's right to recover for that loss from any other person. This means that the insured's right to recover for a loss that was partly or totally caused by someone else is automatically transferred to the NFIP, to the extent that the NFIP has paid the insured for the loss. The NFIP may require the insured to acknowledge this transfer in writing. After the loss, the insured may not give up the NFIP's right to recover this money or do anything that would prevent the NFIP from recovering any money; the insured must first pay the NFIP back before the insured may keep any recovery.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 12 with an implied decimal of two positions

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

SYSTEM FUNCTION: Premium and Loss Analysis Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Subrogation Recovery Date

ALIAS: None

ACRONYM: (CMF) SUBRO-DT

FILE: Claims Master (CMF)

DESCRIPTION:

The date a subrogation recovery against a claim is made. This date should reflect the subrogation recovery date that appears on a company's books.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: None

SYSTEM FUNCTION Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: Substantial Improvement Indicator

ALIAS: None

ACRONYM: WYO (CMF) IMPROVE-IND

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions; or

2. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of the market value of the building before it was damaged or improved.

N - No alterations meeting criterion above.

LENGTH: 1

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

SYSTEM FUNCTION: Determination of Program Compliance

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Taxpayer Identification Number

ALIAS: SSN

ACRONYM: WYO (PMF) TAX-IDENT

FILE: Policy Master (PMF)

DESCRIPTION:

The taxpayer identification number of the individual or company insuring the property. In the case of an individual, this is usually the same as the social security number.

EDIT CRITERIA: Alphanumeric

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Prevention of duplication of benefits during Federally declared disasters and prevention of duplicate flood insurance policies and claims payments.

REPORTING REQUIREMENT: This data element will no longer be required on the TRRP transaction effective May 1, 2008. Prior to May 1, 2008, the taxpayer identification number should be reported with zeros or spaces. No errors will be generated should the taxpayer identification number have been reported with a value other than zeros or spaces.

DATA ELEMENT: Total Amount of Insurance - Building

ALIAS: Building Coverage

ACRONYM: (PMF) T-COV-BLD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

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

Emergency Program:

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

Regular Program:

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

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

Preferred Risk Policy (PRP)

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

PRP Residential building coverage amounts:

Single Family, 2-4 Family, Other Residential:

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

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

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

DESCRIPTION: (Cont'd.)

PRP Non-residential building coverage amounts:

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

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

Effective on or after May 1, 2008:

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

Group Flood Insurance Policy (GFIP)

Effective October 1, 2009, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is $29,900.

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

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

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

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

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

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

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

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

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

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

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

LENGTH: 8

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

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Contents

ALIAS: Contents Coverage

ACRONYM: (PMF) T-COV-CONT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

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

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

Emergency Program:

Residential	$ 10,000
Nonresidential	$100,000

Regular Program:

Residential	$100,000
Nonresidential	$500,000

Preferred Risk Policy (PRP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents coverage is not available for condominium units (except townhouse/rowhouse or single family dwellings) or for contents located entirely in basements.

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, 2009, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is $29,900.

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

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DATA ELEMENT: **Total Building Damages - Main and Appurtenant (ACV)**

ALIAS: Damage Sustained Building, Building Damage, Damage Incurred

ACRONYM: WYO (CMF) TDMGBLDG_ACV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to the main building and all eligible appurtenant structures for the flooding event for which the claim is being filed. Actual expenses for temporary flood protection are to be included in this data element.

The total building damages value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount included as expenses for temporary flood protection is not to exceed $1000.00.

(3) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

The total building damages value can be considered to be the actual cash value amount that would be payable to the insured under the policy for all building damages if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

Report the total building damages value on an actual cash value basis even if the claim on the main building is being paid on a replacement cost basis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of damages to the main and appurtenant buildings. Insured’s policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Building Damages - Main and Appurtenant (RCV)

ALIAS: Damage Sustained Building, Building Damage, Damage Incurred

ACRONYM: WYO (CMF) TDMGBLDG_RCV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The replacement cost value in whole dollars of covered damage to the main building and all eligible appurtenant structures for the flooding event for which the claim is being filed. Actual expenses for temporary flood protection are NOT to be included in this data element.

The total building damages value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

The total building damages value can be considered to be the replacement cost value amount that would be payable to the insured under the policy for all building damages if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

Report the total building damages value on a replacement cost value basis even if the claim on the main building is being paid on an actual cash value basis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of damages to the main and appurtenant buildings. Insured’s policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Calculated Premium

ALIAS: Written Premium

ACRONYM: WYO (PMF) T-PREMIUM

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Premium calculated in whole dollars, including the premium for Increased Cost of Compliance (ICC) coverage, community probation surcharge, if applicable, and the Expense Constant.

EDIT CRITERIA: Signed numeric in whole dollars. Prior to May 1, 2003, the minimum amount is $51.00 including the Expense Constant.

Note: For those policies effective on or after May 1, 2003, the minimum premium amount will be $1.00 (Expense Constant must be zero).

LENGTH: 7

DEPENDENCIES: Information is obtained from the Flood Insurance Application or renewal form.

SYSTEM FUNCTION: Premium and Loss Analysis
Financial Reconciliation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Damage to Contents - Main and Appurtenant (ACV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: WYO (CMF) TDMGCONT_ACV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Total contents damages means the actual cash value in whole dollars of covered damage to contents in the main building and any eligible appurtenant structure(s) for the flooding event for which the claim is being filed.

The total contents damages value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of contents damages to be reported is not limited to the amount of contents coverage on the policy.

The total contents damages value can be considered to be the amount that would be payable to the insured under the policy if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of damage to contents in the main and appurtenant buildings. Insured's policy must cover contents loss or damage.

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Damage to Contents - Main and Appurtenant (RCV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: WYO (CMF) TDMGCONT_RCV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Total contents damages means the replacement cost value in whole dollars of covered damage to contents in the main building and any eligible appurtenant structure(s) for the flooding event for which the claim is being filed.

The total contents damages value is subject to the following qualifications:

(1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).

(2) The amount of contents damages to be reported is not limited to the amount of contents coverage on the policy.

The total contents damages value can be considered to be the amount that would be payable to the insured under the policy if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of damage to contents in the main and appurtenant buildings. Insured's policy must cover contents loss or damage.

SYSTEM FUNCTION: Rate Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Expense of Temporary Flood Protection

ALIAS: None

ACRONYM: WYO (CMF) FLOOD-EXP

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The reasonable expenses, up to $1,000, for the cost of: sandbags; the sand used to fill them and plastic sheeting and lumber used in connection with them; fill for temporary levees and pumps; in providing temporary protection to the insured building and any eligible appurtenant structure in order to protect and preserve it from the imminent danger of flood. When this is done, the reasonable expense incurred by the insured, including under the Dwelling Form, the value of the insured's own labor at prevailing Federal minimum wage rate, in protecting the insured property, shall be reimbursed to the insured in an amount up to $1,000. This coverage does not increase the Coverage A or Coverage B Limit of Liability. There is no deductible applied to this expense.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 4

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

SYSTEM FUNCTION: Rate and Coverage Analysis and Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Premium Refund

ALIAS: None

ACRONYM: WYO (PMF) TOT-REFUND

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Total amount refunded in dollars and cents on overall coverage for a particular policy term. (See "Cancellation/Voidance Reason" data element for instructions on how the refund is calculated.)

EDIT CRITERIA: Positive numeric in dollars and cents

LENGTH: 9 with an implied decimal of two positions

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

SYSTEM FUNCTION: Policy History
Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Property Value - Main and Appurtenant (ACV)

ALIAS: None

ACRONYM: WYO (CMF) TPROPVAL_ACV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value before flood damage of the main building and eligible appurtenant structures that service the insured one- to four-family dwelling in whole dollars. (See the NFIP Flood Insurance Manual for further details.) Actual cash value is replacement cost less depreciation.

This value is based on the adjuster's visual inspection and best informed judgment of the building value just prior to the flood damage. It is not based on a detailed actual cash value analysis. The value, however, is important information used in flood insurance rate making.

Report the property value on an actual cash value basis even if the claim on the main building is being paid on a replacement cost basis. There are other fields for reporting replacement cost value. (See “Replacement Cost” and “Replacement Cost Indicator” data elements.)

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of property values for main and appurtenant buildings.

SYSTEM FUNCTION: Rate Analysis
Insurance to Value Analysis
Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Property Value - Main and Appurtenant (RCV)

ALIAS: None

ACRONYM: WYO (CMF) TPROPVAL_RCV

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The replacement cost value before flood damage of the main building and eligible appurtenant structures that service the insured one- to four-family dwelling in whole dollars. (See the NFIP Flood Insurance Manual for further details.)

This value is based on the adjuster's visual inspection and best informed judgment of the building value just prior to the flood damage. It is not based on a detailed replacement cost value analysis. The value, however, is important information used in flood insurance rate making.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report or is the sum of property values for main and appurtenant buildings.

SYSTEM FUNCTION: Rate Analysis
Insurance to Value Analysis
Adjuster Fee Calculation

REPORTING REQUIREMENT: Required

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

ALIAS: None

ACRONYM: WYO (CMF) VAL-EXC-B

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Savings Due to Coverage Changes

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Value of Contents (ACV)

ALIAS: Property Value - Contents

ACRONYM: Direct (CMF) Prop-Val-Cont
WYO (CMF) VAL-Cont

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value before flood damage in whole dollars of insurable contents located in all parts of a building occupied by the policyholder and in qualifying appurtenant structures as applicable under the policy. Actual cash value is replacement cost less depreciation. For a single-family building with multiple occupancies, this is the value of contents contained in the policyholder occupied portions of the building, such as a condominium unit or apartment.

The adjuster can make a best estimate of this value based on informed judgment. This has important use in flood insurance ratemaking and is desirable information.

However, if it is not practical to provide an estimate, then the NFIP system will assign a value of 50 percent of the building's value in the case one- to four-family buildings and will assign a value in other cases based on NFIP Bureau and Statistical Agent claims data analysis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is either determined by the WYO Company or obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Underinsurance
Analysis of Depth-Damage Relationships

REPORTING REQUIREMENT: Optional

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

ALIAS: None

ACRONYM: WYO (CMF) VAL-EXC-C

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

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

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

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

LENGTH: 1

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

SYSTEM FUNCTION: Analysis of Savings Due to Coverage Changes

REPORTING REQUIREMENT: Optional

DATA ELEMENT: Water Depth - Relative to Main Building

ALIAS: Water Height, Water Level

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

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

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

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

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

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

EDIT CRITERIA: Numeric, positive or negative whole number

LENGTH: 3

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

DATA ELEMENT: Water Depth - Relative to Main Building (Cont'd.)

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: WYO Prefix Code

ALIAS: NAIC Code

ACRONYM: WYO (PMF) COMP-CO
WYO (CMF) WYO-PREFIX

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

DESCRIPTION:

A numeric code that uniquely identifies which WYO company wrote the policy and is submitting transactions. This number comes from the NAIC listing of companies.

EDIT CRITERIA: Positive Numeric

LENGTH: 5

DEPENDENCIES: Each WYO company will provide its NAIC code with each transaction submitted to FIMA.

SYSTEM FUNCTION: In combination with the policy number, it is a primary key.

Policy History
Claims History
Policy Count

REPORTING REQUIREMENT: Required

DATA ELEMENT: WYO Transaction Code

ALIAS: Transaction Code, Transaction

ACRONYM: (PMF) TRANS-CD

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

DESCRIPTION:

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

EDIT CRITERIA: Alphanumeric, Acceptable Values:

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

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

LENGTH: 3

DEPENDENCIES: Provided by the WYO company.

SYSTEM FUNCTION: Financial Reconciliation
Policy History
Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: WYO Transaction Date

ALIAS: Transaction Date

ACRONYM: (PMF) TRANS-DT

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

DESCRIPTION:

This is the date on which a transaction is processed through a WYO company's automated system. This is not necessarily the same as the date on which a transaction record (for FIMA) is produced, unless the two dates coincide.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Provided by the WYO company.

SYSTEM FUNCTION: Financial Reconciliation
Policy History
Claims History

REPORTING REQUIREMENT: Required

DATA ELEMENT: 1981 Post-FIRM V Zone Certification Indicator

ALIAS: None

ACRONYM: WYO (PMF) POST-V-CERT

FILE: Policy Master (PMF)

DESCRIPTION:

This indicates, for 1981 Post-FIRM Zone V rating, whether or not certification has been provided in accordance with Section 60.3(e) (4) of the Federal floodplain management regulations. This section requires that a community shall "Provide that all new construction and substantial improvements in Zones V1-30 and VE, and also Zone V if base flood elevation data are available on the community's FIRM, are elevated on pilings and columns so that: (i) the bottom of the lowest horizontal structural member of the lowest floor (excluding the pilings or columns) is elevated to or above the base flood level; and (ii) the pile or column foundation and structure attached thereto is anchored to resist flotation, collapse and lateral movement due to the effects of wind and water loads acting simultaneously on all building components. Wind and water loading values shall each have a 1-percent chance of being equaled or exceeded in any given year (100-year mean recurrence interval). A registered professional engineer or architect shall develop or review the structural design, specifications and plans for the construction, and shall certify that the design and methods of construction to be used are in accordance with accepted standards of practice for meeting the provisions and paragraphs (e) (4) (i) and (ii) of this section." This indicator is required only for policies rated using the 1981 Post-FIRM Zone V Rate Table, i.e., unnumbered V Zone policies with construction dates on or after October 1, 1981.

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Yes, certification has been provided.
N - No, certification has not been provided.

LENGTH: 1

DEPENDENCIES: Information is obtained from certification accompanying the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting and Rating Verification

REPORTING REQUIREMENT: Required for 1981 Post-FIRM Zone V.

PART 5 - CODES

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PART 5 - CODES

INTRODUCTION

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

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

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

BUILDING CONSTRUCTION DATE TYPE

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

BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

BUILDING IN COURSE OF CONSTRUCTION INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

BUILDING OVER WATER TYPE

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

BUILDING USE TYPE

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

CANCELLATION/VOIDANCE REASON

Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision	09
Other: Continuous Lake Flooding or Closed Basin Lakes	10
Nonpayment/No Refund (No longer valid)	11
Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination	16
Duplicate Policies from Sources Other Than the NFIP	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage	18
Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy (combined with 52)	19
Insurance No Longer Required by Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)	20
Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite Due to Map Revision	24
Condominium Policy (Unit or Association) Converting to RCBAP	45
Policy Not Required by Mortgagee	50
Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error	70

CAUSE OF LOSS

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

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

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

CLAIM CLOSED WITHOUT PAYMENT REASON - ICC

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

CLAIM STATUS INDICATOR

DESCRIPTION	CODE
Open	A
Closed With Payment	C
Closed Without Payment	X

COINSURANCE CLAIM SETTLEMENT INDICATOR

DESCRIPTION	CODE
RCBAP coinsurance penalty applied	Y
No RCBAP coinsurance penalty	N or Blank

COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)

See Community Status Book or Community Master File.

CONDOMINIUM FORM OF OWNERSHIP INDICATOR

DESCRIPTION	CODE
Yes	Y
No	N

CONDOMINIUM INDICATOR

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

CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

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

CURRENT MAP INFO – COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

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

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT

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

DEDUCTIBLE - BUILDING

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

DEDUCTIBLE - CONTENTS

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

DIAGRAM NUMBER

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

DESCRIPTION	CODE
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

DESCRIPTION	CODE
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

ELEVATED BUILDING INDICATOR

DESCRIPTION	CODE
Elevated Building	Y
Not Elevated Building	N

ELEVATION CERTIFICATE INDICATOR

DESCRIPTION	CODE
Post-FIRM Zone A Rate Tables:	
No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage	1
No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage	2
Elevation Certificate with BFE	3
Elevation Certificate without BFE	4
Provisionally Rated Post-FIRM Zone AE (A1-A30) or Post-FIRM Zone A Where the Community Provides BFEs:	
Basement or Subgrade Crawlspace	A
Fill or Crawlspace	B
Piles, Piers, or Columns with Enclosure	C
Piles, Piers, or Columns without Enclosure	D
Slab on Grade	E

EXTERIOR WALL STRUCTURE TYPE

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

EXTERIOR WALL SURFACE TREATMENT

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

FACTORS RELATED TO CAUSE OF LOSS

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

FINAL PAYMENT INDICATOR - BUILDING

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

FINAL PAYMENT INDICATOR - CONTENTS

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

FINAL PAYMENT INDICATOR - ICC

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

FLOOD CHARACTERISTICS

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

FLOODPROOFED INDICATOR

DESCRIPTION	CODE
Floodproofed	Y
Not Floodproofed	N

FOUNDATION TYPE

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

GRANDFATHERING TYPE CODE

DESCRIPTION	CODE
No Grandfathering	1
Grandfathering Built to Code	2
Grandfathering Continuous Coverage	3

ICC CLAIM INDICATOR

DESCRIPTION	CODE
Not an ICC Claim	N or Blank
Repetitive Loss ICC Claim	R
Substantial Damage ICC Claim	S

ICC MITIGATION INDICATOR

DESCRIPTION	CODE
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

INSURANCE TO VALUE RATIO INDICATOR

DESCRIPTION	CODE
Less than .50	1
.50 - .74	2
.75 or More	3

LOCATION OF CONTENTS INDICATOR

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

NAME FORMAT INDICATOR

DESCRIPTION	CODE
Person	P
Group	G

NAME OR DESCRIPTIVE INFORMATION INDICATOR

DESCRIPTION	CODE
Name	N
Descriptive	D

NEW/ROLLOVER INDICATOR

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

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

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

OBSTRUCTION TYPE

DESCRIPTION	CODE
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20
With obstruction: less than 300 sq. ft. with breakaway walls and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/ equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type “10” and Without Obstruction Rate Table if the elevation of machinery/ equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls/crawlspace with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94

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

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

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

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

OCCUPANCY TYPE

DESCRIPTION	CODE
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Nonresidential	4

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POLICY STATUS INDICATOR

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

POLICY TERM INDICATOR

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

POST-FIRM CONSTRUCTION INDICATOR

DESCRIPTION	CODE
Post-FIRM Construction	Y
Pre-FIRM Construction	N

PREMIUM PAYMENT INDICATOR

DESCRIPTION	CODE
Credit Card	C
Cash/Check	Blank

PRINCIPAL RESIDENCE INDICATOR

DESCRIPTION	CODE
Principal Residence of Insured	Y
Not Principal Residence	N

REGULAR/EMERGENCY PROGRAM INDICATOR

DESCRIPTION	CODE
Emergency Program	E
Regular Program	R

REPETITIVE LOSS TARGET GROUP INDICATOR

DESCRIPTION	CODE
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

REPLACEMENT COST INDICATOR

DESCRIPTION	CODE
Replacement Cost Basis	R
Actual Cash Value Basis	A

RISK RATING METHOD

DESCRIPTION	CODE
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (1st year of 2-year PRP eligibility Extension)	P
Preferred Risk Policy (2nd year of 2-year PRP eligibility Extension)	Q
FEMA Special Rates	S
Severe Repetitive Loss Properties	T

SPECIAL EXPENSE TYPE

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

STATE-OWNED PROPERTY

DESCRIPTION	CODE
State-Owned	Y
Not State-Owned	N

SUBSTANTIAL IMPROVEMENT INDICATOR

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

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

DESCRIPTION	CODE
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)

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

WYO TRANSACTION CODE

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

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

DESCRIPTION	CODE
Yes, Certification Provided	Y
No, Certification Not Provided	N

PART 6 - RECORD LAYOUTS

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PART 6 - RECORD LAYOUTS

INTRODUCTION

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

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

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

TRRP FILE HEADER RECORD

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

HEADER RECORD LAYOUT

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

HEADER RECORD LAYOUT (Cont'd.)

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

TRRP FINANCIAL RECONCILIATION RECORDS

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

RECONCILIATION RECORD LAYOUT – NET FEDERAL POLICY FEE

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

RECONCILIATION RECORD LAYOUT – NET WRITTEN PREMIUM

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

RECONCILIATION RECORD LAYOUT – NET PAID LOSSES

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

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

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

RECONCILIATION RECORD LAYOUT – SPECIAL ALLOCATED LAE

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

TRRP TRANSACTION CODES AND RECORDS

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

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

11 New Business

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

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

11 New Business (Cont'd.)

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

12 Mailing Address Data

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

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

14 Policy Reinstatement Without Policy Changes

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

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

15 Policy Reinstatement With Policy Changes

Record A	Field Length	Record Position
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/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
Reinstatement Premium	9	259-267
Risk Rating Method	1	268
Policy Term Indicator	1	269
Premium Payment Indicator	1	270
New/Rollover Indicator	1	271
Endorsement Effective Date	8	272-279
Insurance to Value Ratio Indicator	1	280
Elevation Certificate Indicator	1	281
1981 Post-FIRM V Zone Certification Ind.	1	282
Condominium Master Policy Units	3	283-285

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

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

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

17 Renewals

Record A	Field Length	Record Position
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
Condominium Master Policy Units	3	281-283

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

17 Renewals (Cont'd.)

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

20 Endorsements

Record A	Field Length	Record Position
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 Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Condominium Master Policy Units	3	281-283

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

20 Endorsements (Cont'd.)

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

23 Policy Correction

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

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

23 Policy Correction (Cont'd.)

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

26 Cancellation

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

29 Cancellation Correction

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

31 Open Claim/Loss - Reserve

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

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

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

34 Reopen Claim/Loss

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

37 Change Reserve

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

40 Partial Payment

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

43 Close Claim/Loss

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

43 Close Claim/Loss (Cont'd.)

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

46 Close Claim/Loss Without Payment

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

49 Addition to Final Payment

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

49 Addition to Final Payment (Cont'd.)

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

52 Recovery After Final Payment

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

52 Recovery After Final Payment (Cont'd.)

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

61 General Claim/Loss Correction

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

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

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

64 Claim Payment Correction

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

67 Recovery Correction

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

71 Special Allocated Loss Adjustment Expense

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

74 Special Allocated Loss Adjustment Expense Correction

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

81 Change Policy Number Key

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

84 Change Date of Loss Key

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

87 Change Claims Payment Date Key

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

99 Lender Data (Expired Policy Notification)

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

TRRP FILE TRAILER RECORD

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

TRAILER RECORD LAYOUT

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

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

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

INTRODUCTION

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

I. FORMATTING DATA ELEMENTS

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

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

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

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

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

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

II. REVISING DATA ELEMENT VALUES

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

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

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PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

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PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

INTRODUCTION

This section provides instructions for the submission of monthly data by both the WYO companies and WYO vendors. This includes:

- Monthly Reporting Requirements
- FTP Transaction Processing
- Internet Transaction Processing
- Data Transmittal Documents

I. TRANSITION RULE

Whenever new or revised TRRP Plan reporting requirements are introduced, transition rules will be provided. The rules will instruct companies how the changes are to be phased in for policy effective dates, dates of loss and/or processing dates, allowing time for system modifications.

II. MONTHLY REPORTING REQUIREMENTS

A. Financial Statements

Each WYO Company will be required to submit financial data on a monthly basis, utilizing the specified statement formats distributed to each WYO Company. These statements must be received by the NFIP Bureau and Statistical Agent no later than the last business day of the calendar month following each month's closing.

B. TRRP Plan Data

Each WYO Company will be required to submit on a monthly basis the transaction data described in the TRRP Plan via the Internet or FTP.

The transaction data should be received by the NFIP Bureau and Statistical Agent on or before 12:00 noon of the 21st day of the calendar month following each month's closing. If the transaction data cannot be delivered by this date, please consult with your WYO Program Coordinator to determine an acceptable submission date.

C. Data and Data Transmittal Documents

Each WYO Company will submit the transaction data and transmittal documents with at least the transaction information on the right side filled in. One copy of each of these forms must accompany the FTP or Internet transmission and one copy is to be sent to WYO Accounting. Those sent to WYO Accounting may either be filled out with only the transaction information and sent as additional exhibits to those for Net Written Premiums, Federal Policy Fee, Net Paid Losses, and

Special Allocated Loss Adjustment Expenses, or may be entirely filled out with financial and transaction information and sent as the completed monthly reconciliation report.

D. Financial Reconciliation Forms and Certification Statement

The Financial Reconciliation forms and the Certification Statement, as required by the Financial Control Plan, must be received no later than the last business day of the calendar month following each month's closing.

E. WYO Vendors

WYO Vendors submitting more than one company's data must submit the Monthly Reconciliation exhibits for each WYO company. Additionally, the transaction information on the right side of the Monthly Reconciliation exhibits must be submitted with cumulative information for all companies.

F. Reporting Cycle Depicted

```
          !                            !
          !                            !
          !                            !
__________!____________________________!
          !                            !
          !                            !
May       !                  June      !
     31   /                       30   /
           /                            /
            /                            /
             /                            /
              /                            /
               /                            /
```

End of Processing Month
1) Financial Statement
2) TRRP Plan Data Transmission
3) Data Transmittal Document
4) Financial Reconciliation Form
5) Certification Statement

III. INSTRUCTIONS FOR FILE TRANSFER PROTOCOL (FTP) TRANSACTION PROCESSING

An electronic data transfer system, FTP, is available for WYO companies to submit the monthly TRRP transactions. The FTP can be accessed at **bureau.nfipstat.com**. The directory is **users/coxxxxx/stat**, where xxxxx is the company/vendor NAIC Code.

Note: Upper case is the preferred usage for the stated file names below, including the file extension.

A. Statistical File Naming Standards

FCCCCCX.MMMYY.DAT where:

F	=	capital letter F to indicate “Front-end File”
CCCCC	=	company/vendor NAIC Code (5-digit numeric)
X	=	file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.
MMM	=	data processing month (alpha month abbreviation), as MAR=March
YY	=	processing year (2-digit numeric), as 01=2001
DAT	=	file name extension

All statistical files must be accompanied by a transmittal document (see paragraph C below). In addition, statistical files must be “zipped” (compressed) using WINZIP or PKZIP and named exactly the same as the internal file, except with a .ZIP file name extension: FCCCCCX.MMMYY.ZIP = front-end zip file. If you have any questions, contact your Program Coordinator.

B. Reject File Naming Standards

RCCCCCX.MMMYY.DAT where:

R = capital letter R to indicate “Reject File”

CCCCC = company/vendor NAIC Code (5-digit numeric)

X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.

MMM = data processing month (alpha month abbreviation), as MAR=March

YY = processing year (2-digit numeric), as 01=2001

DAT = file name extension

All reject files must be accompanied by a transmittal document (see paragraph C below). In addition, reject files must be “zipped” (compressed) using WINZIP or PKZIP and named exactly the same as the internal file, except with a .ZIP file name extension: RCCCCCX.MMMYY.ZIP = reject zip file. If you have any questions, contact your Program Coordinator.

C. Transmittal Document Naming Standards

TCCCCCX.MMMYY.TXT where:

T = capital letter T to indicate “Transmittal File”

CCCCC = company/vendor NAIC Code (5-digit numeric)

X = file sequence indicator (1-character alphabetic, capitalized), as A=1st, B=2nd, etc.

MMM = data processing month (alpha month abbreviation), as MAR=March

YY = processing year (2-digit numeric), as 01=2001

TXT = file name extension

A separate transmittal document must accompany each statistical file and each reject file. The transmittal document is uncompressed (i.e., not “zipped”). If you have any questions, contact your Program Coordinator.

Note: Upper case is the preferred usage for the stated file names above, including the file extension.

IV. INSTRUCTIONS FOR INTERNET TRANSACTION PROCESSING

Internet e-mail submission is used as a backup method, in the event that FTP is not available. When submitting data over the internet via e-mail, the following steps must be used.

- Standard file name
- Compressed files
- Reconciliation statements for each file. The standard file name must follow the convention outlined below:

  XXXXXMMM.ZIP
  XXXXX = Company NAIC Number
  MMM = Processing Month

  e.g., 12345DEC.ZIP, represents XYZ Insurance Company's data, in a compressed format.

  All files must be submitted to the designated e-mail address, **PSCRequest@nfipstat.com**. You must also notify your Program Coordinator if you choose this option. ■

V. DATA TRANSMITTAL DOCUMENTS

The following documents must accompany each monthly transaction data transmission.

1 - Monthly Reconciliation - Net Written Premiums
2 - Monthly Reconciliation - Net Federal Policy Fees
3 - Monthly Reconciliation – Net Paid Losses
4 - Monthly Reconciliation - Special Allocated LAE
5 - Monthly Reconciliation – Case Loss Reserve

Samples are provided on the following pages.

MONTHLY RECONCILIATION – NET WRITTEN PREMIUMS

COMPANY NAME _____ CO. NAIC NUMBER _____

MONTH/YEAR ENDING _____ DATE SUBMITTED _____

PREPARER'S NAME _____ TELEPHONE NO. _____

MONTHLY FINANCIAL REPORT	MONTHLY STATISTICAL TRANSACTION REPORT		
NET WRITTEN PREMIUMS: $ _____	TRANS. CODE	RECORD COUNT	PREMIUM AMOUNT
(INCOME STATEMENT - Line 100)	11	_____	$ _____
	15	_____	_____
	17	_____	_____
UNPROCESSED STATISTICAL:	20	_____	_____
(+) PRIOR MONTH'S _____	23	_____	_____
(-) CURRENT MONTH'S _____	26	_____	_____
OTHER – EXPLAIN:	29	_____	_____
(1) _____			
(2) _____	14 AND 81	_____	
	99	_____	
	12	_____	
TOTAL: $ _____	TOTAL:	_____	$ _____ *

* (ADD 11 THROUGH 23 LESS 26 AND 29)

COMMENTS:

EXHIBIT 8-1. Monthly Reconciliation – Net Written Premiums

MONTHLY RECONCILIATION – NET FEDERAL POLICY FEES

COMPANY NAME _____ CO. NAIC NUMBER _____

MONTH/YEAR ENDING _____ DATE SUBMITTED _____

MONTHLY FINANCIAL REPORT		MONTHLY STATISTICAL TRANSACTION REPORT		
NET FEDERAL POLICY FEES:	$ _____	TRANS. CODE	RECORD COUNT	FEE AMOUNT
(INCOME STATEMENT - Line 170)		11	_____	$ _____
		15	_____	_____
		17	_____	_____
UNPROCESSED STATISTICAL:		20	_____	_____
(+) PRIOR MONTH'S	_____	23	_____	_____
(-) CURRENT MONTH'S	_____	26	_____	_____
OTHER – EXPLAIN:				
(1)	_____			
(2)	_____	29	_____	_____
TOTAL:	$ _____	TOTAL:	_____	$ _____ *

* (ADD 11 THROUGH 23 LESS 26 AND 29)

COMMENTS:

EXHIBIT 8-2. Monthly Reconciliation – Net Federal Policy Fees

MONTHLY RECONCILIATION - NET PAID LOSSES

COMPANY NAME _____ CO. NAIC NUMBER _____

MONTH/YEAR ENDING _____ DATE SUBMITTED _____

100 NET PAID LOSSES	$	TRANS. CODE	RECORD COUNT	LOSS/PAID RECOVERIES
(INCOME STATEMENT – Line 115)				
UNPROCESSED STATISTICAL:		31		$
140 (+) PRIOR MONTH'S		34		
		37		
150 (-) CURRENT MONTH'S		40		
160 SALVAGE NOT TO BE REPORTED, BY TRANSACTION (EXPLAIN)		43		
170 OTHER – EXPLAIN:		46 AND 61		
(1)		49		
(2)		64		
		84 AND 87		
		52 RECOVERY		
		SALVAGE		
		SUBROGATION		
		67 RECOVERY		
		SALVAGE		
		SUBROGATION		
TOTAL:	$	TOTAL:		$ *
(SUM OF Lines 100, 140, 160, AND 170 LESS 150)		*(ADD 31, 34, 40 THROUGH 64, LESS 52 AND 67)		

COMMENTS:

EXHIBIT 8-3. Monthly Reconciliation – Net Paid Losses

MONTHLY RECONCILIATION - SPECIAL ALLOCATED LAE

COMPANY NAME _____ CO. NAIC NUMBER _____

MONTH/YEAR ENDING _____ DATE SUBMITTED _____

MONTHLY FINANCIAL REPORT		MONTHLY STATISTICAL TRANSACTION REPORT		
SPECIAL ALLOCATED LOSS ADJUSTMENT EXPENSES	$ _____	TRANS. CODE	RECORD COUNT	SALAE AMOUNTS
(OTHER LOSS AND LAE CALC. – Line 655)		71	_____	$ _____
		74	_____	_____
UNPROCESSED STATISTICAL:				
(+) PRIOR MONTH'S	_____			
(-) CURRENT MONTH'S	_____			
OTHER – EXPLAIN:				
(1)	_____			
(2)	_____			
TOTAL:	$ _____	TOTAL:	_____	$ _____

COMMENTS:

EXHIBIT 8-4. Monthly Reconciliation – Special Allocated LAE

MONTHLY RECONCILIATION - CASE LOSS RESERVE

COMPANY NAME _____ CO. NAIC NUMBER _____

MONTH/YEAR ENDING _____ DATE SUBMITTED _____

NUMBER OF OPEN CLAIM CASES WITH RESERVES _____

TOTAL AMOUNT OF RESERVES $ _____

(BALANCE SHEET ITEMS – Line 325 CURRENT MONTH COLUMN)

EXHIBIT 8-5. Monthly Reconciliation – Case Loss Reserve

PART 9 - DATA SUBMISSION MONITORING

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PART 9 - DATA SUBMISSION MONITORING

INTRODUCTION

Monthly reports and letters to the Principal Coordinator, or possibly to a higher company executive level, are used to focus management attention, when required, on the quality and timeliness of reported data. The WYO Standards Committee reviews company performance and the operation of the data submission monitoring system, and makes recommendations to the Federal Insurance and Mitigation Administrator regarding company appeals, further development of the system, and actions that may be necessary to ensure compliance with reporting requirements.

This section provides details on the actions that will be taken when errors on policy and loss records exceed tolerance levels, transactions are rejected, data are submitted late, or the data submission fails front-end balancing. Additionally, information is provided on submitting appeals to adjust notations of poor performance.

I. ERRORS IN POLICY RECORDS ON THE NFIP/WYO SYSTEM

A. Uncorrected Critical Errors

Performance will be assessed based on critical errors that are uncorrected 6 months after they are noted on the NFIP/WYO System. Substandard performance will be based on the number of policy records with critical errors exceeding an error tolerance level of 5 percent. For example, if there are 100 policy records and 10 of them each contains at least 1 critical error that is 6 months old, then there would be 5 records in excess of tolerance and performance would be considered deficient. The information pertaining to errors and error dates is provided to WYO companies each month via magnetic tape and the File Transfer Protocol (FTP) site. ■

B. Error Rates

The error rates for the purpose of data submission monitoring are determined by categories of policy records grouped by month based on the effective dates of the policy terms. For example, an error rate is computed for all policy terms effective in January 1992. Although policy term records are being grouped in these monthly categories, the date that begins the 6-month countdown is the date that the error is noted on the record, not the effective date of the policy term. For example, if a policy term record with an effective date in June 1992, has an error created by a transaction against that record in February 1993, then that record is not potentially

counted against performance until the record is examined as of August 1993.

C. Date Used To Note an Error

The date that is used to note an error on the policy record is, by convention, the last day of the month for which the data was submitted. For example, errors created while processing March data submitted to the NFIP by the end of April are noted with a date of March 31. These errors are potentially counted against performance after the processing of the September data submitted to the NFIP by the end of October.

D. Continued Notation for Being Out of Tolerance

A policy record category will continue to be noted as being out of tolerance each month until such time as that category is corrected to within the tolerance level.

E. Policy Terms Applicable for Determining Performance

If there are categories of policy terms (or years in the case of 3-year policies) for which errors have been forgiven, then those categories will not be used in the assessment of performance even if a transaction is processed against those terms (or years) after the forgiveness was granted.

II. ERRORS IN LOSS RECORDS

A. Uncorrected Critical Errors

Performance will be assessed based on critical errors that are uncorrected 6 months after they are noted on the NFIP/WYO System. Substandard performance will be based on the number of loss records with critical errors exceeding an error tolerance level of 2 percent. The information pertaining to errors and error dates is provided to WYO companies each month via FTP.

B. Error Rates

The error rates for the purpose of data submission monitoring are determined by categories of loss records grouped by month based on the dates of loss. For example, an error rate is computed for all loss records with dates of loss in January 1992. Although loss records are being grouped in these monthly categories, the date that begins the 6-month countdown is the date that the error is noted on the record, not the date of loss. For example, if a loss record with a date of loss in June 1992, has an error created by a transaction against that record in February 1993, then

that record is not potentially counted against performance until the record is examined as of August 1993.

C. Date Used To Note an Error

The date that is used to note an error on the loss record is, by convention, the last day of the month for which the data was submitted. For example, errors created while processing March data submitted to the NFIP by the end of April are noted with a date of March 31. These errors are potentially counted against performance after the processing of the September data submitted to the NFIP by the end of October.

D. Continued Notation for Being Out of Tolerance

A loss record category will continue to be noted as being out of tolerance each month until such time as that category is corrected to within the tolerance level.

E. Loss Records Applicable for Determining Performance

If there are categories of loss records for which errors have been forgiven, then those categories will not be used in the assessment of performance even if a transaction is processed against those records after the forgiveness was granted.

III. REJECTED TRANSACTIONS

A. Critical Rejected Transactions

Performance will be assessed based on all critical rejected transactions that remain unrectified on the NFIP/WYO System Reject Master File after 6 months. Since critical rejects have premium, loss payments, or other expenses associated with them, there is no tolerance level and all must be rectified to resolve the imbalance between the TRRP Plan and financial reports. Information pertaining to rejected transactions and the associated dates is provided to WYO companies each month via FTP. ■

B. Date of Rejected Transaction

The date that is used to identify a rejected transaction is, by convention, the last day of the month for which the data was submitted. For example, transactions rejected while processing March data submitted to the NFIP by the end of April are noted with a date of March 31. These rejects are potentially counted against performance after the processing of the September data submitted to the NFIP by the end of October.

C. Assignment of Submission Month and Reject Control Number

Transactions that are rejected multiple times will retain the originally assigned Original Submission Month and Reject Control Number.

D. Continued Notation of Rejected Transactions

A monthly category of rejected transactions will continue to be noted as long as there are critical rejected transactions in that category that remain unrectified for 6 months or longer.

IV. DATA SUBMISSIONS

A. Late Data Submission

A data submission will be considered late if it is received 1 day past the due date. In the case of transmissions containing multiple company submissions, each company will be notified of the performance problem. If a submission is received by the due date, but is unreadable because of damage, then a grace period of 1 business day from notification of this problem, to the sender, will be allowed for the submission of a replacement before performance is assessed.

B. Front-End Balancing Rejection

A company will be cited for substandard performance if a submission must be rejected because of failing front-end balancing. In the case of transmissions containing multiple company submissions, this problem will be charged to the company whose data caused the failure.

V. APPEALS OF PERFORMANCE ASSESSMENT

A. WYO Standards Committee

A company may appeal to the WYO Standards Committee that an error condition has been corrected as much as possible, although not to the tolerance level. The Committee will review the circumstances in order to make a recommendation regarding the waiver of the reporting requirement. Appeals must be made in writing and submitted through the company's WYO Program Coordinator.

B. Adjustments Due to Special Circumstances

The WYO Services Department of the NFIP will be able to make adjustments to performance notification letters in order to handle cases where extenuating circumstances

warrant special consideration or where NFIP/WYO System edits have been called into question. If an edit is called into question and investigation proves that the edit is faulty, error codes based on situations where the edit is performing incorrectly will be removed from the file and will not be counted. If the investigation proves that the edit is performing correctly, then the errors will be counted using the original error dates. Information about edits and conditions for which there may be a problem will be provided to the companies. If an edit must be corrected, the affected records will be re-edited and any errors detected in these re-edited records will be assigned current dates that restart the 6-month clock.

VI. NOTIFICATION TO COMPANIES

A. Level I Letter

The WYO Company Principal Coordinator (PC) will be apprised monthly of the assessment of data submission performance. If a company exceeds the established tolerances or other performance requirements for any particular month, then a Level I letter will be sent to the PC. This letter will identify the deficient categories and will accompany the reports that provide the editing results.

B. Level II Letter

The Principal Coordinators of companies with substandard performance noted in a particular category (e.g., policy terms with effective dates in January 1992) for 3 consecutive months, will be sent a Level II letter, unless individual circumstances warrant otherwise. This letter will require that a written plan of action be submitted outlining the initiatives being taken to improve data submission or an explanation of why deficiencies cannot be corrected. The plan must include a date commitment for correcting performance to within tolerance and must be submitted to the WYO Program Coordinator within 1 month of the written request. The plan or explanation will be reviewed for acceptance by FIMA.

C. Level III Letter

Results of a company's initiatives in accordance with its plan will be reviewed by FIMA and the WYO Standards Committee for improvements in reporting performance. Those companies that do not respond with and carry out an acceptable plan, or continue to experience repetitive problems, will be sent a Level III letter, unless individual circumstances warrant otherwise. A Level III letter will be sent to the Principal

Coordinator with a copy to a higher corporate level that is appropriate for the company size and structure. For example, this higher level might be a CEO for a small company, whereas it might be a Sr. Vice President in a large company. Required action will depend on individual circumstances, but in all of these cases, the WYO Standards Committee will be involved in the review of the company's performance and in the development of recommended actions.

D. Meeting With WYO Standards Committee

If reporting deficiencies remain unresolved, then a company may be requested to send an appropriate executive level representative to discuss the matter with the WYO Standards Committee. Before the Committee makes any recommendation to the Administrator that might affect a company's participation in the WYO Program, such a meeting opportunity will be provided.

E. Overall Data Quality

There is a recognition that the monitoring of data submission quality by monthly categories may not provide a true perspective on a company's overall performance. Therefore, company performance over longer time periods will also be assessed and reported to the WYO Standards Committee. FIMA will initiate discussions with companies experiencing overall data quality problems. Also, an overall assessment that shows generally good performance can be used to mitigate the need for actions beyond Level I letters. The assessment of overall data reporting performance will include consideration of at least the following:

- The existence or absence of any chronic reporting problems such as consistent need for issuing Level I letters,
- The percentage points and the number of records over tolerance, and the number of categories out of tolerance,
- The level of correction efforts,
- Overall error rates associated with a company's entire NFIP/WYO data base, and
- The size of financial variances created by rejected transactions.

PART 10 - NFIP/WYO SYSTEM ARCHIVING

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PART 10 - NFIP/WYO SYSTEM ARCHIVING

INTRODUCTION

The NFIP/WYO System Archiving capability was developed to reduce file sizes and to enable WYO companies to reuse policy numbers from expired or canceled policies.

The Archiving cycle takes place annually and was scheduled for the month of June (April data). Effective 2002, the Archiving cycle's scheduled date has been changed to the month of April (February data). The WYO Accounting Section sets the Archiving Cut-off Date that is used to select the records that are to be archived and those that are to remain on the Policy Master File. The cut-off date and the specific month in which archiving will be accomplished will be provided to WYO companies at least 3 months prior to the archiving cycle so that submission plans may be adjusted as necessary. Companies can elect not to have data archived.

I. POLICY MASTER FILE

A. Criteria

The following criteria are used for removing policy records from the WYO Policy Master File (PMF):

- Expired policies will be removed if the policy expiration date of the latest term on file is prior to the archiving cut-off date.
- Canceled policies will be removed if the cancellation date on file is prior to the archiving cut-off date.
- Of the canceled and expired policies that are kept on the PMF, the latest two terms worth of data will stay on file and prior terms will be archived.
  Three-year policies will also have two terms retained (i.e., 6 years of insurance) when appropriate.
- Policies in force on or after the archiving cut-off date will have the latest two terms worth of data kept on the PMF and prior terms will be archived.

B. Exceptions

The exceptions to the above rules are as follows:

- If a loss is on file for a policy, nothing will be archived for that policy. This is due to NFIP/WYO system constraints and may be changed in the future.
- If an effective date category in the Penalty System has an error rate above the 5-percent tolerance, then policy terms with effective dates on or after the beginning of the fiscal year in which the effective date category occurred will be retained on the Policy Master File and not archived.
- The WYO Accounting Section of the NFIP Bureau and Statistical Agent will not allow any archiving to take place for those companies it has determined to have a material financial variance in those years that would be archived.
- Those companies that choose to not have their data archived may notify their Program Coordinator and their data will be kept on file.

C. Data Retrieval Procedures

Those companies that have their data archived will receive a file containing the records that have been archived. This archive file is in the same format as the Policy Error File (see Appendix C, Section 1.B). The only data that will not be in the file is the error code information. The Policy Error File for the month in which archiving occurs will contain all policy records regardless of error condition so that a company can verify all the non-archive policy data that will remain on file.

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on an annual basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxx/archive** are outlined below:

- Archive Data File name: W2Axxxxx.zip
- Archive Record Count File name: W2Axxxxx.txt
- The Record Count File will contain the following message:

  "The accompanying W2Axxxxx.zip file contains ##### records"

  Note: xxxxx = company/vendor NAIC number
  ##### = number of records

All files will be available from the designated FTP address **(bureau.nfipstat.com)**. User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. For instructions on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

II. REJECT MASTER FILE

The Reject Master File may contain premium transactions that are associated with archived policy records. Therefore, these rejected transactions cannot be automatically removed with the submittal of a transaction against a policy record. Critical rejected transactions are subject to data submission monitoring and must be removed from the Reject Master File regardless of whether the policy record is archived or not. The procedures to identify and eliminate critical rejects on archived policy records and/or duplicate policy transactions are outlined as follows:

A. Identification of Critical Rejected Transactions on Archived Policy Records

WYO companies should conduct a file comparison between the Reject Master File and the Archived Policy Records Tape.

The rejected transactions can be identified by the records on the Reject Master File that match with the Archived Policy Records.

B. Detailed Report of Uncorrected Critical Rejected Transactions on Archived Policy Records

WYO companies must submit a detailed report to their WYO Program Coordinator that identifies those rejected premium transactions that cannot be corrected due to archived policy records or duplicate policy transactions.

The report should contain the same rejected detail data elements provided to WYO companies by the NFIP/WYO. A brief explanation as to the reason for non-processing should also be included.

The request will be forwarded to the WYO Accounting Manager.

The WYO company will be notified by its Program Coordinator if the documentation provided is acceptable and approved.

C. Correction Transactions to Remove Entries from the Reject Master File

1. Upon approval, policy correction transactions 23A can be used to remove entries from the Reject Master File. These will be dummy transactions employing some valid policy number so that the transaction can be accepted by the system. The remainder of the information is to be keyed to the transaction that is to be removed from the Reject Master File. The NFIP/WYO system will match the required key fields to the Reject Master File and delete the outstanding transaction. The required key fields are stated in item 2.

2. Companies should submit policy correction transaction 23A's with the key fields required:

   - Company Number (NAIC)

   *- Policy Number (same valid policy number on file that is selected in order to be accepted by the system)

   - Transaction Code

   - Transaction Date

   *- Policy effective date for the selected policy number

   - Original submission month and reject control number

   - Endorsement effective date

3. The remaining data elements should be set to blank.

4. No money amount should be reported.

*The same policy number and policy effective date may be used for all 23A transactions.

Refer to Appendix A, Section 25, Control and Resubmission of Rejection Transaction, for additional information on the Reject Master File.

III. PROCEDURES TO BACK OUT A CLAIM TRANSACTION

If a claim has to be backed out, the reasons may vary such as an invalid policy number, missing policy terms or incorrect claim attachments to a policy number. In order to remove a claim against a policy and create a new claim for the policy, submissions for two monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. The WYO company or vendor must back out all money associated with the claim on a policy using a 64A transaction (Claim Payment correction). ■

2. Delete the claim using a 61A transaction (General Claim/Loss correction). Use CWOP reason code 97 for building, contents and ICC.

Month 2:

Re-establish the claim with a 31A transaction (Open Claim/Loss – Reserve).

IV. PROCEDURES TO BACK OUT A CLAIM AND RESTORE CLAIM HISTORY UNDER A NEW POLICY NUMBER

In order to remove a claim against an old policy number and restore all claim history to a new policy number, submissions for two monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. The WYO company or vendor must back out all money associated with the claim on a policy using a 64A transaction (Claim Payment correction). ■

2. Delete the claim using a 61A transaction (General Claim/Loss correction). Use CWOP reason code 97 for building, contents and ICC.

3. Re-issue the policy under a new policy number. (Note the file for cross-reference and auditing purposes).

Month 2:

1. Cancel the old policy back to the inception date using cancellation reason code 4.

2. Re-establish the claim history under the new policy number.

V. PROCEDURES TO BACK OUT AN ENDORSEMENT TRANSACTION

If an endorsement has to be backed out, the reasons may vary such as missing policy terms, changing policy dates or policy numbers that are missing on the WYO company database. In order to remove an endorsement against a policy, submissions for three monthly TRRP cycles will need to be scheduled to correct the problem. The following steps should be followed:

Month 1:

1. The WYO company or vendor must back out all money associated with the endorsement on a policy using a 23A transaction (Policy Correction).

2. Submit a request to the NFIP Bureau and Statistical Agent for the endorsement to be removed from the WYO system.

Month 2:

The NFIP Bureau and Statistical Agent will remove the endorsement and appropriately notify the WYO company. Only the NFIP Bureau can remove an endorsement.

Month 3:

The WYO company can resubmit the endorsement in the same month as any other transaction as long as the transactions are properly sequenced.

VI. PROCEDURES TO REMOVE A CLAIM REJECT

Permission from the NFIP Bureau Accounting Department must be given prior to removing a claim reject from the Reject Master file. After the approval is given, the WYO company/vendor must attach a copy of the approval to the financials for the same month they are submitting the transaction. There are three possible ways to remove a claim reject.

- Submit a 61A transaction (General Claim/Loss correction) with the reject control number, valid date of loss and a valid policy number. **(Recommended)**

- Submit a 23A transaction (Policy Correction) with the reject control number and a valid policy number.

- To remove a 31A reject transaction, submit a 31A transaction (Open Claim/Loss – Reserve) with the reject control number and a valid policy number.

Refer to Appendix A, Section 25, Control and Resubmission of Rejection Transaction, for additional information on the Reject Master File.

APPENDIX A – TRANSACTION PROCESSING DICTIONARY

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APPENDIX A - TRANSACTION PROCESSING DICTIONARY

INTRODUCTION

The Transaction Processing Dictionary gives a brief narrative for each transaction. The narrative includes the transaction code/ format and describes the purpose, special circumstances, and basic processing of each transaction for the NFIP/WYO TRRP Plan reporting. A general description of edits performed on NFIP/WYO System record keys is provided in this appendix.

The user should refer to Part 6 in the TRRP Plan for each transaction's record layout. Additionally, a complete and detailed description of all edits performed by the NFIP/WYO System can be found in the Edit Specifications document.

SECTION 1 - NEW BUSINESS TRANSACTION

The transaction code for the required format of the New Business transaction is “11A.” This transaction contains New Policy information sent to the NFIP Bureau and Statistical Agent by the WYO companies. FEMA has determined that these data are necessary to support underwriting and financial reconciliation, to provide actuarial information, and to provide statistics on a WYO company's insurance processing practices. All the fields on this transaction are required fields. The key data consist of transaction code, transaction date, WYO prefix code, policy number, policy effective date, and policy expiration date. The WYO prefix code is a 5-digit numeric code, which comes from the National Association of Insurance Commissioners' (NAIC) listing of companies. The first time that a policy record is submitted by a WYO Company to the NFIP Bureau and Statistical Agent this transaction must be used.

In addition to carrying three classes of data, this transaction contains two special fields--one reserved for NFIP use and one reserved for WYO company use.

The first and last name of the insured must be reported. If the insured is a group or company, the full 30 characters may be used for the name.

MAJOR PROCESSING ACTIVITIES

The New Business transaction will have the following key data edits:

- Verify that the transaction code is "llA."
- Verify that the Policy Number is not currently in the system.

Verify that the WYO Prefix Code belongs to a WYO company.

- Verify that the transaction date is less than or equal to the current date.
- Verify that the Policy Effective Date is a valid date.
- Verify that the premium reported is numeric.

This transaction will be processed by the edit module, update the appropriate master files, and be added to the History Audit File.

SECTION 2 – MAILING ADDRESS DATA TRANSACTION

The transaction code for the required format of the Mailing Address Data transaction is “12A.” This transaction contains mailing address information required for all new business, renewals, reinstatements, and mailing address changes processed after September 30, 2005. While the 12A transaction resembles the standard TRRP transaction format and is to be included in the monthly TRRP data, only minimal error checking will be performed on the transaction during processing by the NFIP Bureau and Statistical Agent. Internal reports will be generated to verify that 12A transactions are being received for all affected policies.

MAJOR PROCESSING ACTIVITIES

The Mailing Address Data transaction will have the following key data edits:

- Verify that the transaction code is "l2A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.

This transaction will be processed by the edit module and will update the Mailing Address Master file.

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SECTION 3 - POLICY REINSTATEMENT WITHOUT POLICY CHANGES TRANSACTION

There is only an “A” record for this transaction. The transaction code is “14A.” This transaction was added to provide a means of reinstating policies which were cancelled without a refund and where the policy is being reinstated with no changes to the information that was in effect prior to the cancellation. It consists of key data plus policy effective and expiration dates and the special reserved fields that are on all the transactions. The policy effective and expiration dates must remain the same as in the original policy. If additional coverage or premium is required, an Endorsement transaction must be sent.

MAJOR PROCESSING ACTIVITIES

The Policy Reinstatement Without Policy Changes transaction will have the following key data edits:

- Verify that the transaction code is "14A."
- Verify that the Policy Number is currently in the system.
- Verify that the Policy Effective Date and Expiration Date are on file.
- Verify that the policy was cancelled without a refund.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the WYO Prefix Code belongs to a WYO company.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit file transaction will be created from this transaction.

SECTION 4 - POLICY REINSTATEMENT WITH POLICY CHANGES TRANSACTION

The transaction code for the required format of the Policy Reinstatement With Policy Changes transaction is “15A.” This transaction provides a means of reinstating policies that were cancelled. It not only reinstates a policy to in-force status, but allows for changes to information in the policy record.

If no endorsement effective date is provided in the record, these changes are effective as of the policy effective date. If an endorsement effective date is provided, then any changes reported in this transaction will be made effective as of the endorsement effective date.

Additionally, this transaction allows policy effective and expiration dates to be revised. The revision is allowed in those cases where the policy had been cancelled as of the policy effective date for non-payment. The revised dates must still conform to NFIP rules on the length of a policy term, policy reissuance, and appropriate waiting periods for coverage to become effective. The format of the Policy Reinstatement transaction is similar to the renewal transaction except it contains “Reinstatement Premium” instead of “Total Calculated Premium.” All data, except key data, are optional. The key data consist of transaction code, transaction date, WYO prefix code, and Record Layouts for the Policy Reinstatement transaction's optional format.

MAJOR PROCESSING ACTIVITIES

The Policy Reinstatement With Policy Changes transaction will have the following key data edits:

- Verify that the transaction code is "15A."
- Verify that the Policy Number is currently in the system.
- Verify that the policy was cancelled.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the premium reported is numeric.
- Verify that the Policy Reinstatement transaction does not change the Policy Effective Dates of a policy after an endorsement or claim has been applied to it.

- If the Policy Effective Dates are changed, the Cancellation/Voidance Reason on file must be “05” or "11."
- Verify that the Policy Effective Date of the reinstated term is not later than 120 days than the Policy Expiration Date of the last term.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 5 - RENEWAL TRANSACTION

The transaction code for the required format of the Renewal transaction is “17A.” This transaction contains renewal policy data sent to the NFIP Bureau and Statistical Agent by the WYO companies. The data fields on this transaction are identical to those on the New Business transaction. The only data elements required to be reported are transaction code, transaction date, WYO prefix code, policy number, and total calculated premium. All other data elements can be reported although they are only required if they are being changed from the latest information on record for the prior term. If a data element is not reported on this transaction, then the prior term information is carried forward by the NFIP/WYO system. To change data element values to blank or zero, “asterisk fill” the appropriate field. This might be necessary, for example, if a coverage carried in the prior term is being dropped and, therefore, the amount of insurance for that prior term coverage should not be carried forward by the NFIP/WYO System.

MAJOR PROCESSING ACTIVITIES

The Renewal transaction will have the following key data edits:

- Verify that the transaction code is "17A."
- Verify that the Policy Number is in the system and active.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the Policy Effective Date of the new term is not later than 120 days than the Policy Expiration Date of the last term.
- Verify that the premium reported is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 6 - ENDORSEMENT TRANSACTION

The transaction code for the required format of the Endorsement transaction is “20A.” This transaction contains the data that will be used to endorse an existing policy. It contains data necessary to support underwriting and financial reconciliation, to provide actuarial information and to provide statistics on a WYO company's insurance processing practices. The format is similar to the New Business transaction except it contains “Endorsement Premium Amount” in lieu of “Total Calculated Premium.” Only the data elements being endorsed are necessary for reporting on this transaction. To change a data element to zero or blank, fill the field with asterisks (*). This will differentiate between not reporting a data element and changing the data element to contain a blank or zero on the data-base. These data are processed against data already in the NFIP/WYO system.

MAJOR PROCESSING ACTIVITIES

The Endorsement transaction will have the following key data edits:

- Verify that the transaction code is "20A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.
- Policy Effective Date must be the same as the date on file for the policy.
- Verify that the Endorsement Effective Date is a valid date that falls within the Policy Effective and Expiration Dates of the term being endorsed.
- Verify that the premium reported is numeric.

Special attention must be given to how Endorsement transactions are treated by the NFIP/WYO System. Information supplied in the Endorsement transaction is made effective for the policy record as of the Endorsement Effective Date and remains effective for the policy until specifically changed by a transaction with a later Effective Date. The policy information is stored in the system by effective dates and not on a transactional basis. Therefore, the submission on a transaction with a later processing date than information already on file, but with an

effective date that precedes the effective date for the information already on file, will not change the recorded information with the later effective dates. If it is desired to make information effective as of a particular date and to carry that information effective through later effective dates already in the policy record, then separate transactions must be supplied for each of the appropriate effective dates already on file.

In processing an Endorsement transaction, information supplied in the transaction is made effective as of the Endorsement Effective Date reported. Information not supplied in the Endorsement transaction, but already in the policy record with an effective date prior to or the same as the Endorsement Effective Date being reported, is maintained in the policy record as being the effective information.

A History Audit transaction will be created from this transaction.

SECTION 7 - POLICY CORRECTION TRANSACTION

The transaction code for the required format of the Policy Correction transaction is “23A.” This transaction is used to correct data entered into the system via a New Business transaction, a Renewal transaction, or an Endorsement transaction from the required formats. The data fields on this transaction are identical to those on the Endorsement transaction. This transaction allows the correction of a single-field or any combination of fields per a single run. Data elements reported as zero or blank on this transaction will cause the values of the data elements already in the NFIP/WYO system to be retained. To correct a data element to zero or blank, fill the field with an asterisk (*). This will differentiate between not reporting a data element and changing the data element to contain a blank or zero on the data base.

Policy information is stored in the System by effective dates (policy effective date and endorsement effective date) and not on a transactional basis. The submission of a Policy Correction transaction will change information in the policy record that is being maintained with the endorsement/policy effective date that matches the Endorsement Effective Date submitted with the Policy Correction transaction.

MAJOR PROCESSING ACTIVITIES

The Policy Correction transaction will have the following key data edits:

- Verify that the transaction code is "23A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the Policy Effective Date is a valid date as per the format.
- Verify that the Endorsement Effective Date is a valid date as per the format.
- Verify that the Endorsement Effective Date is on file, either matching a Policy Effective Date (for correcting New Business or Renewal records) or Endorsement Effective Date (for correcting endorsements).

- Policy correction transactions may not change the Policy Effective Date of a policy term after an endorsement or loss has been applied to it.
- Verify that the premium reported is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 8 - CANCELLATION TRANSACTION

The transaction code for the required format of the Cancellation transaction is “26A.” This transaction is used to enter cancellation data on existing policies into the system.

Only one Cancellation transaction is allowed against a policy. The refund amount submitted on the Cancellation transaction should be the amount refunded for the respective policy term(s) with regard to the refund rules specified for the reported cancellation reason code.

MAJOR PROCESSING ACTIVITIES

The Cancellation transaction will have the following key data edits:

- Verify that the transaction code is "26A."
- Verify that the Policy Number is currently in the system.
- Verify that the policy was never cancelled.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the refund reported is numeric and a positive number.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 9 - CANCELLATION CORRECTION TRANSACTION

The transaction code for the required format of the Cancellation Correction transaction is “29A.” This transaction is used to correct data entered into the system via a Cancellation transaction (required format). This transaction allows the correction of a single field or any combination of fields per a single run.

MAJOR PROCESSING ACTIVITIES

The Cancellation Correction transaction will have the following key data edits:

- Verify that the transaction code is "29A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the policy has been cancelled.
- Verify that the refund reported is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 10 - OPEN CLAIM/LOSS-RESERVE TRANSACTION

The Open Claim/Loss-Reserve transaction is used to establish the record for a particular date of loss. It can be used to establish reserves, to open cases, report payments, or to report that there is no case under a particular coverage. It is mandatory to report the transaction code, transaction date, WYO prefix code, policy number, date of loss, and catastrophe number (if that number is applicable).

The transaction code for Open Claim/Loss-Reserve is “31A” for Required data elements and “31B” for Optional data elements.

MAJOR PROCESSING ACTIVITIES

The Open Claim/Loss-Reserve transaction will have the following key data edits:

- Verify that the transaction code is “31A” or “31B.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the Policy Number is in the system.
- Verify that the Date of Loss is within a term for the Policy.
- Verify that the Date of Loss is not currently in the system for the policy.
- Verify that the payments reported are numeric.

The transaction will then process the claims edits, checking that the required data elements for an Open Claim/Loss-Reserve have been supplied and validating all submitted information.

To report the opening of a case, at the minimum, one of the following must be done:

- The appropriate non-zero Reserve (Reserve-Building and/or Reserve-Contents) is reported;
- The appropriate Final Payment Indicator (building and/or contents) is reported as "N"; or
- A payment under the appropriate coverage is reported.

To report that there is no case open for a coverage, one of the following must be done:

- The appropriate Final Payment Indicator is reported as “A”; or
- The appropriate Final Payment Indicator is reported blank and the corresponding reserve amount is reported as zero.

The remaining data elements within the “A” record are mandatory for eventual reporting, but may be submitted with the Close Claim/Loss transaction.

If either a building claim payment or a contents claim payment is made, and it is the final payment for the claim, the corresponding final payment indicator must be reported as “Y.” No reserves should be reported for that portion of the loss.

If an expense has been incurred for contents removal, this will be reported in Expense of Contents Removal and also as part of the Contents Claim Payment. If an expense has been incurred for manufactured (mobile) home removal, this will be reported in Expense of Manufactured (Mobile) Home Removal and as part of Building Claim Payment. If an expense for flood protection was incurred, this will be reported in Total Expense of Temporary Flood Protection and as part of the Building Claim Payment. The file will be updated with available information. A History Audit transaction will be created for the Open Claim/Loss-Reserve transaction.

SECTION 11 - REOPEN-A-CLAIM/LOSS TRANSACTION

There is only an “A” record for the Reopen-A-Claim/Loss transaction. The transaction code is “34A.” It is used to reopen a claim and re-establish reserves after a Close Claim/Loss transaction has been submitted. Claim payments can be made at the time a claim is reopened. The same methodology used to report claim payments on an Open Claim/Loss-Reserve transaction applies here. A claim is reopened because additional payments for a claim need to be made or because a claim was previously closed without payment. The transaction code, transaction date, WYO prefix code, policy number, date of loss, claim/loss reopen date, Reserve-Building, Reserve-Contents, Final Payment Indicator-Building, and Final Payment Indicator-Contents are required data elements at the time a claim is reopened.

MAJOR PROCESSING ACTIVITIES

The Reopen-A-Claim/Loss transaction will have the following key data edits:

- Verify that the transaction code is “34A.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the claim is closed.
- Verify that the payments are numeric.

This transaction will be processed by the appropriate claims edit routines, it will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 12 - CHANGE RESERVE TRANSACTION

There is only an “A” record for the Change Reserve transaction. The transaction code is “37A.” It will allow the Write Your Own company to alter the amount held in reserve for building and/or contents. The reserve amount will represent the new value of reserve rather than an incremental amount.

MAJOR PROCESSING ACTIVITIES

The Change Reserve transaction will have the following key data edits:

- Verify that the transaction code is “37A.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the claim is open.
- Verify reserve amounts against types of coverage.

The claims file will be updated and a History Audit transaction will be created for the Change Reserve transaction.

SECTION 13 - PARTIAL PAYMENT TRANSACTION

There is only an “A” record for the Partial Payment transaction. The transaction code is “40A.” It is used to show claim payments made to the insured prior to the final payment and closing of the claim.

MAJOR PROCESSING ACTIVITIES

The Partial Payment transaction will have the following key data edits:

- Verify that the transaction code is “40A.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the payments are numeric and were made on the claim.

The reserve amounts that were established with the Open Claim Reserve transaction will be decreased by the payment amounts during processing of the partial payment transaction. It will not be necessary for the WYO company to submit a Change of Reserve transaction. The payment amounts submitted are incremental values representing the actual amount of one claim payment and not the total payment amount to date.

The payment date is the actual date a partial payment is made. The Final Payment Indicator-Building is a code indicating that this is the final building claim payment for the claim. The Final Payment is the final contents claim payment for the claim in question. These fields are used the same way as in an Open Claim Reserve transaction; the reserve for that coverage will be set to zero. This allows for a claim to be closed on one coverage without closing the claim on the other coverage. It will still be necessary for the WYO companies to submit a Close Claim/Loss transaction in order to report the additional information.

The appropriate data files will be updated, and a History Audit transaction will be created from this transaction.

SECTION 14 - CLOSE CLAIM/LOSS TRANSACTION

The Close Claim/Loss transaction must be submitted for every record established for a date of loss where one or more cases have been settled with payment. It must also be submitted if all applicable cases for a date of loss have been closed without payment due to damage not exceeding deductibles. The transaction is to be provided concurrent with or after the closing of all cases associated with a date of loss. Even when Final Payment Indicators have been reported with values of “Y” in previous transactions, the NFIP/WYO System still requires that this transaction be submitted.

The Close Claim/Loss transaction is used to report required claim data and final payment amounts not previously reported and to report CWOP reasons. If all applicable cases for a date of loss have been closed without payment for reasons other than damage not exceeding deductible amounts, then it is the company's option to use this transaction or the Close Claim/Loss Without Payment transaction to report CWOP reasons and the final closing date of any cases opened for a date of loss.

Whenever an Open Claim/Loss-Reserve transaction or a Reopen Claim/Loss transaction is submitted, a Close Claim/Loss transaction must eventually be submitted. This reporting requirement still applies when a “First and Final” payment situation arises.

Expense of Contents Removal and Expense of Manufactured (Mobile) Home Removal, if reported, will also be part of the contents claim payment and building claim payment, respectively. All data elements on the required format, “A” record, of the Close Claim/Loss transaction are used to:

- Verify that Final Payment Indicators have been set appropriately (“Y” when a case had been established, “A” when no case had been established).
- Verify that Date Claim Closed is later than the Date of Loss.
- Verify that any required data element not previously reported has been reported (all data elements on “A” record).

The transaction code for Close Claim/Loss is “43A” and “43B.” The total Expense of Temporary Flood Protection, Expense of Contents Removal, and Expense of Manufactured (Mobile) Home Removal should be included on this record, if costs have been incurred and have not been previously reported.

MAJOR PROCESSING ACTIVITIES

The Close Claim/Loss transaction will have the following key data edits:

- Verify that the transaction code is “43A” or “43B.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the claim is open.
- Verify that the Payment Date is later than the Date of Loss.
- Verify that the payments are numeric.
- Verify the Building and Contents payments against payment limits of the policy.

Claims edits will be performed, the reserve amounts are to be set to zero, and updates are to be made to the master files during processing of this transaction. A History Audit transaction will be created for the Close Claim/Loss transaction.

SECTION 15 - CLOSE CLAIM/LOSS WITHOUT PAYMENT TRANSACTION

There is only an “A” record for Close Claim/Loss Without Payment (CWOP) transaction. The transaction code is “46A.” It is available for use in lieu of the Close Claim/Loss transaction when all opened cases for a date of loss have been closed without payment and CWOP reason l, damage does not exceed deductible amount, is not applicable.

MAJOR PROCESSING ACTIVITIES

The Close Claim/Loss Without Payment transaction will have the following key data edits:

- Verify that the transaction code is “46A.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that no payments were made on the claim.

The processing will validate the policy and claim numbers, verify that no payments have been made for this loss in either coverage, and validate the CWOP reason. The reserves will be set to zero and the master files updated.

A History Audit transaction will be created from this transaction.

SECTION 16 - ADDITION TO FINAL PAYMENT TRANSACTION

The Addition to Final Payment transaction is needed if a claims case has been closed (either by setting the Final Payment Indicator to “Y” or submitting a Close Claim/Loss transaction) but an additional payment has been made to the insured. The payment may be a building or content claim payment. The transaction codes are “49A” and “49B.” The policy and claims numbers will be validated. The payment date will be reported on the “A” record.

MAJOR PROCESSING ACTIVITIES

The Addition to Final Payment transaction will have the following key data edits:

- Verify that the transaction code is “49A” or “49B.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that that the Date of Loss is currently in the system for the policy.
- Verify that the claim is closed.
- Verify that the Payment Date is later than the Date of Loss.
- Verify that the payments are numeric.
- Verify that the payments do not exceed Policy Limits.

Reserves will not be altered for this transaction since they were eliminated at the time the case was closed.

The Total Expense of Temporary Flood Protection, Expense of Contents Removal, and Expense of Manufactured (Mobile) Home Removal will be reported on the “A” record when they have been incurred. Master files will be updated and a History Audit transaction created. This transaction functions alone and requires neither a Reopen-A-Claim/Loss transaction nor a Close Claim/Loss transaction in conjunction with it.

SECTION 17 - RECOVERY TRANSACTION

The Recovery transaction has two purposes: It can be used after a case has been closed if an overpayment was made to the insured and money was recovered, and it is available if any Actual Salvage Recovery or Subrogation needs to be reported after the case is closed. The transaction codes are “52A” and “52B.”

MAJOR PROCESSING ACTIVITIES

The Recovery transaction will have the following key data edits:

- Verify that the transaction code is “52A” or “52B.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the Recovery Dates are later than the Date of Loss if the corresponding payments are made.
- Verify that the payments are numeric.

This transaction updates the master files, and a History Audit transaction will be created from this transaction.

If the “A” record contains a Payment Recovery Amount, the Payment Recovery Date must be reported on the “A” record. If the “A” record contains a Salvage Recovery Amount, the Salvage Recovery Date must be reported on the “A” record. If the “A” record contains a Subrogation Recovery Amount, the Subrogation Recovery Date must be reported on the “A” record. Total Expense of Temporary Flood Protection and Expense of Contents Removal may be reported when these expenses have been incurred.

SECTION 18 - GENERAL CLAIM/LOSS CORRECTION TRANSACTION

The General Claim/Loss Correction transaction allows corrections to be made to all claim data elements except Payments, Recoveries, and Special Allocated Loss Adjustment Expenses. Data entering the system by using the Change Reserve, Close Claim/Loss, Close Claim/Loss Without Payment, and Reopen-A-Claim Correction transactions can be corrected by using the General Claim/Loss Correction transaction. The transaction codes are “61A” and “61B.”

As with other correction transactions, any combination of data elements may contain correcting values. Zeros in numeric fields and spaces in alpha and alphanumeric fields mean that corresponding fields on the master files do not need corrections.

MAJOR PROCESSING ACTIVITIES

The General Claim/Loss Correction transaction will have the following key data edits:

- Verify that the transaction code is “61A” or “61B.”
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.

This transaction will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 19 - CLAIM PAYMENT CORRECTION TRANSACTION

There is only an “A” record for the Claim Payment Correction transaction. The transaction code is “64A.” The function of this transaction is to make corrections to payment fields. Payment fields enter the system via the Open Claim/Loss-Reserve, Partial Payment, Close Claim/Loss, and Addition to Final Payment transactions. The loss number (policy number and date of loss) will determine to which loss the payment is applied. The payment date will determine which claim payment is being corrected.

MAJOR PROCESSING ACTIVITIES

The Claim Payment Correction transaction will have the following key data edits:

- Verify that the transaction code is "64A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the payments are numeric.

This transaction will be processed by the appropriate edit routines and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 20 - RECOVERY CORRECTION TRANSACTION

There is only an “A” record for the Recovery Correction transaction. The transaction code is “67A.” This transaction provides a means of making corrections to Payment Recovery, Actual Salvage Recovery, and Subrogation Recovery amounts by using the corresponding recovery dates as keys. All recovery amounts are incremental values. This transaction may be submitted before or after a claims case has been closed.

MAJOR PROCESSING ACTIVITIES

The Recovery Correction transaction will have the following key data edits:

- Verify that the transaction code is "67A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the payments are numeric.

This transaction will be processed by the appropriate edit routines and will update the appropriate master file, and a History Audit transaction will be created from this transaction.

SECTION 21 - SPECIAL ALLOCATED LOSS ADJUSTMENT EXPENSE TRANSACTION

There is only an “A” record for the Special Allocated Loss Adjustment Expense (LAE) transaction. The transaction code is “71A.” This transaction is available to report loss expenses other than fees paid to adjusters. This includes special engineering expenses, legal fees, or the cost of an appraisal. This transaction may be submitted while a claim is open or after the case has been closed. The Special Allocated LAE will be used in the financial control of the system. For this purpose, the Special Expense Date will be reported.

MAJOR PROCESSING ACTIVITIES

The Special Allocated Loss Adjustment Expense transaction will have the following key data edits:

- Verify that the transaction code is "71A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the expense amount is numeric.

Master files will be updated and a History Audit transaction will be created from this transaction.

SECTION 22 - SPECIAL ALLOCATED LOSS ADJUSTMENT EXPENSE CORRECTION TRANSACTION

There is only an “A” record for the Special Allocated Loss Adjustment Expense Correction transaction. The transaction code is “74A.” This transaction provides a means of making corrections to Special Expense Type and Amount by using the corresponding Special Expense Date. The Special Expense Date, which is the date on which the special allocated loss adjustment expense was incurred, must be reported on this transaction.

MAJOR PROCESSING ACTIVITIES

The Special Allocated Loss Adjustment Expense Correction transaction will have the following key data edits:

- Verify that the transaction code is "74A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the expense amount is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 23 - CHANGE POLICY NUMBER KEY TRANSACTION

There is only an “A” record for the Change Policy Number Key transaction. The transaction code is “81A.” This transaction provides a mechanism for changing the policy number assigned to an active policy. The key fields are transaction code, transaction date, WYO prefix code, and old policy number. The value in New Policy Number replaces that in old policy number.

MAJOR PROCESSING ACTIVITIES

The Change Policy Number Key transactions are processed after all other transactions. Therefore, within the same submission month, all transactions pertaining to those policies whose policy numbers are being changed MUST use the "Old Policy Number.”

The Change Policy Number Key transaction will have the following key data edits:

- Verify that the transaction code is "81A."
- Verify that the Old Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that New Policy Number is not in the system.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 24 - CHANGE DATE OF LOSS KEY TRANSACTION

There is only an “A” record for the Change Date of Loss Key transaction. The transaction code is “84A.” This transaction is used to change dates of loss on claims transactions. This could be necessary if an incorrect date of loss was recorded on an Open Claim/Loss Reserve transaction. This transaction overlays the value represented by “Old Date of Loss” with that represented by "New Date of Loss."

MAJOR PROCESSING ACTIVITIES

The Change Date of Loss Key transactions are processed after all other transactions, except Change Claims Payment Date Key and Change Policy Number Key transactions. The Change Claims Payment Date Key transaction is processed at the same time as the Change Date of Loss Key transaction. The Change Policy Number Key transaction is processed after all other transactions have processed for the month. When submitting this transaction, do not send any other transactions that will process against the loss (either the “Old Date of Loss” or the "New Date of Loss").

The Change Date of Loss Key transaction will have the following key data edits:

- Verify that the transaction code is "84A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system.
- Verify that the Old Date of Loss is currently in the system.
- Verify that the New Date of Loss is not currently in the system.
- Verify that the New Date of Loss is within a term for the policy.

This transaction will be processed by the edit module, will update the appropriate master file with the new key, will delete the old Date of Loss information, and will add a History Audit File.

SECTION 25 - CHANGE CLAIMS PAYMENT DATE KEY TRANSACTION

There is only an “A” record for the Change Claims Payment Date Key transaction. The transaction code is “87A.” The purpose of the Change Claims Payment Date Key transaction is to provide a means of changing the payment date. This transaction would replace the value in Old Payment Date with that in New Payment Date on the appropriate master file.

MAJOR PROCESSING ACTIVITIES

The Change Claims Payment Date Key transactions are processed after all other transactions, except Change Date of Loss Key and Change Policy Number Key transactions. The Change Date of Loss Key transaction is processed at the same time as the Change Claims Payment Date Key transaction. The Change Policy Number Key transaction is processed after all other transactions have processed for the month. When submitting this transaction, do not send any other transactions that will process against the loss.

The Change Claims Payment Date Key transaction will have the following key data edits:

- Verify that the transaction code is "87A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the Old Payment Date is currently in the system for the claim.
- Verify that the New Payment Date is not currently in the system for the claim.
- Verify that the New Payment Date is after the Date of Loss.

The transaction will be processed by the edit module, will update the appropriate master file with the new key, will delete the old payment information, and will add a History Audit File.

SECTION 26 - CONTROL AND RESUBMISSION OF REJECTION TRANSACTION

The Control and Resubmission of Rejection transaction is necessitated by the WYO Financial Control Plan requirements for reconciling the monthly financial statements with policy and loss transaction detail. When a policy or loss transaction is rejected, an out-of-balance condition is created if premium or loss payments or other expenses are reported on that transaction.

The NFIP/WYO system categorizes rejections as critical or non-critical. A critical rejection is one where the transaction has premium or loss payments or other expenses reported. These rejections must be rectified by following the procedures as set forth below so that the reconciliations with the appropriate monthly financial statements can be completed. If these procedures are not used, then the out-of-balance condition will continue. A non-critical rejection is one where no premium or loss payments or other expenses are reported. Because no out-of-balance condition has been created, companies may follow the resubmission procedures below, but it is not mandatory that they do so.

When resubmitting a rejected transaction, the Original Submission Month and Rejected Transaction Control Number must be the same as the values assigned by the NFIP/WYO system and provided to the company on the rejected transaction record. Without these two data elements, the NFIP/WYO system will not recognize the transaction as a resubmission. If these two fields are not zero or blank (not reporting) but are a valid value, the NFIP/WYO System will assume that a resubmission is being attempted. Therefore, the processing actions of condition 1 below will take place.

A Reject Master File is maintained by the NFIP/WYO system. Upon receipt of a resubmitted transaction, the following processing takes place:

1. If the Original Submission Month and Control Number do not match any record held on the Reject Master File, then:

    - The resubmitted transaction is rejected before any further processing.
    - The resubmitted transaction is <u>not</u> added to the Reject Master File.
    - Any dollar amounts associated with the resubmitted transaction are reported to WYO Accounting for reconciliation purposes.

- The transaction is supplied to the company on the FTP Individual Company Reject Data File with the disputed Original Submission Month and Control Number. The record will include a Reject Error Code (PR138020) denoting this problem. This transaction cannot be resubmitted with this disputed Original Submission Month and Reject Control Number.

2. If the Original Submission Month and the Control Number match a record held on the Reject Master File, then:

   - If the resubmission is accepted after full processing:

     - The original record on the Reject Master File is purged.

     - A report of the acceptance of the resubmission and the purged dollar amount is made to the NFIP Program Accounting Department for reconciliation.

   - If the resubmission is rejected after full processing:

     - The original reject record on the Reject Master File is purged.

     - The resubmitted transaction is added to the Reject Master File keeping the same Original Submission Month and Control Number as submitted by the company.

     - The rejected transaction is supplied to the company on the FTP Individual Company Reject Data File.

The corrective action for a rejected transaction may require the submission of more than one transaction. In order to purge the record held on the Reject Master File, only one of the transactions must contain the Original Submission Month and Control Number as assigned by the NFIP/WYO System. However, if more than one of these transactions is submitted with these two data elements, they must then be submitted in the same month.

In order to handle the resubmission of transactions that were rejected prior to the initiation of the control number system, companies must supply the Original Submission Month as would normally have been done and must also supply a Reject Control Number of “999999.” This applies to transactions rejected from data reported prior to the submission of October 1989 data in November 1989.

Additional information regarding procedures to remove entries from the Reject Master File can be found in Part 10, NFIP/WYO System Archiving.

SECTION 27 - MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)

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

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

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

Condominium Indicator	N
Occupancy Type	1

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

SECTION 28 - LENDER DATA TRANSACTION

The transaction code for the required format of the Lender Data is “99A.” This transaction provides first and second mortgagee information on policies that have expired more than 120 days.

While the 99A transaction resembles the standard TRRP transaction format and is to be included in the monthly TRRP data, its processing will be different. The Program does not intend to get involved in error processing on expired policies and no error codes will be generated on 99A transactions. However, some minimal error checking (such as the existence of the policy number and that it is expired) must be done if the data are to be used. We will also be running internal reports to verify that 99A transactions are being received for all pertinent expired policies.

MAJOR PROCESSING ACTIVITIES

The Lender Data transactions are processed after all other transactions. This transaction will have the following key data edits:

- Verify that the transaction code is "99A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is currently in the system.
- Verify that the policy is expired more than 120 days.

This transaction will be processed by the edit module, will update the Lender Master File, and will create a History Audit transaction.

SECTION 29 – GROUP FLOOD INSURANCE POLICY (GFIP)

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

Basement/Enclosure/Crawlspace Type	0
Building in Course of Construction Indicator	N
Condominium Indicator	N
Condominium Master Policy Units	1
Coverage Required for Disaster Assistance	5
CRS Classification Credit Percentage	0
Deductible – Building	X
Deductible – Contents	X
Elevated Building Indicator	N
Elevation Certificate Indicator	Blank
Elevation Difference	+999
Federal Policy Fee	0
Flood Risk Zone	Blank
Floodproofed Indicator	Blank
Insurance-to-Value Ratio Indicator	Blank
Location of Contents Indicator	Blank
Map Panel Number	Blank
Map Panel Suffix	Blank
New or Rollover Indicator	N
Number of Floors (Including Basement)/Building Type	Blank
Obstruction Type	10
Occupancy Type	1

SECTION 29 – GROUP FLOOD INSURANCE POLICY (GFIP) (cont'd)

Original Construction Date/Substantial Improvement Date	00000000
Post-FIRM Construction Indicator	Blank
State-Owned Property	N
1981 Post-FIRM V Zone Certification Indicator	Blank

APPENDIX B - COMMUNITY INFORMATION

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APPENDIX B - COMMUNITY INFORMATION

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APPENDIX B - COMMUNITY INFORMATION

INTRODUCTION

It is necessary for WYO companies to have the data contained in the National Flood Insurance Program (NFIP) Community File in order to issue flood insurance policies correctly. The responsibility for proper and efficient dissemination of the Community File rests with the NFIP. It is the WYO company's responsibility to maintain this file by incorporating all updated information provided by the NFIP to the Community File in a timely manner.

Community information and updates can be provided to a company in a variety of ways. The most suitable methods should be arranged through the company's WYO Program Coordinator.

Complete Community File information is available by File Transfer Protocol (FTP) every 6 months (January and June).

Updates to the community information are available two ways: (1) by daily electronic (FTP) transmissions, and (2) by weekly hardcopy reports.

This appendix includes the following:

- File Transfer Protocol (FTP) description.
- Record layouts of the complete Community File and Map Panel File.
- Daily community change activity description and record layouts.
- Weekly hardcopy report description.
- Community File data dictionary.

SECTION 1 – SEMIANNAUAL COMMUNITY DATA

Complete Community File information is available via the FTP site every 6 months (January and June).

As part of the 6-month cycle, a special FTP transmission and message are sent, which contain all the changes from the time the Semiannual Community File was created up to the date of the transmission. This transmission is provided so that WYO companies can easily bring the Community File information up to date. The 6-month cumulative updates are available on the first Monday of the following month (February and July).

FILE TRANSFER PROTOCOL (FTP) SPECIFICATIONS

1. An electronic data transfer system, FTP, is available for WYO companies to retrieve the NFIP Semiannual Community Files. The FTP address is **bureau.nfipstat.com**. The files are located in directory **/ftpcommon/community**. The record layouts are located in directory **/ftpcommon/filelayouts**.

   The files and record layouts can also be retrieved from the NFIP's web site: **bsa.nfipstat.com**.

2. File #1 – Community Master Extract Record (Exhibit B-1)

   The zipped file is created as MCOMTP.COMM.MMMYY.ZIP where MMM is the reporting month and YY is the reporting year.

3. File #2 – Community Map Panel Record (Exhibit B-2)

   The zipped file is created as MMAPFL.PANEL.MMMYY.ZIP where MMM is the reporting month and YY is the reporting year.

```
01 CMT-COMM-MSTR-EXTRACT-RECORD.
   05 CMT-FIXED-AREA.
      10 CMT-COMMUNITY-RECORD-KEY.
         15 CMT-ALTERNATE-KEY.
            20 CMT-ALTERNATE-KEY-STATE          PIC  X(02).
            20 CMT-ALTERNATE-KEY-COMM           PIC  X(08).
         15 CMT-COMMUN-NBR.
            20 CMT-COMMUN-STATE                 PIC  X(02).
            20 CMT-COMMUN-ID                    PIC  X(04).
      10 CMT-POINTER-COMMUN-NBR                 PIC  X(06).
      10 CMT-REGION-NBR                         PIC  X(02).
      10 CMT-LATEST-PANEL.
         15 CMT-LATEST-PANEL-SUFFIX             PIC  X(01).
         15 CMT-LATEST-PANEL-NBR                PIC  X(04).
      10 CMT-ANNEXATION-DATE.
         15 CMT-ANNEX-CENTURY                   PIC  9(02).
         15 CMT-ANNEX-YYMMDD.
            20 CMT-ANNEX-YY                     PIC  9(02).
            20 CMT-ANNEX-MM                     PIC  9(02).
            20 CMT-ANNEX-DD                     PIC  9(02).
      10 CMT-INLAND-COAST-CODE                  PIC  X(01).
      10 CMT-CBRA-IND-X.
          15 CMT-CBRA-IND                       PIC  9(01).
      10 CMT-COMMUN-NAME                        PIC  X(50).
      10 CMT-COMMUN-STATUS-X.
         15 CMT-COMMUN-STATUS                   PIC  9(02).
      10 CMT-PROGRAM-TYPE-CODE-X.
         15 CMT-PROGRAM-TYPE-CODE               PIC  9(02).
      10 CMT-FLOOD-PROOF-FLAG                   PIC  X(01).
      10 CMT-LETTER-CONVERSION-IND-X.
         15 CMT-LETTER-CONVERSION-IND           PIC  9(01).
      10 CMT-INITIAL-FHBM-DATE.
         15 CMT-INITIAL-FHBM-CENTURY            PIC  9(02).
         15 CMT-INITIAL-FHBM-YYMMDD.
            20 CMT-INITIAL-FHBM-YY              PIC  9(02).
            20 CMT-INITIAL-FHBM-MM              PIC  9(02).
            20 CMT-INITIAL-FHBM-DD              PIC  9(02).
      10 CMT-FHBM-STATUS-X.
         15 CMT-FHBM-STATUS                     PIC  9(02).
      10 CMT-EMERGENCY-ELIG-DATE.
         15 CMT-EMER-ELIG-CENTURY               PIC  9(02).
         15 CMT-EMER-ELIG-YYMMDD.
            20 CMT-EMER-ELIG-YY                 PIC  9(02).
            20 CMT-EMER-ELIG-MM                 PIC  9(02).
            20 CMT-EMER-ELIG-DD                 PIC  9(02).
```

EXHIBIT B-1. Record Layout of the Community File

```
10 CMT-FIRM-EFFECTIVE-DATE.
   15 CMT-FIRM-EFFECT-CENTURY              PIC  9(02).
   15 CMT-FIRM-EFFECT-YYMMDD.
      20 CMT-FIRM-EFFECT-YY                PIC  9(02).
      20 CMT-FIRM-EFFECT-MM                PIC  9(02).
      20 CMT-FIRM-EFFECT-DD                PIC  9(02).
10 CMT-CURRENT-FIRM-DATE.
   15 CMT-CURRENT-FIRM-CENTURY             PIC  9(02).
   15 CMT-CURRENT-FIRM-YYMMDD.
      20 CMT-CURRENT-FIRM-YY                PIC  9(02).
      20 CMT-CURRENT-FIRM-MM                PIC  9(02).
      20 CMT-CURRENT-FIRM-DD                PIC  9(02).
10 CMT-CURRENT-FIRM-STATUS-X.
   15 CMT-CURRENT-FIRM-STATUS               PIC  9(02).
10 CMT-REGULAR-ELIG-DATE.
   15 CMT-REG-ELIG-CENTURY                  PIC  9(02).
   15 CMT-REG-ELIG-YYMMDD.
      20 CMT-REG-ELIG-YY                    PIC  9(02).
      20 CMT-REG-ELIG-MM                    PIC  9(02).
      20 CMT-REG-ELIG-DD                    PIC  9(02).
10 CMT-SUSPEND-DATE.
   15 CMT-SUSP-CENTURY                      PIC  9(02).
   15 CMT-SUSP-YYMMDD.
      20 CMT-SUSP-YY                        PIC  9(02).
      20 CMT-SUSP-MM                        PIC  9(02).
      20 CMT-SUSP-DD                        PIC  9(02).
10 CMT-SUSPENSION-REASON-X.
   15 CMT-SUSPENSION-REASON                 PIC  9(01).
10 CMT-REINSTATE-DATE.
   15 CMT-REINSTATE-CENTURY                 PIC  9(02).
   15 CMT-REINSTATE-YYMMDD.
      20 CMT-REINSTATE-YY                   PIC  9(02).
      20 CMT-REINSTATE-MM                   PIC  9(02).
      20 CMT-REINSTATE-DD                   PIC  9(02).
10 CMT-WITHDRAWAL-DATE.
   15 CMT-WITHDRAWAL-CENTURY                PIC  9(02).
   15 CMT-WITHDRAWAL-YYMMDD.
      20 CMT-WITHDRAWAL-YY                  PIC  9(02).
      20 CMT-WITHDRAWAL-MM                  PIC  9(02).
      20 CMT-WITHDRAWAL-DD                  PIC  9(02).
10 CMT-WITHDRAWAL-REIN-DATE.
   15 CMT-WITHDRAW-REIN-CENTURY             PIC  9(02).
   15 CMT-WITHDRAW-REIN-YYMMDD.
      20 CMT-WITHDRAW-REIN-YY               PIC  9(02).
      20 CMT-WITHDRAW-REIN-MM               PIC  9(02).
      20 CMT-WITHDRAW-REIN-DD               PIC  9(02).
```

EXHIBIT B-1 (Cont'd.). Record Layout of the Community File

```
     10 CMT-COMMUN-LAST-UPDATE-DATE.
        15 CMT-COMMUN-LAST-UPDATE-CENTURY      PIC  9(02).
        15 CMT-COMMUN-LAST-UPDATE-YYMMDD.
           20 CMT-COMMUN-LAST-UPDATE-YY        PIC  9(02).
           20 CMT-COMMUN-LAST-UPDATE-MM        PIC  9(02).
           20 CMT-COMMUN-LAST-UPDATE-DD        PIC  9(02).
     10 CMT-COMMUN-LAST-UPDATE-TIME            PIC  X(08).
     10 CMT-TRAILER-COUNTERS.
        15 CMT-PROB-TRAILER-CNT                PIC S9(04)  COMP.
        15 CMT-CRS-TRAILER-CNT                 PIC S9(04)  COMP.
        15 CMT-PANEL-TRAILER-CNT               PIC S9(04)  COMP.
     10 CMT-FILLER-1                            PIC  X(94).
     10 CMT-COMMENTS-INFO.
        15 CMT-CSB-COMMENTS   OCCURS 6 TIMES INDEXED
        CMT-CSB-INDEX.
           20 CMT-COMMENTS                     PIC  X(60).
           20 CMT-COMMENTS-DATE.
              25 CMT-COMMENTS-CENTURY          PIC  9(02).
              25 CMT-COMMENTS-YYMMDD.
                 30 CMT-COMMENTS-YY            PIC  9(02).
                 30 CMT-COMMENTS-MM            PIC  9(02).
                 30 CMT-COMMENTS-DD            PIC  9(02).
     10 CMT-COUNTY-INFO.
        15 CMT-COUNTY-DATA   OCCURS 8 TIMES ASCENDING
        CMT-COUNTY-CODE INDEXED CMT-COUNTY-INDX.
           20 CMT-COUNTY-CODE                  PIC  9(03).
           20 CMT-COUNTY-NAME                  PIC  X(30).
     10 CMT-CONGRESS-INFO.
        15 CMT-CONGRESS-DATA   OCCURS 20 TIMES ASCENDING
        CMT-CONGRESS-DIST INDEXED CMT-CONGR-INDX.
           20 CMT-CONGRESS-DIST-X.
              25 CMT-CONGRESS-DIST             PIC  9(02).
*****************************************************
*   PROBATION DATA                                  *
*****************************************************
  05 CMT-PROB-TRAILER-DATA.
     10 R-PROB-TRAILER-INFO                     PIC  X(1250).
     10 CMT-PROB-TRAILER-INFO   REDEFINES R-PROB-TRAILER-INFO
     OCCURS 25 TIMES ASCENDING CMT-PROBATION-KEY INDEXED
     CMT-PROB-INDX.
        15 CMT-PROBATION-LAST-UPDATE-DATE.
           20 CMT-PROB-LAST-UPDATE-CENTURY     PIC  9(02).
           20 CMT-PROB-LAST-UPDATE-YYMMDD.
              25 CMT-PROB-LAST-UPDATE-YY       PIC  9(02).
              25 CMT-PROB-LAST-UPDATE-MM       PIC  9(02).
              25 CMT-PROB-LAST-UPDATE-DD       PIC  9(02).
        15 CMT-PROBATION-LAST-UPDATE-TIME      PIC  X(08).
        15 CMT-PROBATION-IND-X.
           20 CMT-PROBATION-IND                PIC  9(01).
```

EXHIBIT B-1 (Cont'd.). Record Layout of the Community File

```
        15 CMT-PROBATION-SURCHARGE-DATE.
           20 CMT-PROB-SURCH-CENTURY          PIC  9(02).
           20 CMT-PROB-SURCH-YYMMDD.
              25 CMT-PROB-SURCH-YY            PIC  9(02).
              25 CMT-PROB-SURCH-MM            PIC  9(02).
              25 CMT-PROB-SURCH-DD            PIC  9(02).
        15 CMT-PROBATION-KEY.
           20 CMT-PROBATION-EFFECTIVE-DATE.
              25 CMT-PROB-EFFECT-CENTURY      PIC  9(02).
              25 CMT-PROB-EFFECT-YYMMDD.
                 30 CMT-PROB-EFFECT-YY        PIC  9(02).
                 30 CMT-PROB-EFFECT-MM        PIC  9(02).
                 30 CMT-PROB-EFFECT-DD        PIC  9(02).
           20 CMT-PROBATION-ENDING-DATE.
              25 CMT-PROB-END-CENTURY         PIC  9(02).
              25 CMT-PROB-END-YYMMDD.
                 30 CMT-PROB-END-YY           PIC  9(02).
                 30 CMT-PROB-END-MM           PIC  9(02).
                 30 CMT-PROB-END-DD           PIC  9(02).
        15 CMT-FILLER-2                       PIC  X(09).
*****************************************************
*   COMMUNITY RATING DATA                           *
*****************************************************
  05 CMT-CRS-TRAILER-DATA.
     10 R-CRS-TRAILER-INFO                    PIC  X(1250).
     10 CMT-CRS-TRAILER-INFO   REDEFINES R-CRS-TRAILER-
     INFO OCCURS 25 TIMES ASCENDING CMT-CRS-KEY INDEXED
     CMT-CRS-INDX.
        15 CMT-CRS-LAST-UPDATE-DATE.
           20 CMT-CRS-LAST-UPDATE-CENTURY      PIC  9(02).
           20 CMT-CRS-LAST-UPDATE-YYMMDD.
              25 CMT-CRS-LAST-UPDATE-YY        PIC  9(02).
              25 CMT-CRS-LAST-UPDATE-MM        PIC  9(02).
              25 CMT-CRS-LAST-UPDATE-DD        PIC  9(02).
        15 CMT-CRS-LAST-UPDATE-TIME            PIC  X(08).
        15 CMT-CRS-CREDIT-CLASS-X.
           20 CMT-CRS-CREDIT-CLASS             PIC  9(02).
        15 CMT-CRS-PERCENT-SFHA-X.
           20 CMT-CRS-PERCENT-SFHA             PIC  V99.
        15 CMT-CRS-PERCENT-N-SFHA-X.
           20 CMT-CRS-PERCENT-N-SFHA           PIC  V99.
        15 CMT-CRS-KEY.
           20 CMT-CRS-EFFECTIVE-DATE.
              25 CMT-CRS-EFFECT-CENTURY        PIC  9(02).
              25 CMT-CRS-EFFECT-YYMMDD.
                 30 CMT-CRS-EFFECT-YY          PIC  9(02).
                 30 CMT-CRS-EFFECT-MM          PIC  9(02).
                 30 CMT-CRS-EFFECT-DD          PIC  9(02).
```

EXHIBIT B-1 (Cont'd.). Record Layout of the Community File

```
    20 CMT-CRS-ENDING-DATE.
       25 CMT-CRS-END-CENTURY          PIC  9(02).
       25 CMT-CRS-END-YYMMDD.
          30 CMT-CRS-END-YY            PIC  9(02).
          30 CMT-CRS-END-MM            PIC  9(02).
          30 CMT-CRS-END-DD            PIC  9(02).
 15 CMT-CRS-NOTIFICATION-DATE.
    20 CMT-CRS-NOTIF-CENTURY           PIC  9(02).
    20 CMT-CRS-NOTIF-YYMMDD.
       25 CMT-CRS-NOTIF-YY              PIC  9(02).
       25 CMT-CRS-NOTIF-MM              PIC  9(02).
       25 CMT-CRS-NOTIF-DD              PIC  9(02).
 15 CMT-FILLER-3                       PIC  X(04).
```

EXHIBIT B-1 (Cont'd.). Record Layout of the Community File

```
*******************************************************
*   MAP DATA                                          *
*******************************************************
01 COMMUNITY-PANEL-MSTR-RECORD
   15 CM-PANEL-KEY.
      20 CM-COMMUN-NBR                      PIC  X(06).
      20 CM-PANEL-SUFFIX                    PIC  X(01).
      20 CM-PANEL-NBR                       PIC  X(04).
   15 CM-PANEL-EFFECTIVE-DATE.
      20 CM-PANEL-EFFECT-CENTURY            PIC  9(02).
      20 CM-PANEL-EFFECT-YYMMDD.
         25 CM-PANEL-EFFECT-YY               PIC  9(02).
         25 CM-PANEL-EFFECT-MM               PIC  9(02).
         25 CM-PANEL-EFFECT-DD               PIC  9(02).
   15 CM-PANEL-RESCIND-DATE.
      20 CM-PANEL-RESC-CENTURY               PIC  9(02).
      20 CM-PANEL-RESC-YYMMDD.
         25 CM-PANEL-RESC-YY                 PIC  9(02).
         25 CM-PANEL-RESC-MM                 PIC  9(02).
         25 CM-PANEL-RESC-DD                 PIC  9(02).
   15 CM-PANEL-REINSTATE-DATE.
      20 CM-PANEL-REINSTATE-CENTURY          PIC  9(02).
      20 CM-PANEL-REINSTATE-YYMMDD.
         25 CM-PANEL-REINSTATE-YY            PIC  9(02).
         25 CM-PANEL-REINSTATE-MM            PIC  9(02).
         25 CM-PANEL-REINSTATE-DD            PIC  9(02).
   15 CM-PANEL-STATUS                        PIC  X(01).
   15 CM-PANEL-LAST-UPDATE-DATE.
      20 CM-PANEL-LAST-UPDATE-CENTURY        PIC  9(02).
      20 CM-PANEL-LAST-UPDATE-YYMMDD.
         25 CM-PANEL-LAST-UPDATE-YY          PIC  9(02).
         25 CM-PANEL-LAST-UPDATE-MM          PIC  9(02).
         25 CM-PANEL-LAST-UPDATE-DD          PIC  9(02).
   15 CM-PANEL-LAST-UPDATE-TIME.             PIC  X(08).
   15 CM-FLOOD-ZONE-AREA.
      20 CM-ZONE-AREA-DATA   OCCURS 50 TIMES ASCENDING
      CM-FIRM-ZONE INDEXED CM-ZONE-INDX.
         25 CM-FILLER-4                      PIC  X(01).
         25 CM-FIRM-ZONE.
            30 CM-FLOOD-ZONE                PIC  X(01).
            30 CM-ELEV-ZONE-NBR              PIC  X(02).
   15 CM-CBRA/OPA-PANEL-IND                 PIC  X(01).
   15 CM-CBRA/OPA-EFFECTIVE-DATE.
      20 CM-CBRA/OPA-EFF-CENTURY             PIC  X(02).
      20 CM-CBRA/OPA-EFF-YYMMDD.
         25 CM-CBRA/OPA-EFF-YY               PIC  X(02).
         25 CM-CBRA/OPA-EFF-MM               PIC  X(02).
         25 CM-CBRA/OPA-EFF-DD               PIC  X(02).
   15 CM-FILLER-5                           PIC  X(39).
```

EXHIBIT B-2. Record Layout of the Map Panel File

SECTION 2 - DAILY COMMUNITY CHANGE ACTIVITY

An electronic data transfer system has been established for WYO companies to retrieve NFIP Community File information, which is updated each working day, Monday through Friday, excluding holidays. Each day's activity will be available on the NFIP's anonymous FTP site after 12:00 p.m. (noon). The FTP address is **bureau.nfipstat.com**. The directory is **/ftpcommon/community**. The files can also be retrieved from the NFIP's web site: **bsa.nfipstat.com**.

It is important to note that the files are overwritten weekly. Transactions must be retrieved regularly due to the fact that they will be retained for a maximum period of 7 days. When this period has elapsed, the file will be overwritten with the new week's data.

Daily transmission of change activity is accomplished with a 255-byte record file entitled **DAILYMMDD.day** where "day" is the three-letter abbreviation for the day of the week (e.g., DAILY0501.mon). The DAILY.DAT will have a zipped version called DAILY.zip. The first three positions of each record carry the record type, which identifies the type of data being transmitted.

To identify the Community File information that has been changed and/or added, the company must compare the keys on the transmitted record to the information stored on their current files. The keys that will be reported for each of the records are indicated on Exhibits B-3 through B-8. If a match exists, then the information on the fields reported with the keys is being updated. If there is no match, then all the information is new. Whenever a community record is being transmitted, all key fields within that record will be present.

Once a key has been established, the key will not change on a record with the exception of a Community Rating System (CRS) information record (C05). On the C05 record, the ending date will be zeroes (no ending date) for the latest classification on file. When a new CRS classification is given to a community, the effective date of the old classification stays the same and an ending date is provided. The new classification record will have a new effective date and the associated ending date will be zero.

On change records, values will be reported only on data that have been changed. The fields associated with data that are not being changed are set to blank for alpha-numerics or zeroes for numerics. When a value needs to be changed to either blank or zeroes, the field will be asterisk-filled. Please note, in all cases, the actual value will always be reported for key fields. If a key field's actual value is either blank or zero, then the value of blank or zero will be reported without conversion.

RECORD TYPES

A. BASIC COMMUNITY INFORMATION CHANGED AND/OR NEW COMMUNITY ADDED

All of the basic information is transmitted in two records. The first three positions of each record carry the record types of C01 and C02. Both record types must be present to receive a complete community basic information record (Exhibits B-3 and B-4). All C01 and C02 records transmitted contain the keys of State Identification and Community Number.

B. MAP PANEL INFORMATION CHANGED AND/OR ADDED

A record with the record type of C03 is transmitted (Exhibit B-5) when map panel information has been added and/or changed. These C03 records contain the keys of State Identification, Community Number, Map Panel Suffix, and Map Panel Number.

C. PROBATION INFORMATION CHANGED AND/OR ADDED

A record with the record type of C04 is transmitted (Exhibit B-6) when probation information has been added and/or changed. These C04 records contain the keys of State Identification, Community Number, Probation Effective Date, and Probation Ending Date.

D. COMMUNITY RATING (CRS) INFORMATION CHANGED AND/OR ADDED

A record with the record type of C05 is transmitted (Exhibit B-7) when community rating information has been added and/or changed. These C05 records contain the keys of State Identification, Community Number, CRS Effective Date, and CRS Ending Date.

E. CONTROL TOTALS

Control totals are provided in order for the company to verify the receipt of all the data transmitted. The control total record provides the number of communities participating in both the Regular and Emergency Programs, the number of suspended communities, the number of communities on probation, and the number of communities not participating in the NFIP. These totals reflect the count from the full Community Master File and are provided so that a company may verify that their Community Master File is synchronized with that of the NFIP. Additionally, the record provides a count of the total number of records transmitted. The control record is contained at the end of the disk file. It is 255 bytes in length and is identified by the record type of C06 (Exhibit B-8).

Data Element	Field Length	Record Position	Picture
Record Type (C01)	3	1-3	X(03)
State Identification*	2	4-5	9(02)
Community Number*	4	6-9	9(04)
State Abbreviation	2	10-11	X(02)
Alternate Key Community Name	8	12-19	X(08)
Community Name	50	20-69	X(50)
Community Status	2	70-71	9(02)
Pointer Community	6	72-77	9(06)
Region Number	2	78-79	X(02)
Annexation Date	8	80-87	9(08)
Inland Costal Code	1	88	X(01)
CBRA Indicator	1	89	X(01)
Program Type Code	2	90-91	9(02)
Flood Proof Eligibility	1	92	X(01)
Letter Conversion Code	1	93	9(01)
FHBM Date - Initial	8	94-101	9(08)
FHBM Status - Initial	2	102-103	9(02)
Emergency Entry Date	8	104-111	9(08)
Post FIRM Determination Date	8	112-119	9(08)
FIRM Date - Current	8	120-127	9(08)
FIRM Status - Current	2	128-129	9(02)
Regular Entry Date	8	130-137	9(08)
Suspension Date	8	138-145	9(08)
Suspension Reason	1	146	9(01)
Suspension Reinstatement Date	8	147-154	9(08)
Withdrawal Date	8	155-162	9(08)
Withdrawal Reinstatement Date	8	163-170	9(08)
Latest Map Panel Suffix	1	171	X(01)
Latest Map Panel Number	4	172-175	X(04)
Community Data Last Update Date	8	176-183	9(08)
Community Data Last Update Time	8	184-191	X(08)
Filler	64	192-255	X(64)

*Keys

EXHIBIT B-3. Community Basic Information Record - Transaction 01

Data Element	Field Length	Record Position	Picture
Record Type (C02)	3	1-3	X(03)
State Identification*	2	4-5	9(02)
Community Number*	4	6-9	9(04)
County Number**	3	10-12	9(03)
County Name**	30	13-42	X(30)
County Number**	3	43-45	9(03)
County Name**	30	46-75	X(30)
County Number**	3	76-78	9(03)
County Name**	30	79-108	X(30)
County Number**	3	109-111	9(03)
County Name**	30	112-141	X(30)
County Number**	3	142-144	9(03)
County Name**	30	145-174	X(30)
County Number**	3	175-177	9(03)
County Name**	30	178-207	X(30)
County Number**	3	208-210	9(03)
County Name**	30	211-240	X(30)
Filler	15	241-255	X(15)

*Keys

** Up to 7 counties will be transmitted. If a community contains more than 7 counties, please contact your WYO Program Coordinator to obtain the additional county information. Any changes to county information will cause all the valid county information for a community to be transmitted. All county information can be treated as replacement.

EXHIBIT B-4. Community Basic Information Record - Transaction 02

Data Element	Field Length	Record Position	Picture
Record Type (C03)	3	1-3	X(03)
State Identification*	2	4-5	9(02)
Community Number*	4	6-9	9(04)
Filler	4	10-13	X(04)
Map Panel Suffix*	1	14	X(01)
Map Panel Number*	4	15-18	X(04)
Map Panel Effective Date	8	19-26	9(08)
Map Panel Rescind Date	8	27-34	9(08)
Map Panel Reinstatement Date	8	35-42	9(08)
Map Panel Status	1	43	X(01)
Map Panel Last Update Date	8	44-51	9(08)
Map Panel Last Update Time	8	52-59	X(08)
Flood Risk Zone Information**			
Occurs 50 Times	150	60-209	X(150)
Flood Risk Zones	3		X(03)
Map CBRA/OPA Panel Indicator	1	210	X(01)
Map CBRA/OPA Effective Date	8	211-218	9(08)
Filler	37	219-255	X(37)

*Keys

** All valid flood risk zones for the community map panel will be transmitted when there is any change to flood risk zone information. All flood risk zone information can be treated as replacement.

EXHIBIT B-5. Map Panel Record - Transaction 03

Data Element	Field Length	Record Position	Picture
Record Type (C04)	3	1-3	X(03)
State Identification*	2	4-5	9(02)
Community Number*	4	6-9	9(04)
Probation Trailer Counter	4	10-13	9(04)
Probation Effective Date*	8	14-21	9(08)
Probation Ending Date*	8	22-29	9(08)
Probation Indicator	1	30	9(01)
Probation Surcharge Start Date	8	31-38	9(08)
Probation Last Update Date	8	39-46	9(08)
Probation Last Update Time	8	47-54	X(08)
Filler	201	55-255	X(201)

*Keys

EXHIBIT B-6. Probation Data Record - Transaction 04

Data Element	Field Length	Record Position	Picture
Record Type (C05)	3	1-3	X(03)
State Identification*	2	4-5	9(02)
Community Number*	4	6-9	9(04)
CRS Trailer Counter	4	10-13	9(04)
CRS Credit Classification	2	14-15	9(02)
CRS Non-SFHA Percentage	2	16-17	V99
CRS SFHA Percentage	2	18-19	V99
CRS Effective Date*	8	20-27	9(08)
CRS Ending Date*	8	28-35	9(08)
CRS Notification Date	8	36-43	9(08)
CRS Last Update Date	8	44-51	9(08)
CRS Last Update Time	8	52-59	X(08)
Filler	196	60-255	X(196)

*Keys

EXHIBIT B-7. Community Rating Data Record - Transaction 05

Data Element	Field Length	Record Position	Picture
Record Type (C06)	3	1-3	X(03)
Regular Program	6	4-9	9(06)
Emergency Program	6	10-15	9(06)
Suspended Communities	6	16-21	9(06)
Probation Communities	6	22-27	9(06)
Non-Participating	6	28-33	9(06)
Total Records Transmitted	6	34-39	9(06)
Filler	216	40-255	X(216)

EXHIBIT B-8. Control Total Record

SECTION 3 - WEEKLY HARDCOPY REPORTS

The weekly hardcopy reports provide the net changes of the Community Master File (CMF) Activity of the preceding business week. The net changes for the week are determined by comparing Monday's CMF with Friday's CMF. The reports are sent in paper form through normal mail service. (See Exhibits B-9 and B-12.)

On change records, values will be reported only on data that have been changed. The fields associated with data that are not being changed are set to blank for both alpha-numeric and numeric fields. When a value needs to be changed to either blank for alpha-numeric or zeroes for numeric, the field will be asterisk-filled.

Report: W2RCMCRP Federal Emergency Management Agency PAGE: X
Rundate: XX/XX/XXXX National Flood Insurance Program
Runtime: XX.XX.XX

Basic Information Community Report

Community: XX-XXXX State: XX Status: XX - XXXXXXXXXXXXXXXXXX

Comm Name: XXXXXXXXXXXXXXXXXXXXXXXXXX Post FIRM DTR: XX/XX/XXXX

Inland Cstal: X CBRA: X PROGRAM: X - XXXXXXXXXXXXXXXXXXXXXXXXXX

Flood Prf Elig: X Letter Conversion: X Alt. Key: XX - XXXXXXXX

Annexation Date: XX/XX/XXXX Pointer Community: XX-XXXX Region: XX

Emer. Ent: XX/XX/XXXX Reg. Ent: XX/XX/XXXX Suspend Rein: XX/XX/XXXX

Initial FHBM: XX/XX/XXXX Status: XX - XXXXXXXXXXXXXXXXXXX

Current FIRM: XX/XX/XXXX Status: XX - XXXXXXXXXXXXXXXXXXX

Suspension: XX/XX/XXXX Status: XX - XXXXXXXXXXXXXXXXXXX

Withdrawal Date: XX/XX/XXXX Withdrawal Reinstatement: XX/XX/XXXX

Latest Map Suffix: X Latest Map Panel Number: XXXX

County 1: XXX-XXXXXXXXXXXXXXXXXXXXXXXXXX
County 2: XXX-XXXXXXXXXXXXXXXXXXXXXXXXXX
County 3: XXX-XXXXXXXXXXXXXXXXXXXXXXXXXX
County 4: XXX-XXXXXXXXXXXXXXXXXXXXXXXXXX
County 5: XXX-XXXXXXXXXXXXXXXXXXXXXXXXXX
County 6: XXX-XXXXXXXXXXXXXXXXXXXXXXXXXX
County 7: XXX-XXXXXXXXXXXXXXXXXXXXXXXXXX

Last Update Date and Time: XX/XX/XXXX XXXXXXXX

EXHIBIT B-9. Weekly Hardcopy Report Format -
Basic Information Community Report

Report: W2RCMMRP Federal Emergency Management Agency PAGE: X
Rundate: XX/XX/XXXX National Flood Insurance Program
Runtime: XX.XX.XX

Community Map Report

Community: XX-XXXX State: XX

Suffix	Number	Effect. Date	Rescind Date	Reinst Date	Update Date	Update Time	Status
X	XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	X

Flood Zones: XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX
XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX
XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX
XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX

CBRA/OPA Information: Map CBRA/OPA Panel Ind Map CBRA/OPA Effective Date

X XX/XX/XXXX

X	XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XXXXXXXX	X

Flood Zones: XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX
XXX XXX XXX XXX XXX XXX XXX XXX XXX
XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX
XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX
XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX XXX

CBRA/OPA Information: Map CBRA/OPA Panel Ind Map CBRA/OPA Effective Date

X XX/XX/XXXX

EXHIBIT B-10. Weekly Hardcopy Report Format - Community Map Report

Report: W2RCMPRP Federal Emergency Management Agency PAGE: X
Rundate: XX/XX/XXXX National Flood Insurance Program
Runtime: XX.XX.XX

Community Probation Report

Community: XX-XXXX State: XX Status: XX - XXXXXXXXXXXXXXXXXXX

Comm Name: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Trl	Effective Date	Ending Date	Surcharge Date	Indicator
X	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	X - XXXXXXXXXXXXXXXXXXX

Last Update Date and Time: XX/XX/XXXX XXXXXXXX

X XX/XX/XXXX XX/XX/XXXX XX/XX/XXXX X - XXXXXXXXXXXXXXXXXXX

Last Update Date and Time: XX/XX/XXXX XXXXXXXX

X XX/XX/XXXX XX/XX/XXXX XX/XX/XXXX X - XXXXXXXXXXXXXXXXXXX

Last Update Date and Time: XX/XX/XXXX XXXXXXXX

X XX/XX/XXXX XX/XX/XXXX XX/XX/XXXX X - XXXXXXXXXXXXXXXXXXX

Last Update Date and Time: XX/XX/XXXX XXXXXXXX

X XX/XX/XXXX XX/XX/XXXX XX/XX/XXXX X - XXXXXXXXXXXXXXXXXXX

Last Update Date and Time: XX/XX/XXXX XXXXXXXX

EXHIBIT B-11. Weekly Hardcopy Report Format - Community Probation Report

Report: W2RCMRRP Federal Emergency Management Agency PAGE: X
Rundate: XX/XX/XXXX National Flood Insurance Program
Runtime: XX.XX.XX

Community Rating Report

Community: XX-XXXX State: XX Status: XX - XXXXXXXXXXXXXXXXXXX

Comm Name: XXXXXXXXXXXXXXXXXXXXXXXXXX

Trl	Effective Date	Ending Date	Notification Date	Class	SFHA Perc	Non-SFHA Perc
X	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX	.XX	.XX
Last Update Date and Time: XX/XX/XXXX XXXXXXXX						
X	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX	.XX	.XX
Last Update Date and Time: XX/XX/XX XXXXXXXX						
X	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX	.XX	.XX
Last Update Date and Time: XX/XX/XX XXXXXXXX						
X	XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XX	.XX	.XX
Last Update Date and Time: XX/XX/XXXX XXXXXXXX						

EXHIBIT B-12. Weekly Hardcopy Report Format - Community Rating Report

SECTION 4 - COMMUNITY FILE DATA DICTIONARY

The NFIP Community File is a collection of data records in sequence by community number providing information on community status, eligibility dates, maps, and flood risk zones. All data used by the NFIP facility and subsequently transmitted to WYO companies are based on data transmitted from the Federal Insurance and Mitigation Administration (FIMA) and stored at the NFIP facility as well as hardcopy notices received from FIMA and Federal Emergency Management Agency (FEMA).

ANNEXATION DATE

The effective date of the community annexation with another community. Format = yyyymmdd.

- File: CMT-ANNEXATION-DATE

CBRA INDICATOR

The code indicating whether this is a community that contains a Barrier area (CBRA). The codes are:

0 = Not CBRA (default)
1 = CBRA

- File: CMT-CBRA-IND

CBRA/OPA PANEL INDICATOR

The code indicating whether this map panel contains a Barrier area (CBRA). The codes are:

C = CBRA
O = OPA
B = BOTH

- File: CMT-CBRA/OPA-PANEL-IND blank (default)

CBRA/OPA EFFECTIVE DATE

The date this map panel was identified as containing a Barrier area (CBRA). Format = yyyymmdd.

- File: CMT-CBRA/OPA-EFFECTIVE-DATE

COMMENT

Free form comment field. Further information on community status is provided. This field is only provided on magnetic tape.

- File: CMT-COMMENTS

COMMENT DATE

The date on which the comment field was updated. This field is only provided on magnetic tape.

- File: CMT-COMMENTS-DATE

COMMUNITY DATA LAST UPDATE DATE

The last date of an update to the basic community information section of the Community Master File. Format = yyyymmdd.

File: CMT-COMMUN-LAST-UPDATE-DATE ■

COMMUNITY DATA LAST UPDATE TIME

The time of the last update to the basic community information section of the Community Master File.

File: CMT-COMMUN-LAST-UPDATE-TIME ■

COMMUNITY NAME

Name of the community assigned by FIMA.

File: CMT-COMMUN-NAME ■

COMMUNITY NUMBER

This is the community identification number and is part of the record key in the Community Master File. This is a unique number assigned to each community by the National Flood Insurance Program. The first two digits identify the state where the community is located. The last four digits are the community identification. Together, this number is the record key.

File: CMT-COMMUN-NBR ■

COMMUNITY RATING COUNTER

The total number of occurrences in the Community Rating Section.

File: CMT-CRS-TRAILER-CNT ■

COMMUNITY RATING SECTION (multiple occurrence - NOTE: no trailer will appear if the community never participated as a class 9 or better)

COMMUNITY RATING SYSTEM CREDIT CLASSIFICATION

This is the classification given to a community based on its activities, class one having the greatest premium credit and class ten having no premium credit.

■ File: CMT-CRS-CREDIT-CLASS

CRS NON-SFHA PERCENTAGE

This is the discount credit percentage applied to flood insurance policies in zones B, C, X, D, and A99. Policies in AR zones receive non-SFHA percentage effective on or after 5/1/99.

■ File: CMT-CRS-PERCENT-N-SFHA

CRS SFHA PERCENTAGE

This is the discount credit percentage applied to flood insurance policies in zones A, AE, AO, AH, V, and VE. Policies in AR zones receive SFHA percentage effective prior to 5/1/99.

■ File: CMT-CRS-PERCENT-SFHA

CRS EFFECTIVE DATE

This is the date on which community's classification became effective. Format = yyyymmdd.

■ File: CMT-CRS-EFFECTIVE-DATE

CRS ENDING DATE

This is the date on which community's classification is no longer effective. Format = yyyymmdd.

■ File: CMT-CRS-ENDING-DATE

CRS NOTIFICATION DATE

This is the date on which the Federal Insurance and Mitigation Administration notifies the NFIP Bureau and Statistical Agent of a community's classification. Format = yyyymmdd.

File: CMT-CRS-NOTIFICATION-DATE ■

CRS DATA LAST UPDATE DATE

The last date of the update to the CRS information section of the Community Master File. This section includes all the fields up to this point. Format = yyyymmdd.

File: CMT-CRS-LAST-UPDATE-DATE ■

CRS DATA LAST UPDATE TIME

The time of the last update to the CRS information section of the Community Master File.

File: CMT-CRS-LAST-UPDATE-TIME ■

End of Community Rating Section

COMMUNITY STATUS

A code indicating the current status of the community in the National Flood Insurance Program. The codes are:

00 = not participating
01 = participating
02 = on probation
03 = suspended
04 = withdrawn
05 = defunct - The community has dissolved, disincorporated, merged with another community, been annexed by another community, or for other reasons no longer exists as an NFIP community.
06 = Not an NFIP Community - The community does not have land use jurisdiction over any area and, therefore, does not meet the NFIP definition of "community." In all cases, some other community exercises land use jurisdiction over the area.

File: CMT-COMMUN-STATUS-X ■

COUNTY INFORMATION SECTION (multiple occurrences; includes code, name)

COUNTY CODE

The FIPS standard county code.

File: CMT-COUNTY-CODE

COUNTY NAME

The FIPS standard county name.

File: CMT-COUNTY-NAME

End of County Information Area

CONGRESSIONAL DISTRICTS (multiple occurrences)

The congressional district(s) for this community. This field is only provided on magnetic tape.

File: CMT-CONGRESS-DIST

EMERGENCY ENTRY DATE

The date the community entered the Emergency Program. Format = yyyymmdd. Field will be zeros if never in Emergency Program.

File: CMT-EMERGENCY-ELIG-DATE

FHBM DATE - INITIAL

The initial date the Flood Hazard Boundary Map went into effect. Format = yyyymmdd.

File: CMT-INITIAL-FHBM-DATE

FHBM STATUS - CURRENT

The code indicating the status of the latest Flood Hazard Boundary Map. The codes are:

01 = FHBM never mapped (default for participating communities)
02 = original
03 = revised
04 = rescinded
05 = superseded by FIRM
Blank = default non-participating communities

File: CMT-FHBM-STATUS-X

FIRM DATE - CURRENT

The effective date of the latest Flood Insurance Rate Map. Format = yyyymmdd. Field will be zeros if no map issued as in the case of FIRM status of '01', '05', and '08'. For a FIRM status of '01', the community may be using the county's map.

File: CMT-CURRENT-FIRM-DATE

FIRM DATE - INITIAL

The date of the initial Flood Insurance Rate Map. Also referred to as the Post-FIRM Determination Date (see definition).

File: CMT-FIRM-EFFECTIVE-DATE

FIRM STATUS - CURRENT

The code indicating the status of the latest Flood Insurance Rate Map. The codes are:

01 = never mapped (default for participating communities)
02 = initial
03 = revised
04 = rescinded
05 = all zone C and X - no published FIRM
06 = all zones A, C, and X - no elevation determined
07 = all zones A, C, and X - original FIRM by letter
08 = all zone D - no published FIRM
Blank= default non-participating communities

File: CMT-CURRENT-FIRM-STATUS-X

FLOODPROOFING ELIGIBILITY TYPE

This code indicates the type of floodproofing eligibility. Effective October 1, 2009, communities that have been previously eligible for the residential floodproofing credit may lose their eligibility. Buildings constructed between the date the community first became eligible for residential floodproofing and the rescission date remain eligible for floodproofing. Buildings constructed after the rescission date are not eligible for the credit.

The codes are:

A = All non-residential occupancy buildings (with or without basement) may receive the floodproofing credit.
B = Residential occupancies (with basement) and non-residential occupancy buildings (with or without basement) may receive the floodproofing credit.
C = Residential occupancies (with basement) may receive the floodproofing credit if the building construction date is between the community effective date and the community rescission date, and all non-residential occupancy buildings (with or without basement) can receive the credit.
Blank = Default non-participating communities

File: CMT-FLOOD-PROOF-FLAG

FLOOD RISK ZONE (multiple occurrences within Map Panel Section)

The code indicating the valid flood risk within an area. The codes are:

A, AS, AA	=	base flood elevations and flood hazard factors not determined. AS and AA are not separately identified flood risk zones but are used for rating purposes by the NFIP Direct system prior to October 1, 1993, and therefore, carried on the file.
AE, A01 - A30	=	base flood elevations and flood hazard factors determined
AH, AHB	=	shallow flooding where depths are between 1 and 3 feet; base flood elevations are shown, but no flood hazard factors are determined. AHB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
AO, AOB	=	shallow flooding where depths are between 1 and 3 feet; average depths of inundation are shown, but no flood hazard factors are determined. AOB is not a separately identified flood risk zone but is used for rating purposes and, therefore, carried on the file.
A99	=	area to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B, C, X	=	minimal/moderate flooding with average depths of less than 1 foot or where the contributing drainage area is less than 1 square mile; or areas protected by levees from the base flood.
AR, ARE, ARA, ARO, ARH	=	AR and AR Dual zones (see Data Dictionary in TRRP plan under data element “Flood Risk Zone”)

D	=	area of undetermined, but possible, flood hazards
V	=	coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined
VE, V01 - V30	=	coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined

File: CMT-FIRM-ZONE ■

GENERIC KEY

A generic key used to access the file by community name and state instead of the community number. This field consists of the alpha state code and the first eight letters of the community name.

File: CMT-ALTERNATE-KEY-STATE State Abbreviation ■

CMT-ALTERNATE-KEY-COMM first eight

ALTERNATE-KEY state abbreviation + first eight characters of the community name.

INLAND COASTAL CODE

The code indicating the type of water body affecting the community. The codes are:

C = coastal
I = inland
blank= unknown

File: CMT-INLAND-COAST-CODE ■

LETTER CONVERSION CODE

The code indicating the type of conversion from the Emergency Program to the Regular Program. The codes are:

0 = No Conversion (default)
1 = FHBM converted to FIRM
2 = no SFHA - Regular Program with no FIRM
3 = speedy conversion

- File:CMT-LETTER-CONVERSION-IND

LATEST MAP PANEL NUMBER

The map panel number of the associated map panel suffix of the latest map panel for a community. The latest map panel for a community is not necessarily the highest map panel suffix and map panel number. There are rare situations where a lower suffix will be used for the latest map.

- File: CMT-LATEST-PANEL-NBR

LATEST MAP PANEL SUFFIX

The map panel suffix of the latest map panel for a community. The latest map for a community is not necessarily the highest map panel suffix and map panel number. There are rare situations where a lower suffix will be used for the latest map.

- File: CMT-LATEST-PANEL-SUFFIX

MAP PANEL SECTION (multiple occurrences)

MAP PANEL DATA LAST UPDATE DATE

The last date of the update to the map panel information section of the Community Master File. Format = yyyymmdd.

- File: CMT-PANEL-LAST-UPDATE-DATE

MAP PANEL DATA LAST UPDATE TIME

The time of the last update to the map panel information section of the Community Master File.

File: CMT-PANEL-LAST-UPDATE-TIME

MAP PANEL EFFECTIVE DATE

The effective date of the map panel. Format = yyyymmdd.

File: CMT-PANEL-EFFECTIVE-DATE

MAP PANEL NUMBER

The panel number of the map. Valid values are:

0000 = FHBM or NFIP Historical Map Information
0001 ->9999 = folded map panel number

Note: Blanks are also allowed as a valid value. See definition for Map Panel Number in Part 4 – Data Dictionary.

File: CMT-PANEL-NBR

MAP PANEL RESCIND DATE

The date the map panel was rescinded. Format = yyyymmdd.

File: CMT-PANEL-RESCIND-DATE

MAP PANEL REINSTATEMENT DATE

The date the map panel was reinstated. Format = yyyymmdd.

File: CMT-PANEL-REINSTATE-DATE

MAP PANEL STATUS

The code indicating the status of the map panel. Codes are:

A = active
R = rescinded

File: CMT-PANEL-STATUS

MAP PANEL SUFFIX

The map panel suffix.

File: CMT-PANEL-SUFFIX

End of Map Panel Section

POINTER COMMUNITY

The community number used as a pointer to the correct community when the community number in this record is no longer valid (i.e., annexed). This field will be zeros when not used. The community status will be 05 when this field is used.

File: CMT-POINTER-COMMUN-NBR

POST FIRM DETERMINATION DATE

The date of the initial Flood Insurance Rate Map.
Format = yyyymmdd.

File: CMT-FIRM-EFFECTIVE-DATE

PROBATION INFORMATION COUNTER

The total number of occurrences in the Probation Information Section.

File: CMT-PROB-TRAILER-COUNT

PROBATION INFORMATION SECTION(multiple occurrence)

PROBATION DATA LAST UPDATE DATE

The last date of the update to the probation information section of the Community Master File. Format = yyyymmdd.

File: CMT-PROBATION-LAST-UPDATE-DATE ■

PROBATION DATA LAST UPDATE TIME

The time of the last update to the probation information section of the Community Master File.

File: CMT-PROBATION-LAST-UPDATE-TIME ■

PROBATION EFFECTIVE DATE

The date the community went on probation. Format = yyyymmdd.

File: CMT-PROBATION-EFFECTIVE-DATE ■

PROBATION ENDING DATE

The date the community went off of probation. The surcharge period always lasts 1 year from the probation surcharge start date. Format = yyyymmdd.

File: CMT-PROBATION-ENDING-DATE ■

PROBATION INDICATOR

The code indicating the probation status for the community. The codes are:

0 = not on probation
1 = on probation
2 = complied prior to probation
3 = probation pending
4 = probation in error
5 = probation lifted

File: CMT-PROBATION-IND-X ■

PROBATION SURCHARGE START DATE

The date of the probation surcharge period. The surcharge period always lasts 1 year from the probation surcharge start date. Format = yyyymmdd.

■ File: CMT-PROBATION-SURCHARGE-DATE

End of Probation Information Section

PROGRAM TYPE CODE

The code indicating the type of program that the community is participating under. The codes are:

00 = None (non-participating community)
01 = Emergency Program
02 = Regular Program
03 = Regular Program - direct entry

■ File: CMT-PROGRAM-TYPE-CODE-X

REGION NUMBER

Identifies the Federal Emergency Management Agency region in which the community is located.

■ File: CMT-REGION-NBR

REGULAR ENTRY DATE

The date the community entered the Regular Program. This date need not be the same as the FIRM Effective Date when the community enters the program some time after the initial FIRM is issued. Format = yyyymmdd.

■ File: CMT-REGULAR-ELIG-DATE

SUSPENSION DATE - CURRENT

Date that the community was suspended from the National Flood Insurance Program. Format = yyyymmdd. The field will be zero if the community is not suspended.

■ File: CMT-SUSPEND-DATE

SUSPENSION REASON CODE - CURRENT

The reason code for suspension from the National Flood Insurance Program. This field is required when Current Suspension Date is greater than zero. The codes are:

0 = reason for suspension is unknown
1 = did not adopt regulations
2 = failed to enforce regulations

File: (New) CMT-SUSPENSION-REASON-X ■

SUSPENSION REINSTATEMENT DATE

The date the community was reinstated into the National Flood Insurance Program. Format = yyyymmdd.

File: CMT-REINSTATE-DATE ■

WITHDRAWAL DATE

The date the community withdrew from the National Flood Insurance Program. Format = yyyymmdd.

File: CMT-WITHDRAWAL-DATE ■

WITHDRAWAL REINSTATEMENT DATE

The date the withdrawn community re-enters the National Flood Insurance Program. Format = yyyymmdd.

File: CMT-WITHDRAWAL-REIN-DATE ■

APPENDIX C - ERROR REPORTING

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APPENDIX C – ERROR REPORTING

INTRODUCTION

Information about errors is produced each month by the NFIP/WYO System based on editing of WYO company data during the processing of the monthly submissions and updating of the system data base. All policy and loss records against which valid transactions have been applied in a reporting month are edited.

Policy data are stored within a policy record by the reported effective dates, whether they are Policy Effective Dates or Endorsement Effective Dates. Loss data are stored within a loss record only by the primary keys, the Date of Loss and Policy Number. Error flags that are set during the editing process are stored with the associated effective dates or dates of loss. Clearing errors requires the submission of the appropriate effective date or date of loss on the transaction used to correct the error condition.

Error codes are keyed to the WYO Edit Specifications document. While brief error messages are associated with the codes, the WYO Edit Specifications document must be consulted for more detailed information about the edit, which the reported data failed to pass. For the purpose of tracking the age of errors, each error code stored in a policy or loss record is assigned an error date. This date is, by convention, the last day of the reporting month for which the WYO company submitted the data.

WYO companies receive error information at the detailed record level via FTP and the summary level via reports formatted for the FTP for each of three categories: policies, claims, and rejected transactions. This appendix contains descriptions and examples of the available reports and record layout description of the error files.

Companies receiving error data for the first time can be provided with a file containing a table of error codes, error messages, the data elements associated with each error code, and the critical/non-critical status of the error in order to generate their own error reports. A description and record layout of the error code table can be provided with the file.

SECTION 1 – POLICY ERROR INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF POLICY ERROR REPORTS

Descriptions and examples of the following Policy Error Reports are provided:

- Policy Detail Error Report (W2RPRPOL)
- Policy Error Summary Report (W2RHPSUM)
- Policy Data Base Error Statistics Report (W2PRPR03)

W2RPRPOL

Policy Detail Error Report

Description: This report is produced on a special request basis only after the processing of WYO company TRRP submissions. All policy records against which valid transactions have been applied in a reporting month are edited. If these edited policy records contain errors, they are included in this report even if the only errors in the policy record were caused by transaction activity from a previous reporting month.

In the NFIP/WYO System, data within policy records are stored by the reported effective dates, whether Policy Effective Dates or Endorsement Effective Dates. Policy and error information is displayed in this report by Endorsement Effective Date. (Note: The NFIP/WYO System also stores the Policy Effective Date submitted with New Business [11] and Renewal [17] Transactions in an Endorsement Effective Date field.) W2RPRPOL contains a report for each Policy Number and Endorsement Effective Date with which errors are associated.

Report Keys: W2RPRPOL is keyed by Company Code, Policy Number, Endorsement Effective Date, and Policy Error Codes.

Company Code: This is the highest key and indicates to which WYO company the report applies.

Policy Number: Policies that had activity in the current reporting month and have old or new policy errors will be included in this report. If there are no errors for a particular policy, W2RPRPOL will still display any information on the policy.

Endorsement Effective Date (includes Policy Effective Date):	As previously described, all information is displayed by the Endorsement Effective Date under which it is stored. If none of the policy record information associated with a particular Endorsement Effective Date is in error, then the report will still be generated for that Endorsement Effective Date. The Endorsement Effective Date with which an error is associated must be included in the transaction submitted to correct the error condition.
Policy Error Code:	All errors associated with the Endorsement Effective Date are listed by error code. This error code is keyed to the WYO Edit Specifications document. Also included are the error date, whether the error is classified as critical or non-critical, and a brief error message. Refer to the WYO Edit Specifications document for more detailed information about the edit that the reported data failed to pass.

```
REPORT      W2RPRPOL          FEDERAL EMERGENCY MANAGEMENT AGENCY                PAGE 1
RUN DATE    JAN 15, 1998        NATIONAL FLOOD INSURANCE PROGRAM
RUN TIME    15:34:05
                          POLICY DETAIL ERROR REPORT AS OF  10/11/1997

WYO PREFIX CODE:        99999 – ABC INSURANCE CO.   END EFF DATE:        06/02/1991
POL NUM:                1909700256                  POL EXP DATE:        06/02/1992
POL EFF DATE:           06/02/1991                  POL STATUS:          A

                          **   CANCELLATION INFORMATION   **

REINSTATEMENT DATE:
CANCELLATION DATE:                                  CANCEL/VOID REASON:
TOTAL REFUND                .00                     NFIP TOTAL REFUND:          .00
REFUNDED FPF:               .00                     NFIP REFUNDED FPF:          .00

                          **   ENDORSEMENT INFORMATION   **

WYO TRANS DATE:         1991/06/02                  WYO TRAN CODE:          11
POST FIRM IND:          N                           FLOOD RISK ZONE:        A12
COMM NO:                065034XXXXX                 FLOOD PROOFED IND:      N
REG/EMER IND:           R                           NUM OF FLOORS:          1
OCCUPANCY TYPE:         2                           SMALL BUSINESS IND:     N
BASE/ENCLOSE TYPE:      0                           STATE OWNED IND:        N
CONDO IND:              N                           ELEV BLDG IND:          N
BLDG COURSE CONST:      N                           LOC OF CONTS:           3
OBSTR TYPE:             10                          DED BLDG:               1
POL TERM IND:           1                           DED CONT:
ORIG CONSTR DATE:       1974/07/01                  ELEV DIFF:              999
TOT AMT INS BLDG:       770                         TOT AMT INS CONT:       0
RISK RATING METHOD:     1                           POST 81 V ZONE:
INSUR TO VALUE IND:                                 CONDO UNITS:            1
COV REQ DIST ASST:      0                           ELEV CERTIFICATE:       N
BFE:                    9999.0                      LFE:                    9999.0
LOWEST ADJ GRADE:       9999.0                      DIAGRAM NO:
ELEV CERT. DATE:                                    ROLLOVER:               N
DESCR INFO IND:         N                           CASE FILE NUMBER DIST ASST:
NAME:  JANE DOE                                     NAME FORMAT:            P
ADDRESS 1:
ADDRESS 2:
CITY STATE ZIP:   HUNTINGTON BCH, CA  92646 0000
NFIP CALC ZIP     92646-2045                        PRINCIPAL RESIDENCE IND:  Y

                  **   WYO COMPANY  CALCULATED INFORMATION   **

PREM PAY IND:           C
TOT PREM:               203                         END PREMIUM:            251
EXP CONST:              0                           FPF:                    25

ICC PREMIUM:            275                         PROB SRCH:              0
DED DISCOUNT %:         .000                        CRS CLASS %:            0

BASIC BLDG RATE:        .45                         BASIC CONT RATE:        .55
  ADD BLDG RATE:        .17                         ADD CONT RATE:          .25

                  **   NFIP CALCULATED INFORMATION   **

FPF:                    25                          PROB SRCH:              0
EXP CONST:              45                          CRS CLASS %             0
RATE KEY:                                           DED DISCOUNT %:         .000
ICC PREMIUM:            275                         DED DISCOUNT AMT:       0

   **  BLDG  (NFIP CALC)                                CONT  (NFIP CALC)   **

ICC COVERAGE            150
BASIC COV:              450                         BASIC COV:              0
  ADD COV:              320                           ADD COV:              0
BASIC PREM:             142                         BASIC PREM:             0
  ADD PREM:             64                            ADD PREM:             0

BASIC RATE:             .45                         BASIC RATE:             .55
  ADD RATE:             .17                           ADD RATE:             .25

                  ***   OPTIONAL INFORMATION   ***

                        REPL COST:                  266000

                  ***   ERROR   INFORMATION   ***

ERROR     PL040040          ERROR DATE    1997/05/31        TYPE ERROR:      CRITICAL
  TOTAL CALCULATED PREMIUM IS LESS THAN WYO SYSTEM CALCULATED PREMIUM.  SUBSEQUENT
   ENDORSEMENTS ARE NOT RATED BY THE WYO SYSTEM.
```

EXHIBIT C-1. W2RPRPOL, Policy Detail Error Report

W2RHPSUM

Policy Error Summary Report

Description: This report is produced each month after the processing of the WYO company TRRP submission. It summarizes, by company and error codes, the number of policy records in the NFIP/WYO System containing the particular errors.

The heading, “Policies on File”, contains the total number of the WYO Company’s records in the NFIP/WYO System. “Policies with Activity” contains the total number of records in the NFIP/WYO System to which transactions were applied in the processing of the current TRRP submission. By error code, the report provides a brief error message, the critical/non-critical status of the error and the total number of policy records that contain the error. “Cleared Error Count” contains the number of records for which the particular error was corrected. “Current Error Count” are those errors generated only in the current reporting month. “Database Error Count” contains the total number of errors in the NFIP/WYO database. A policy record containing the same error associated with more than one effective date is counted only once in that error category for the purposes of this report.

Cleared Error Count: A count of the number of errors of a certain type that were resolved in the current reporting month. If an error occurs multiple times on a policy, then that error is counted only once. If a policy has multiple error codes that are different, then all of the error codes are counted for a policy.

Current Error Count: A count of the number of errors of a certain type that were generated in the current reporting month. If an error occurs multiple times on a policy, then that error is counted only once. If a policy has multiple error codes that are different, then all of the error codes are counted for a policy.

Database Error Count: A count of the number of errors of a certain type that are unresolved as of the end of the current reporting month. If an error occurs multiple times on a policy, then that error is counted only once. If a policy has multiple error codes that are different, then all of the error codes are counted for a policy.

Report Keys: W2RHPSUM is keyed by Company Code and Policy Error Code.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Error Code: This error code is keyed to the WYO Edit Specifications document. Refer to that document for more detailed information about the edit that the reported data failed to pass.

REPORT W2RHPSUM FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
RUNDATE: DEC 08 1996 NATIONAL FLOOD INSURANCE PROGRAM
RUN TIME: 09.59.32

POLICY ERROR SUMMARY AS OF OCTOBER 1996

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY
244,793 POLICIES ON FILE
12,278 POLICIES WITH ACTIVITY

POLICY ERROR CODE	ERROR TYPE	CLEARED ERROR COUNT	CURRENT ERROR COUNT	DATABASE ERROR COUNT
PL027030	CRITICAL	0	0	2
MESSAGE: STATE OWNED PROPERTY MUST BE “N” FOR A CONDOMINIUM MASTER POLICY.				
PL029040	CRITICAL	0	2	108
MESSAGE: DEDUCTIBLE – BUILDING IS NOT VALID.				
PL029060	CRITICAL	1	12	301
MESSAGE: DEDUCTIBLE – BUILDING DOES NOT HAVE THE CORRECT STANDARD DEDUCTIBLE.				
PL030030	CRITICAL	0	0	61
MESSAGE: DEDUCTIBLE – CONTENTS IS NOT VALID.				
PL030060	CRITICAL	0	8	152
MESSAGE: DEDUCTIBLE – CONTENTS DOES NOT HAVE THE CORRECT STANDARD DEDUCTIBLE.				
PL031030	CRITICAL	0	2	4
MESSAGE: ELEVATED BUILDING INDICATOR MUST BE ‘N’ (DEFAULT VALUE) FOR A PREFERRED RISK POLICY.				
PL033030	CRITICAL	0	0	18
MESSAGE: LOCATION OF CONTENTS DOES NOT CORRESPOND WITH THE BASEMENT/ENCLOSURE TYPE.				

EXHIBIT C-2. W2RHPSUM, Policy Error Summary

W2PRPR03

Policy Data Base Error Statistics Report

Description: This report is produced each month after the processing of the WYO company TRRP submission. This report provides more information on policy records error statistics from which the WYO company performance is assessed by the WYO standards committee.

Error information is summarized by company and policy effective date category. The report provides:

(1) The total number of policy records

(2) The number of policy records with errors

(3) The number of policy records with critical errors

(4) The percentage of policy records that contain critical errors

(5) Of the policy records with critical errors, the number of policies with errors uncorrected 6 months after they are noted on the NFIP/WYO System

(6) The percentage of total policy records that have critical errors aged 6 months

(7) The number of policy records allowed within the tolerance level

(8) The number of policy records over the tolerance level

(9) Totals per company of the penalty fee amount, adjustments, and Net Penalty Charges

Refer to Part 9 of this document for more information on Data Submission Monitoring.

Report Keys: W2PRPR03 is keyed by Company Code and Policy Effective Date Category.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Effective Date Category: Policy records are grouped by the effective date of the policy term.

EXHIBIT C-3. W2PRPR03, Policy Database Error Statistics

REPORT: W2PRPR03
RUNDATE: DEC 20 1996
RUNTIME: 11:56:18

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

PAGE 1

POLICY DATABASE ERROR STATISTICS
AS OF 10/31/1996

VENDOR NBR: 99999 VENDOR NAME: NON-VENDOR
COMPANY NBR: N/A COMPANY NAME: ABC INSURANCE COMPANY

POLICY EFF DATE CATEGORY	MONTH	POLICIES	W/ERRORS	POLICIES W/CRITICAL ERRORS	ERR PCT	POLICIES W/CRITICAL AGED 6 MOS	ERR PCT	ERRORED POLICIES ALLOWED WITHIN TOLERANCE	POLICIES OVER TOLERANCE
1996	JULY	52,766	48	48	.1		.0	2,638	0
	AUGUST	56,508	33	33	.1		.0	2,825	0
	OCTOBER	49,733	347	347	.7	132	.3	2,630	0
	SEPTEMBER	41,336	16	16	.0		.0	2,067	0
	TOTAL	52,600	33	33	.1	0	.0	2,487	0
TOTAL FOR 1996		252,943	477	477	.1	132	.3	12,647	0
TOTAL FOR COMPANY # 99999		252,943	477	477	.1	132	.3	12,647	0

PERFORMANCE INDICATOR IS .00

ADJUSTMENTS .00

NET PERFORMANCE INDICATOR IS .00

B. FTP TRANSMISSION OF POLICY ERROR INFORMATION

WYO companies will receive on a monthly basis, a file containing policy records in error. On a quarterly basis, the file will contain all policy records on the NFIP/WYO System regardless of error condition.

Information about a policy is stored on the NFIP/WYO System in a single policy record that holds certain data by the Policy Number and other data elements by the reported Policy Effective Dates and Endorsement Effective Dates. (Note: The NFIP/WYO System also stores the Policy Effective Date submitted with New Business [11] and Renewal [17] transactions in an Endorsement Effective Date field.) On the file provided to WYO companies, policy information is transmitted in a separate record for each effective date. Thus, one policy's information can require several records on the file. Data elements that are stored in the NFIP/WYO System policy records by the WYO Policy Number are included in each of the effective date records on the file. These common data elements are marked with an asterisk (*) on the record layout.

There are two NFIP calculated data elements provided on the file that are not described in the data dictionary. These are Activity Date and Policy Status Indicator.

The Activity Date is a date set by the NFIP/WYO System that indicates the last reporting month in which transactions were processed against the policy record. This date is in a year-month-day (YYYYMMDD) format where the day is always set to the last day of the reporting month.

The Policy Status Indicator is a code that indicates the in-force, expired, or cancelled status of the policy record as set by the NFIP/WYO System as of the last day of the reporting month. The following is a description of each code.

A - In-force as of the reporting month

B - Future Effective as of the reporting month

C - Cancelled before the reporting month

D - Cancelled on or after the reporting month

E - Expired more than 120 days before the reporting month

F - Expired before the reporting month less than 29 days

G - Expired before the reporting month more than 29 days but less than 120 days

R - Reinstated within the latest term month

The error codes provided at the bottom of each record indicate which data element was being edited when the error was detected. For further information, consult the WYO Edit Specifications document.

The following is the sort sequence of the records:

- WYO Prefix Code (ascending)
- Policy Number (ascending)
- Endorsement Effective Date (descending)

Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxx/errordata** are outlined below:

- Policy Error Data File name: W2Pxxxxx.zip
- Policy Error Record Count File name: W2Pxxxxx.txt
- The Record Count File will contain the following information:

  "The accompanying W2Pxxxxx.zip file contains ##### records"

  Note: xxxxx = company/vendor NAIC number
  ##### = number of records

All files will be available from the designated FTP address **(bureau.nfipstat.com)**. User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. For instructions on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

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RECORD LAYOUT

	Length	Record Position
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number (Rating Map Info.)	6	212-217
Map Panel Number (Rating Map Info.)	4	218-221
Map Panel Suffix (Rating Map Info.)	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone (Rating Map Info.)	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/ Building Type	1	228
Basement/Enclosure/Crawlspace Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible – Building	1	233
Deductible – Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date/Substantial Improvement Date	8	239-246
Post-FIRM Construction Indicator	1	247
Elevation Difference	4	248-251
Floodproofed Indicator	1	252
Total Amount of Insurance – Building	8	253-260
Total Amount of Insurance – Contents	8	261-268
Total Calculated Premium	7	269-275
Endorsement Premium Amount	7	276-282
Risk Rating Method	1	283
Policy Term Indicator	1	284
New/Rollover Indicator	1	285
Insurance to Value Ratio Indicator	1	286
Premium Payment Indicator	1	287

*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Record Layout (cont'd.)

	Length	Record Position
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Principal Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	3	366-368
Reserved for WYO Company Use	30	369-398
Policy Termination Date*	8	399-406
Cancellation/Voidance Reason*	2	407-408
Total Premium Refund*	9	409-417
CRS Classification Credit Percentage	2	418-419
Federal Policy Fee	3	420-422
Federal Policy Fee – Refunded*	5	423-427
Diagram Number	1	428
Filler	1	429
Lowest Adjacent Grade	6	430-435
Elevation Certification Date	8	436-443
Basic Building Rate WYO	5	444-447
Additional Building Rate WYO	5	449-453
Basic Contents Rate WYO	5	454-458
Additional Contents Rate WYO	5	459-463
ICC Premium WYO	3	464-466
Probation Surcharge Amount WYO	3	467-469
Deductible Percentage WYO	4	470-473
Repetitive Loss Target Group Indicator	1	474
Reserved for NFIP Use	13	475-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance – Building	8	497-504
NFIP Basic Limit Rate – Building	4	505-508
NFIP Additional Limit Amount of Insurance – Building	8	509-516
NFIP Additional Limit Rate – Building	4	517-520
NFIP Basic Limit Amount of Insurance – Contents	8	521-528
NFIP Basic Limit Rate – Contents	4	529-532
NFIP Additional Limit Amount of Insurance – Contents	8	533-540
NFIP Additional Limit Rate – Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	3	556-558
NFIP Federal Policy Fee – Refunded*	5	559-563
NFIP Community Probation Surcharge Amount	3	564-566
NFIP Deductible Discount Percentage	5	567-571

*Data Elements that are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

	Length	Record Position
NFIP Deductible Discount Amount	9	572-580
NFIP Property ZIP*	9	581-589
NFIP Expense Constant	3	590-592
NFIP Policy Term	1	593
NFIP ICC Premium	7	594-600
NFIP ICC Coverage	5	601-605
Reserved for NFIP Use	44	606-649
Error Code 1	8	650-657
Error Code Date 1	8	658-665
Error Code 2	8	666-673
Error Code Date 2	8	674-681
Error Code 3	8	682-689
Error Code Date 3	8	690-697
Error Code 4	8	698-705
Error Code Date 4	8	706-713
Error Code 5	8	714-721
Error Code Date 5	8	722-729
Error Code 6	8	730-737
Error Code Date 6	8	738-745
Error Code 7	8	746-753
Error Code Date 7	8	754-761
Error Code 8	8	762-769
Error Code Date 8	8	770-777
Error Code 9	8	778-785
Error Code Date 9	8	786-793
Error Code 10	8	794-801
Error Code Date 10	8	802-809
Error Code 11	8	810-817
Error Code Date 11	8	818-825
Error Code 12	8	826-833
Error Code Date 12	8	834-841
Error Code 13	8	842-849
Error Code Date 13	8	850-857
Error Code 14	8	858-865
Error Code Date 14	8	866-873
Error Code 15	8	874-881
Error Code Date 15	8	882-889
Error Code 16	8	890-897
Error Code Date 16	8	898-905
Error Code 17	8	906-913
Error Code Date 17	8	914-921
Error Code 18	8	922-929
Error Code Date 18	8	930-937

* Data Elements are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

	Length	Record Position
Error Code 19	8	938-945
Error Code Date 19	8	946-953
Error Code 20	8	954-961
Error Code Date 20	8	962-969
Error Code 21	8	970-977
Error Code Date 21	8	978-985
Error Code 22	8	986-993
Error Code Date 22	8	994-1001
Error Code 23	8	1002-1009
Error Code Date 23	8	1010-1017
Error Code 24	8	1018-1025
Error Code Date 24	8	1026-1033
Error Code 25	8	1034-1041
Error Code Date 25	8	1042-1049
Building Construction Date Type	1	1050
Building over Water Type	1	1051
Condominium Form of Ownership Indicator	1	1052
Building Use Type	2	1053-1054
Grandfathering Type Code	1	1055
Current Map Info – Community ID Number	6	1056-1061
Current Map Info – Map Panel Number	4	1062-1065
Current Map Info – Map Panel Suffix	1	1066
Current Map Info – Flood Risk Zone	3	1067-1069
Current Map Info – Base Flood Elevation (BFE)	6	1070-1075
Current Map Info – Prior Policy Number	10	1076-1085

RECORD LAYOUT - COBOL

Output – Policy Information and Error Extract

```
FD    Output – File
      Label Records are Standard
      Block Contains 32 Records
      Recording Mode is F
      Data Record is Output–Record

01    Output - Record
      05    OP-WYO-Prefix-Code                      PIC X(5).
      05    OP-Policy-No*                           PIC X(10).
      05    OP-Pol-Effective-Date                   PIC 9(8).
      05    OP-Pol-Expiration-Date                  PIC 9(8).
      05    OP-End-Effective-Date                   PIC 9(8).
      05    OP-Transaction-Code                     PIC X(2).
      05    OP-Transaction-Date                     PIC 9(8).
      05    OP-Name-Desc-Info*                      PIC X(1).
      05    OP-Begin-Street-Number*                 PIC X(10).
      05    OP-Address1*                            PIC X(50).
      05    OP-Address2*                            PIC X(50).
      05    OP-City*                                PIC X(30).
      05    OP-State*                               PIC X(2).
      05    OP-ZIP*                                 PIC X(9).
■     05    OP-Case-File-Number-DA                  PIC X(9).
      05    OP-Disaster-Assist                      PIC X(1).
      05    OP-Community-Number                     PIC 9(6).
      05    OP-Map-Panel-Number                     PIC X(4).
      05    OP-Map-Panel-Suffix                     PIC X(1).
      05    OP-Regular-Emergency                    PIC X(1).
      05    OP-Flood-Risk-Zone                      PIC X(3).
      05    OP-Occupancy                            PIC X(1).
      05    OP-Building-Type                        PIC X(1).
      05    OP-Basement                             PIC X(1).
      05    OP-Condominium                          PIC X(1).
      05    OP-State-Own                            PIC X(1).
      05    OP-Course-Construction                  PIC X(1).
      05    OP-Deductible-Building                  PIC X(1).
      05    OP-Deductible-Contents                  PIC X(1).
      05    OP-Elevated-Building                    PIC X(1).
      05    OP-Obstruction                          PIC X(2).
      05    OP-Location-of-Contents                 PIC X(1).
      05    OP-Original-Construction                PIC 9(8).
      05    OP-Post-Firm                            PIC X(1).
      05    OP-Elevation-Difference                 PIC S9(4).
      05    OP-Flood-Proof                          PIC X(1).
      05    OP-Total-Coverage-Building              PIC 9(8).
      05    OP-Total-Coverage-Contents              PIC 9(8).
      05    OP-Total-Calc-Premium                   PIC S9(7).
      05    OP-Endorsement-Premium                  PIC S9(7).
      05    OP-Risk-Rating-Method                   PIC X(1).
```

*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number will not be reported, effective May 1, 2008.

Record Layout (cont'd.)

```
05    OP-Policy-Term                          PIC X(1).
05    OP-New-Rollover-Ind                     PIC X(1).
05    OP-Insurance-To-Value                   PIC X(1).
05    OP-Premium-Pay                          PIC X(1).
05    OP-Elevation-Certificate                PIC X(1).
05    OP-Post-1981-Certificate                PIC X(1).
05    OP-Insured-Last-Name                    PIC X(25).
05    OP-Insured-First-Name                   PIC X(25).
05    OP-Principal-Residence                  PIC X(1).
05    OP-Replacement-Cost                     PIC X(9).
05    OP-Low-Floor                            PIC S9(5)V9.
05    OP-Base-Floor                           PIC S9(5)V9.
05    OP-Expense-Constant                     PIC 9(3).
05    OP-Name-Format                          PIC X(1).
05    OP-Condo-Master-Units                   PIC 9(3).
05    OP-WYO-Cmpy-Use                         PIC X(30).
05    OP-Termination-Date                     PIC 9(8).
05    OP-Cancel-Reason                        PIC X(2).
05    OP-Total-Refund                         PIC S9(7)V99.
05    OP-CRS-Class-Perc                       PIC 9(2).
05    OP-Federal-Policy-Fee                   PIC S9(3).
05    OP-Federal-Policy-Fee-Refund            PIC S9(3)V99.
05    OP-Diagram-Number                       PIC X(1).
05    Filler                                  PIC X(1).
05    OP-Lowest-Adjacent-Grade                PIC S9(5)V9.
05    OP-Elev-Certification-Date              PIC 9(8).
05    OP-Base-Building-Rate-WYO               PIC 9(2)V999.
05    OP-Additional-Building-Rate-WYO         PIC 9(2)V999.
05    OP-Base-Contents-Rate-WYO               PIC 9(2)V999.
05    OP-Additional-Contents-Rate-WYO         PIC 9(2)V999.
05    OP-ICC-Premium-Rate-WYO                 PIC 9(3).
05    OP-Probation-Amount-WYO                 PIC 9(3).
05    OP-Deductible-Percentage-WYO            PIC S9V999.
05    OP-Repetitive-Loss-Ind                  PIC X(1).
05    Filler                                  PIC X(13).
05    OP-NFIP-Activity-Date*                  PIC 9(8).
05    OP-NFIP-Policy-Status*                  PIC X(1).
05    OP-NFIP-Basic-Cov-Building              PIC 9(8).
05    OP-NFIP-Basic-Rate-Building             PIC 9(2)V99.
05    OP-NFIP-Add-Cov-Building                PIC 9(8).
05    OP-NFIP-Add-Rate-Building               PIC 9(2)V99.
05    OP-NFIP-Basic-Cov-Contents              PIC 9(8).
05    OP-NFIP-Basic-Rate-Contents             PIC 9(2)V99.
05    OP-NFIP-Add-Cov-Contents                PIC 9(8).
05    OP-NFIP-Add-Rate-Contents               PIC 9(2)V99.
05    OP-NFIP-Total-Refund*                   PIC S9(7)V99.
05    OP-NFIP-CRS-Class-Perc                  PIC 9(2).
05    OP-NFIP-Policy-Service-Fee*             PIC S9(3).
05    OP-NFIP-Policy-Service-Fee-Refund*      PIC S9(3)V99.
05    OP-NFIP-Comm-Prob-Surcharge             PIC 9(3).
05    OP-NFIP-DED-Discount-Perc               PIC 9(2)V999.
05    OP-NFIP-DED-Discount-Amt                PIC 9(9).
05    OP-NFIP-Property-ZIP*                   PIC X(9).
05    OP-NFIP-Expense-Constant                PIC 9(3).
05    OP-NFIP-Policy-Term                     PIC X(1).
05    OP-NFIP-ICC-Premium                     PIC 9(07).
05    OP-NFIP-ICC-Coverage                    PIC 9(05).
```

*Data Elements that are stored only once per policy record and not by policy term.

Record Layout (Cont'd.)

```
05    Filler                                    PIC X(44).
05    OP-Error-Codes-Out.
        10 Error-CDEX Occurs 25 Times.
          15 Error-Code                         PIC X(8).
          15 Error-Date                         PIC 9(8).
05    OP-Bldg-Const-Date-Type                   PIC X.
05    OP-Bldg-over-Water                        PIC X.
05    OP-Condo-Form-Own-Ind                     PIC X.
05    OP-Bldg-Use-Type                          PIC X (02).
05    OP-Grandfathering-Type                    PIC X.
05    OP-CMI-Comm-Number                        PIC X (06).
05    OP-CMI-Map-Panel-No                       PIC X (04).
05    OP-CMI-Map-Panel-Suffix                   PIC X.
05    OP-CMI-Flood-Zone                         PIC X (03).
05    OP-CMI-BFE                                PIC X (06).
05    OP-CMI-Prior-Polnum                       PIC X (10).
```

SECTION 2 – CLAIMS ERROR INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF CLAIMS ERROR REPORTS

Descriptions and examples of the following Claims Error Reports are provided:

- Claims Detail Error Report (W2RCRCLM)
- Claims Error Summary Report (W2RCHSUM)
- Loss Records Error Statistics Report (W2PRCR03)
- Losses Open More Than 120 Days by Company Number (W2RPCLMR)
- Open Losses by Company Number – for ICC Losses Only (W2RCICCO)

W2RCRCLM

Claims Detail Error Report

Description: This report is produced on a special request basis only after the processing of the WYO company TRRP submission. All loss records against which valid transactions have been applied in processing the current TRRP submission are edited. Also, all loss records where the associated policy record has had current transaction activity are edited. If these edited loss records contain errors, they are included in this report even if the only errors in the loss record were caused by transaction activity in a previous processing cycle.

In the NFIP/WYO System, loss data are stored within a loss record only by the primary keys, the Date of Loss and the Policy Number. Loss and error information are displayed in this report by Date of Loss and Policy Number. W2RCRCLM contains a two-page report for each loss that contains errors. The first page contains reported loss information and pertinent NFIP/WYO System calculated fields. The second page contains error information for errors stored under that Date of Loss and Policy Number.

Report Keys: W2RCRCLM is keyed by WYO Prefix Code (Company Code), Date of Loss, Policy Number, and Claims Error Code.

WYO Prefix Code:	This is the highest key and indicates to which Write Your Own company the report applies.
Date of Loss:	This is the second highest key and indicates the Date of Loss reported by the WYO company.
Policy Number:	This is the third highest key and is the final identifier for establishing a loss record. If there are no errors for a particular loss, W2RCRCLM will not display any information on the loss. Losses that had activity (transactions being applied to either the loss record or the associated policy record) in the current reporting month and have old or new claims errors will be included in this report.

Claim Error Code:	All errors associated with the loss are listed by error code. This error code is keyed to the WYO Edit Specifications document. Also included are the error date, whether the error is classified as critical or non-critical, and a brief error message. Refer to the WYO Edit Specifications document for more detailed information about the edit that the reported data failed to pass.

REPORT W2RCRCLM
RUN DATE JAN 15, 1998
RUN TIME 14:53:09

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

PAGE 1

CLAIM DETAIL ERROR REPORT as of 6/1/1997

LOSS KEY IDENTIFIERS

COMPANY:	99999 – ABC INSURANCE CO.		
POLICY NUMBER :	074632292F	DATE OF LOSS:	1986/12/31
LOSS STATUS:	C	OPEN DATE:	1987/01/05
REOPEN DATE:		CLOSED DATE:	1987/01/19

BASIC POLICY INFORMATION

BUILDING COVERAGE:	908	CONTENTS COVERAGE:	221
NUMBER OF FLOORS:	1	OCCUPANCY TYPE:	1
DEDUCTIBLE – BUILDING:	0	DEDUCTIBLE CONTENTS:	0
CONDOMINIUM INDICATOR:	N	NUMBER OF CONDO UNITS:	1
ELEVATED BUILDING:	N	COURSE OF CONSTRUCTION:	N
POLICY EFFECTIVE:	1992/07/03	POLICY EXPIRATION:	1993/07/03
PRINCIPAL RESIDENCE:	N	CANCELLATION DATE:	
RISK RATING METHOD:	1	POLICY STATUS:	E
POLICY LAST RUN DATE:	1996/04/30	NFIP ICC COVERAGE:	0
REGULAR/EMERGENCY:	R	PRP INELIGIBLE IND:	

BASIC LOSS INFORMATION

ALLOCATED LAE:	500.00	LOSS ORIGINAL RUN DATE:	1987/01/31
TOTAL PROP ACV:	N	LOSS LAST RUN DATE:	1987/01/31
TOT BLDG DAMAGES ACV:	2,017	OT CONTENTS DAMAGE ACV:	0
TOTAL PROP VALUE RCV:	0	PAY LIMIT ICC:	0
TOT BLDG DAMAGES RCV:	0	TOTAL CONT DAMAGE TO CONT RCV:	0
PAY LIMIT BUILDING:	90,800	PAY LIMIT CONTENTS:	0
MOBILE HOME REMOVAL:	0	CONTENTS REMOVAL:	0
FINAL PYMNT IND – BLDG:	N	FINAL PYMNT IND - CONT:	N
CWOP REASON BLDG:		CWOP REASON-CONTENTS:	
REPLACEMENT COST IND:		CATASTROPHE-NUMBER:	000
WATER DEPTH:	1	CAUSE OF LOSS:	1
TOT EXP OF FLOOD PROT:	0	ICC CLAIM INDICATOR:	
ICC ACTUAL EXPENSE:	0	ICC MITIGATION INDICATOR:	
ICC FLOOD DMGS – PRIOR:	0	ICC PRIOR DATE OF LOSS:	
ICC PROP VAL-CURRENT:	0	ISS PROP VAL-PRIOR:	0
FINAL PYMNT IND-ICC:	A	CWOP REASON-ICC:	
CO-INSURANCE CLAIMS SETTLEMENT INDICATOR:		REPETITIVE LOSS TARGET GROUP IND:	

OPTIONAL LOSS INFORMATION

EXTERIOR WALL STRUCTURE:		FOUNDATION TYPE:	
EXTERIOR WALL SURFACE:		FLOOD CHARACTERISTICS:	
FACTORS RELATED TO LOSS:		SUBSTAN IMPROVEMENT IND:	
DUR BLDG NOT HABITABLE:		DUR OF FLOOD WATERS:	
ALTERATION DATE:		VALUE OF CONTENTS:	
PROPERTY VALUE MAIN ACV:	0	PROPERTY VALUE APPURT ACV:	
DAMAGES BLDG MAIN ACV:	0	DAMAGES BLDG APPURT ACV:	
DAMAGES CONT MAIN ACV:	0	DEDUCTIBLE CONT:	
DEDUCTIBLE BLDG:		CONT DMG SUBJECT TO EXCL:	

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS:
VALUE OF CONTENTS SUBJECT TO POLICY EXCLUSIONS:
BLDG DMG SUBJECT TO EXCL:

CLAIM RESERVE INFORMATION		**CLAIM PAYMENT INFORMATION**	
BUILDING -	.00	BUILDING -	1,020.25
CONTENTS -	.00	CONTENTS -	.00
ICC -	.00	ICC -	.00
TOTAL -	.00	TOTAL -	1,020.25

SPECIAL EXPENSE INFORMATION

TOTAL SPECIAL EXPENSE AMOUNT FOR EXPENSE TYPE 1:	.00
TOTAL SPECIAL EXPENSE AMOUNT FOR EXPENSE TYPE 2:	.00
TOTAL SPECIAL EXPENSE AMOUNT FOR EXPENSE TYPE 3:	.00
TOTAL SPECIAL EXPENSE AMOUNT FOR EXPENSE TYPE 4:	.00
TOTAL SPECIAL EXPENSE AMOUNT FOR EXPENSE TYPE INVALID:	.00
TOTAL SPECIAL EXPENSE AMOUNT FOR EXPENSE TYPE NOT NUMERIC:	.00

RECOVERY INFORMATION

TOTAL RECOVERY CLAIM PAYMENT BUILDING:	.00
TOTAL RECOVERY CLAIM PAYMENT CONTENTS:	.00
TOTAL RECOVERY CLAIM PAYMENT-ICC:	.00
TOTAL ACTUAL SALVAGE RECOVERY AMOUNT:	.00
TOTAL SUBROGATION RECOVERY AMOUNT:	.00

EXHIBIT C-4. W2RCRCLM, Claims Detail Error

NATIONAL FLOOD INSURANCE PROGRAM PAGE 2

COMPANY:	99999 – ABC INSURANCE CO.		
WYO PREFIX CODE:	074632292F	DATE OF LOSS:	1986/12/31
LOSS STATUS:	C	OPEN DATE:	1987/01/05
CLAIM REOPEN DATE:		CLOSED DATE:	1987/01/19

LOSS ERROR INFORMATION

ERROR CODE: CU082010 ERROR DATE: 1987/01/31

REPLACEMENT COST INDICATOR MUST BE ALPHABETIC AND A VALID CODE.

EXHIBIT C-4 (cont'd.). W2RCRCLM, Claims Detail Error

W2RCHSUM

Claims Error Summary Report

Description: This report is produced each month after the processing of the company's TRRP submission. It summarizes, by company and error codes, the number of loss records in the NFIP/WYO System containing the particular errors.

The heading shows the company name and NAIC number, losses on file, and losses with activity. Losses on file contains the total number of the company's records in the NFIP/WYO System. Losses with activity contains the total number of records in the NFIP/WYO System to which transactions were applied in the processing of the current TRRP submission. By error code the report provides a brief error message, the critical/non-critical status of the error and the total number of loss records that contain the error. "Cleared Error Count" contains the number of records for which the particular error was corrected. "Current Error Count" are those errors generated only in the current reporting month. "Database Error Count" contains the total number of errors in the NFIP/WYO database. A loss record containing the same error associated with more than one effective date is counted only once in the error category for the purposes of this report.

Cleared Error Count: A count of the number of errors of a certain type that were resolved in the current reporting month.

Current Error Count: A count of the number of errors of a certain type that were generated in the current reporting month.

Database Error Count: A count of the number of errors of a certain type that are unresolved as of the end of the current reporting month.

Report Keys: W2RCHSUM is keyed by Company Code and Claims Error Code.

Company Code: This is the highest key and indicates to which company the report applies.

Claims Error Code: The error code is keyed to the WYO Edit Specifications document. Refer to that document for more detailed information about the edit that the reported data failed to pass.

REPORT W2RCHSUM FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
RUNDATE: DEC 08 1996 NATIONAL FLOOD INSURANCE PROGRAM
RUN TIME: 10.01.37

CLAIMS ERROR SUMMARY AS OF OCTOBER 1996

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY
30,160 LOSSES ON FILE
3,343 LOSSES WITH ACTIVITY

CLAIMS ERROR CODE	ERROR TYPE	CLEARED ERROR COUNT	CURRENT ERROR COUNT	DATABASE ERROR COUNT
CI070020	CRITICAL	0	0	1
MESSAGE:	CAUSE OF LOSS IS NOT A VALID CODE.			
CI077090	CRITICAL	0	0	1
MESSAGE:	NET BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO.			
CI078110	CRITICAL	0	0	2
MESSAGE:	NET CONTENTS CLAIM PAYMENTS FOR A LOSS M AY NOT BE LESS THAN ZERO.			
CI081020	CRITICAL	0	1	9
MESSAGE:	FINAL PAYMENT INDICATOR – CONTENTS IS NOT A VALID CODE.			
CI104020	CRITICAL	172	9	103
MESSAGE:	DATE CLAIM CLOSED IS NOT A VALID DATE.			
CI115020	CRITICAL	0	0	8
MESSAGE:	TOTAL SPECIAL EXPENSE AMOUNT FOR A LOSS AND SPECIAL EXPENSE TYPE MAY NOT BE LESS THAN ZERO.			
CI066045	CRITICAL	0	0	4
MESSAGE	DATE OF LOSS IS NOT WITHIN A POLICY TERM. THIS LOSS MUST BE CLOSED WITHOUT PAYMENT.			

EXHIBIT C-5. W2RCHSUM, Claims Error Summary

W2PRCR03

Loss Records Error Statistics Report

Description: This report is produced each month after the processing of the WYO company TRRP submission. This report provides more information on the loss record error statistics from which the WYO company performance is assessed by the WYO Standards Committee.

Error information is summarized by company and date of loss category. The report provides:

(1) Total number of loss records

(2) Number of loss records with errors

(3) Number of loss records with critical errors

(4) Percentage of loss records that contain critical errors

(5) Of the loss records with critical errors, the number of loss records with errors uncorrected 6 months after they are noted on the NFIP/WYO System

(6) Percentage of total loss records that have critical errors aged 6 months

(7) Number of loss records allowed within the tolerance level

(8) Number of loss records over the tolerance level

(9) Totals per company of the penalty fee amount, adjustments, and Net Penalty Charges

Refer to Part 9 of this document for more information on Data Submission Monitoring.

Report Keys: W2PRCR03 is keyed by Company Code and Date of Loss Category.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Date of Loss Category: Loss records are grouped by the Date of Loss.

EXHIBIT C-6. W2PRCR03, Loss Records Error Statistics

REPORT: W2PRCR03
RUNDATE: DEC 20 1996
RUNTIME: 14:53:09

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

PAGE 1

LOSS RECORDS ERROR STATISTICS
AS OF 10/31/1996

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

DATE OF LOSS CATEGORY	MONTH	TOTAL RECORDS	LOSS RECORDS W/ERRORS	LOSS RECORDS ERRORS W/CRITICAL	ERR PCT	LOSS RECORDS AGED 6 MOS W/CRITICAL	ERR PCT	ERRORED LOSS RCDS ALLOWED WITHIN TOLERANCE	OVER	LOSS RECORDS TOLERANCE
1996	JANUARY	319								
	FEBRUARY	131								
		108								
	APRIL	1,144	20	20	10.0	30	.0	23		
	MAY				5.0					
					6.0	.9.0	6			
		32				3.0	3			
	JULY	7				1.0	2			
		971	32		5.0	0	.0	24		
	AUGUST	86	7		7.0		.0	2		
		66	7					0	0	
		27			1.0					
		641			1.0					
	OCTOBER	159	19			.0	19			
			9	5	0	0	13	2		
				5		.0		1		
			19					0	0	
			9	5				0	0	
				5	3.0					
					.0					
		1								
		2			0	.0	1			
					0	.0	3			
			1					0		
			1					0		
		3,652	PERFORMANCE INDICATOR IS			52.00		26		
				ADJUSTMENTS		0.00		26		
			106	37						
			NET PERFORMANCE INDICATOR IS							
			106	37		52.00				
						.9.0				
						73				
						73				

LOSS

MARCH

JUNE

TOTAL FOR 1996

SEPTEMBER

TOTAL FOR COMPANY # 99999

W2RPCLMR

■ Losses Open More Than 120 Days by Company Number

Description: This report is produced monthly after processing the WYO company TRRP submissions. This report lists losses that are open more than 120 days from the current cycle date. If the claim is open for Building and ICC, the loss is listed on the report. If the claim is closed for Building but ICC remains open, the loss will not be listed on the report. This report is used by FIMA to monitor WYO company performance.

Report Keys: W2RPCLMR is keyed by Company Code and the transaction date of the Open Loss Transaction (31A) for the loss.

Company Code:	This is the highest key and indicates to which WYO company the report applies.
Opening Transaction Date:	The transaction date of the open loss transaction.

REPORT: W2RPCLMR FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
RUNDATE: OCT 20 2003 NATIONAL FLOOD INSURANCE PROGRAM
RUNTIME: 10.59.54

LOSSES OPEN MORE THAN 120 DAYS BY COMPANY NUMBER
AS OF 08/31/2003

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

OPENING TRANS DATE	DATE OF LOSS	POLICY NUMBER	BUILDING DAMAGE	CONTENTS DAMAGE	LAST ACTION DATE
02/01/1987	06/30/1986	2015544800	0	0	02/28/1987
09/11/1997	06/05/1994	2031962100	0	0	03/31/1998
02/13/1996	02/09/1996	0011262906	81,491	0	04/30/1998
03/10/1997	03/01/1997	3021139400	2,452	0	09/30/1998
07/02/1997	07/02/1997	3021260800	0	0	07/31/1997
04/24/1998	12/06/1997	3018752100	2,115	0	07/31/1998
02/07/1998	02/02/1998	0014390613	0	0	02/28/1998
02/05/1998	02/03/1998	0017561706	0	0	05/31/1998
03/04/1998	02/10/1998	2039509800	0	0	03/31/1998
03/12/1998	02/15/1998	4017454300	0	0	03/31/1998
02/25/1998	02/18/1998	0017657406	0	0	03/31/1998
03/10/1998	02/19/1998	0010138906	0	0	03/31/1998
02/24/1998	02/19/1998	0017189006	0	0	03/31/1998
05/19/1998	04/05/1998	2035838900	0	0	05/31/1998
04/21/1998	04/17/1998	0016492506	0	0	04/30/1998
05/26/1998	04/27/1998	0010171206	0	0	06/30/1998

TOTAL WYO_PREFIX 99999 86,058 0

TOTAL OPEN LOSSES FOR 99999 16

EXHIBIT C-7. W2RPCLMR, Losses Open More Than 120 Days By Company Number

W2RCICCO

Open Losses by Company Number – for ICC Losses Only

Description: This report is produced on a special request basis only after the processing of WYO company TRRP submissions. This report lists losses that are open for ICC regardless of age.

Report Keys: W2RCICCO is keyed by Company Code and the transaction date of the Open Loss Transaction (31A) for the loss.

Company Code:	This is the highest key and indicates to which WYO company the report applies.
Opening Transaction Date:	The transaction date of the open loss transaction.

REPORT: W2RCICCO FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
RUNDATE: AUG 08 2000 NATIONAL FLOOD INSURANCE PROGRAM
RUNTIME: 10.59.54

OPEN LOSSES BY COMPANY NUMBER – FOR ICC LOSSES ONLY
AS OF 06/30/2000

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

OPENING TRANS DATE	DATE OF LOSS	POLICY NUMBER	ICC ACTUAL EXPENSE	ICC PAYMENT	LAST ACTION DATE
02/25/1998	02/05/1998	1234567890	22,100	7,500.00	05/31/2000
09/14/1998	09/10/1998	3456789012	5,200	2,600.00	12/31/1999
09/29/1998	09/28/1998	6789012345	15,918	7,500.00	07/31/2000

TOTAL WYO_PREFIX 99999 43,218 17,6000.00

TOTAL OPEN LOSSES FOR 99999 3

EXHIBIT C-8. W2RCICCO, Open Losses By Company Number - ICC Losses Only

B. FTP TRANSMISSION OF CLAIMS ERROR INFORMATION

WYO companies will receive, on a monthly basis, a file containing only those loss records in error. On a quarterly basis, the file will contain all loss records on the NFIP/WYO System regardless of error condition.

Information on the monies associated with a loss will be reported as a sum total for the loss. For instance, Building Claim Payments will be shown as Total Building Claim Payments reported to-date for the loss.

There are four NFIP calculated data elements provided on the error file that are not described in the data dictionary. These are Activity Date, Claim Status Indicator, Payment Limit-Building, and Payment Limit-Contents.

The Activity Date is a date set by the NFIP/WYO system that indicates the last reporting month in which transactions were processed against the loss record. This date is in a year-month-day (YYYYMMDD) format where the day is always set to the last day of the month.

The Claim Status Indicator is a code that indicates the status of loss records based on transactions applied in the NFIP/WYO System. The status is open ('A'), closed with payment ('C'), or closed without payment ('X').

The payment limits for building and contents indicate the maximum payments possible for the loss. The NFIP/WYO System sets these limits in accordance with the edits for building and contents claim payments. For further information, consult the WYO Edit Specifications.

The error codes provided at the bottom of each record indicate which data element was being edited when the error was detected. For further information, consult the WYO Edit Specifications document.

The following is the sort sequence of the records:

- WYO Prefix Code (ascending)
- Date of Loss (descending)
- Policy Number (descending)

Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Error Data directory **/users/coxxxxx/errordata** are outlined below:

- Claim Error Data File name: W2Cxxxxx.zip
- Claim Error Record Count File name: W2Cxxxxx.txt
- The Record Count File will contain the following information:

  "The accompanying W2Cxxxxx.zip file contains ##### records"

  Note: xxxxx = company/vendor NAIC number
  ##### = number of records

All files will be available from the designated FTP address **(bureau.nfipstat.com)**. User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). For instructions on how to properly set up the FTP client to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

RECORD LAYOUT

	Length	Record Position
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.)

	Length	Record Position
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	3	455-457
Building in Course of Construction Indicator	1	458
Policy Effective Date	8	459-466
Policy Expiration Date	8	467-474
Principal Residence Indicator	1	475
Policy Activity Date	8	476-483

Record Layout (cont'd.)

	Length	Record Position
Policy Status	1	484
Policy Termination Date	8	485-492
Risk Rating Method	1	493
NFIP ICC Calculated Coverage	5	494-498
Regular/Emergency Program Indicator	1	499
PRP Ineligibility Indicator	1	500
Coinsurance Claim Settlement Indicator	1	501
Reserved for NFIP Use	3	502-504

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.)

		Length	Record Position
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-Ind          PIC 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.
```

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(3).
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-Principal-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(03).
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).
```

SECTION 3 – REJECTED TRANSACTION INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF REJECTED TRANSACTION REPORTS

Descriptions and examples of the following Rejected Transaction Reports are provided:

- Rejected Policy Detail Transaction Report (W2RREJDP)
- Policy Reject Summary Report (W2RREJRP)
- Rejected Policy Transaction Statistics (W2PRPR07)
- Rejected Claims Detail Transaction Report (W2RREJDC)
- Claims Reject Summary Report (W2RREJRC)
- Rejected Loss Transaction Statistics (W2PRCR07)

NOTE:

The following Policy Reject reports have been consolidated into report **W2RREJRP**, effective October 1, 2002:

- Current Rejected Policy Transaction Summary Report (W2RREJSP)
- Captured Resubmitted Policy Transaction Summary Report (W2RREJCP)

The following Claims Reject reports have been consolidated into report **W2RREJRC**, effective October 1, 2002:

- Captured Resubmitted Claims Transaction Summary Report (W2RREJCC)
- Current Rejected Claims Transaction Summary Report (W2RREJSC)

W2RREJDP

Rejected Policy Detail Transaction Report

Description: This report is produced on a special request basis only after the processing of WYO company TRRP submissions. All policy transactions that did not pass their respective rejection edits, originally were rejected prior to October 1, 1989, and were not applied to the NFIP/WYO System data base during the processing of the current statistical submission, are included in this report.

W2RREJDP lists the Policy Number, Transaction Date, Transaction Code, Policy/Endorsement/Cancellation Effective Date, an indicator for transactions being re-rejected (RR), Premium/Refund amount, and Policy Rejection Code with error description for every rejected policy transaction by company. This report provides detailed rejected transaction information to assist companies in the correct resubmission of the data. Rejection codes are keyed to the WYO Edit Specifications document where more detailed edit information can be found.

Also included are summary totals of net rejected premium amounts and net premium amounts associated with transactions being re-rejected.

Report Keys: W2RREJDP is keyed by Company Code, Policy Number, Transaction Date, and Transaction Code.

Company Code: This is the highest key and indicates to which WYO company the report applies.

Policy Number: Policy number is the second highest qualifier. All rejected transactions for a single Policy Number are grouped together in report W2RREJDP.

Transaction Date: Rejected transactions for each policy number are sorted by the Transaction Date reported by the WYO company as the date on which the transaction was processed through the company’s automated system.

Transaction Code:	Indicates the type of transaction submitted by the WYO company. Transactions submitted against a policy record subsequent to a transaction against that record already rejected may also be rejected.

EXHIBIT C-9. W2RREJDP, Rejected Policy Detail Transaction Report

REPORT W2RREJDP
RUNDATE: DEC 20 1996
RUN TIME: 16.20.34

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

PAGE 1

REJECTED POLICY DETAIL TRANSACTION REPORT
FOR OCTOBER 1996

COMPANY NAME: ABC INSURANCE COMPANY
COMPANY NUMBER: 99999

POLICY NUMBER	DATE	TRANS CODE	POL/END EFF/ CANCEL DATE	RR	AMOUNT	REJECT CNTL NUM	ERROR
0205034185 TRANS	03/27/1996	11			PREMIUM/REFUND		___PR004030 ERROR MESSAGE____ THE SUBMITTED POLICY NUMBER FOR THE NEW BUSINESS IS ALREADY ON FILE
FEDERAL POLICY FEE:			$25.00 03/25/1996		ORIG SUB DATE:	000027 03/1996	
0405000078	02/28/1996	15					___PR009030 ERROR MESSAGE____ THE ENDORSEMENT EFFECTIVE DATE DOES NOT FALL WITHIN THE POLICY EFFECTIVE DATE AND EXPIRATION DATE
FEDERAL POLICY FEE:			$8.40 09/05/1995	$150.00	ORIG SUB DATE:	078876 02/1996	
0405000078	04/08/1996	26					___SR999200 ERROR MESSAGE____ ERROR MESSAGE NOT FOUND
FEDERAL POLICY FEE:			$.00 09/05/1995	$145.00 X	ORIG SUB DATE:	116470 04/1996	
040500360	04/01/1996	23		$145.00			___PR009050 ERROR MESSAGE____ ON POLICY CORRECTIONS, THE ENDORSEMENT EFFECTIVE DATE MUST BE ON FILE.
FEDERAL POLICY FEE:			$.00 02/26/1996		ORIG SUB DATE:	093957 04/1996	
0405000497	01/04/1996	20					___PR009030 ERROR MESSAGE____ THE ENDORSEMENT EFFECTIVE DATE DOES NOT FALL WITHIN THE POLICY EFFECTIVE DATE AND EXPIRATION DATE
FEDERAL POLICY FEE:			$.00 01/07/1996	$68.00	ORIG SUB DATE:	01/1996	
0405000532	03/10/1996	17				187531	___PR007060 ERROR MESSAGE____ THE POLICY EFFECTIVE DATE MUST BE GREATER THAN OR EQUAL TO THE POLICY EXPIRATION DATE OF THE PREVIOUS TERM, BUT NOT MORE THAN 124 DAYS FOR POLICY REISSUANCE.
FEDERAL POLICY FEE:			$25.00 12/28/1996	$.00	ORIG SUB DATE:	086172 03/1996	
				$326.00			

EXHIBIT C-9 (cont'd.). W2RREJDP, Rejected Policy Detail Transaction Report

REPORT W2RREJDP
RUNDATE: DEC 20 1996
RUN TIME: 15.45.03

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

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REJECTED POLICY DETAIL TRANSACTION REPORT
FOR OCTOBER 1996

COMPANY NAME: ABC INSURANCE COMPANY
COMPANY NUMBER: 99999

POLICY NUMBER	TRANS DATE	TRANS CODE	POL/END EFF/ CANCEL DATE		AMOUNT	REJECT CNTL NUM	
TOTAL FIRST TIME REJECTED PREMIUMS:				RR	PREMIUM/REFUND	TOTAL FIRST TIME FEDERAL PROCESSING FEES	ERROR
TOTAL RESUBMITTED REJECTED PREMIUMS:						TOTAL RESUBMITTED FEDERAL PROCESSING FEES:	
TOTAL FIRST TIME REJECTED PREMIUMS LESS RESUBMITTED REJECTED PREMIUMS:						TOTAL FIRST TIME FEDERAL PROCESSING FEES LESS RESUBMITTED FEDERAL PROCESSING FEES:	
TOTAL FIRST TIME REJECTED PREMIUMS PLUS RESUBMITTED REJECTED PREMIUMS:					$839,875.75	TOTAL FIRST TIME FEDERAL PROCESSING FEES PLUS RESUBMITTED FEDERAL PROCESSING FEES:	$16.80
TOTAL FIRST TIME MONEY PREMIUM TXNS:					$6,212.00	TOTAL FIRST TIME MONEY FEDERAL PROCESSING FEE TXNS:	10
TOTAL FIRST TIME NONMONEY PREMIUM TXNS:					$833,673.75	TOTAL FIRST TIME NONMONEY FEDERAL PROCESSING FEE TXNS:	$47.18 260
TOTAL RESUBMITTED MONEY PREMIUM TXNS:						TOTAL RESUBMITTED MONEY FEDERAL PROCESSING FEE TXNS:	2
TOTAL RESUBMITTED NONMONEY PREMIUM TXNS:					$846,097.75	TOTAL RESUBMITTED NONMONEY FEDERAL PROCESSING FEE TXNS:	$30.38 87
TOTAL FIRST TIME MONEY PREMIUM TXNS:					76 194	TOTAL FIRST TIME MONEY FEDERAL PROCESSING FEE TXNS	
PLUS RESUBMITTED MONEY PREMIUM TXNS:					67	PLUS RESUBMITTED MONEY FEDERAL PROCESSING FEE TXNS:	$63.98 12
TOTAL FIRST TIME NONMONEY PREMIUM TXNS: PLUS RESUBMITTED NONMONEY PREMIUM TXNS:					22	TOTAL FIRST TIME NONMONEY FEDERAL PROCESSING FEE TXNS: PLUS RESUBMITTED NONMONEY FEDERAL PROCESSING FEE TXNS:	347
GRAND TOTAL ALL REJECTED PREMIUM TXNS:					98	GRAND TOTAL ALL REJECTED FEDERAL PROCESSING FEE TXNS:	359

GRAND TOTAL FIRST TIME MONEY TXNS: 77

GRAND TOTAL FIRST TIME NONMONEY TXNS: 261

GRAND TOTAL RESUBMITTED MONEY TXNS: 22

GRAND TOTAL RESUBMITTED NONMONEY TXNS: 359 193 67

GRAND TOTAL FIRST TIME MONEY TXNS:
PLUS RESUBMITTED MONEY TXNS: 99

GRAND TOTAL FIRST TIME NONMONEY TXNS:
PLUS RESUBMITTED NONMONEY TXNS:

GRAND TOTAL ALL REJECTED TXNS:

260

W2RREJRP

Policy Reject Summary Report ■

Description: This report is produced each month after the processing of WYO company TRRP submissions. For each company, it summarizes rejected policy transaction information by transaction type and error code, and critical versus noncritical status within error code. Reject information pertains to outstanding rejected transactions.

W2RREJRP lists the Transaction Code, the number of those transactions that were rejected for each pertinent error code, a description of whether rejected dollar amounts concern written premiums or premium refunds, an indicator for transactions being re-rejected (RR), the rejected dollar amounts, and the error code with an error description. Rejection error codes are keyed to the WYO Edit Specifications document.

Also included are summary totals of net rejected premium amounts and net premium amounts associated with the transaction being re-rejected.

REPORT: W2RREJRP
RUNDATE: JUN 13 2002
RUNTIME: 16.39.33

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

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POLICY REJECT SUMMARY REPORT
AS OF APRIL 2002

VENDOR NAME: ACME VENDOR – 12345
COMPANY NAME: ABC INSURANCE COMPANY - 99999

TRANS CODE	NUMBER OF TRANSACTIONS	DESCRIPTION	RR		DOLLAR AMOUNT	ERROR /DESCRIPTION
20	1	PREMIUM	X	PREM:	.00	PR015030
ENDORSEMENTS					.00	ATTEMPT TO ASSIGN POLICY ISSUED ON BUILDING IN COURSE OF CONSTRUCTION OR FOR CONTENTS ONLY.
REPORT TYPE: MASTER FILE						
			FPF:			
23	1	PREMIUM	X	PREM:	.00	PR009050
POL CORRECTION					.00	ON POLICY CORRECTIONS, THE ENDORSEMENT EFFECTIVE DATE MUST BE ON FILE.
REPORT TYPE: MASTER FILE						
			FPF:			

EXHIBIT C-10. W2RREJRP, Policy Reject Summary Report

EXHIBIT C-10 (cont'd.). W2RREJRP, Policy Reject Summary Report

REPORT: W2RREJRP
RUNDATE: JUN 13 2002
RUNTIME: 16:39:33

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

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POLICY REJECT SUMMARY REPORT
AS OF APRIL 2002

VENDOR NAME: ACME VENDOR – 12345
COMPANY NAME: ABC INSURANCE COMPANY - 99999

	MASTER FILE		CURRENT REJECTED		CAPTURED RESUBMITTED	
		POLICY FEE	PREMIUM	POLICY FEE	PREMIUM	POLICY FEE
TOTAL FIRST TIME:	.00	.00	.00	.00	.00	.00
TOTAL RESUBMITTED:	.00	.00	.00	.00	-382.00	-30.00
TOTAL FIRST TIME LESS RESUBMITTED:	.00	.00	.00	.00	382.00	30.00
TOTAL FIRST TIME PLUS RESUBMITTED:	.00	.00	.00	.00	-.382.00	-30.00
TOTAL FIRST TIME						
MONEY TXNS:	0	0	0	0	0	0
NONMONEY TXNS:	0	0	0	0	0	0
TOTAL RESUBMITTED						
MONEY TXNS:	0	0	0	0	1	1
NONMONEY TXNS:	2	2	1	1	0	0
TOTAL FIRST TIME PLUS RESUBMITTED						
MONEY TXNS:	0	0	0	0	1	1
NONMONEY TXNS:	2	2	1	1	0	0
PREMIUM						
GRAND TOTAL *ALL* TXNS:	2	2	1	1	1	1
GRAND TOTAL FIRST TIME						
MONEY TXNS:	0		0		0	
NONMONEY TXNS:	0		0		0	
GRAND TOTAL RESUBMITTED						
MONEY TXNS:	0		0		1	
NONMONEY TXNS:	2		1		0	
GRAND TOTAL FIRST TIME PLUS RESUBMITTED						
MONEY TXNS:	0		0		1	
NONMONEY TXNS:	2		1		0	
GRAND TOTAL *ALL* TXNS	2		1		1	

W2PRPR07

Rejected Policy Transaction Statistics

Description: This report is produced each month after the processing of the WYO company TRRP submission. This report provides more information on rejected Policy transactions from which the WYO company performance is assessed by the WYO Standards Committee.

Error information is summarized by company and original submission month. The report provides:

1) The total number of loss rejected transactions.
2) The number of rejected critical policy transactions.
3) The number of rejected critical policy transactions that have aged 6 months.

Report Keys: W2PRPR07 is keyed by Company Code and Original Submission Month.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Original Submission Month: Policy transactions are grouped by the original submission month in which the transaction was rejected.

REPORT: W2PRPR07 FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
RUNDATE: DEC 15, 1996 NATIONAL FLOOD INSURANCE PROGRAM
RUNTIME: 03.55.05

REJECTED POLICY TRANSACTION STATISTICS
AS OF 10/31/1996

NON-VENDOR
ABC INSURANCE COMPANY - 99999
123 COMMON STREET
LANHAM, MD 20706

ORIGINAL SUBMISSION YEAR	MONTH	TOTAL POLICY REJECTED TRANSACTIONS	CRITICAL POLICY REJECTED TRANSACTIONS	CRITICAL POLICY REJECTED AGED 6 MONTHS
1995	JAN	1	1	1
1995	FEB	29	0	0
1995	MAR	6	0	0
1995	APR	7	0	0
1995	MAY	4	0	0
1995	JUN	28	0	0
1995	JUL	73	0	0
1995	AUG	45	0	0
1995	SEP	19	0	0
1995	OCT	59	0	0
1995	NOV	21	0	0
1995	DEC	144	0	0
1996	JAN	31	0	0
1996	FEB	117	3	3
1996	MAR	25	2	0
1996	APR	25	4	0
1996	MAY	31	8	0
1996	JUN	64	15	0
1996	JUL	14	7	0
1996	AUG	28	9	0
TOTAL FOR COMPANY ABC INSURANCE COMPANY		771	49	4

EXHIBIT C-11. W2PRPR07, Rejected Policy Transaction Statistics

W2RREJDC

Rejected Claims Detail Transaction Report

Description: This report is produced on a special request basis only after the processing of WYO company TRRP submissions. All claim/loss transactions that did not pass their respective rejection edits, and were not applied to the NFIP/WYO TRRP System data base during the processing of the current statistical submission are included in this report.

W2RREJDC lists the Policy Number, Date of Loss, Transaction Date, Transaction Code, an indicator for transactions being re-rejected (RR), and Rejection Code with error description for every rejected loss transaction by company. The reserve, payments, special expenses, and recoveries information submitted on the rejected transaction is also provided. This report provides detailed rejected transaction information to assist companies in the correct resubmission of the data. Rejection codes are keyed to the WYO Edit Specifications document where more detailed edit information can be found.

Also included are summary totals of the rejected payments, special expenses, and net paid losses. These items are broken out separately for re-rejected transactions.

Report Keys: W2RREJDC is keyed by Company Code, Policy Number, Date of Loss, Transaction Date, and Transaction Code.

Company Code: This is the highest key and indicates to which WYO company the report applies.

Policy Number: Policy number is the second highest qualifier. All rejected transactions for a single Policy Number are grouped together in report W2RREJDC.

Date of Loss: This is the third highest key and is the Date of Loss reported by the WYO company.

Transaction Date: Rejected transactions for each policy number are sorted by the Transaction Date reported by the

	WYO company as the date on which the transaction was processed through the company's automated system.
Transaction Code:	Indicates the type of transaction submitted by the WYO company. Transactions submitted against a policy record subsequent to a transaction against that record already rejected may also be rejected.

EXHIBIT C-12. W2RREJDC, Rejected Claims Detail Transaction Report

REPORT: W2RREJDC
RUNDATE: AUG 20 1997
RUNTIME: 03:02:02

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NATIONAL FLOOD INSURANCE PROGRAM

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REJECTED CLAIMS DETAIL TRANSACTION REPORT
FOR JUNE 1997

COMPANY NAME: ABC INSURANCE COMPANY
COMPANY NUMBER 99999

POLICY NUMBER	DATE OF LOSS	TRANS	TRANS	RR	RESERVE	RESERVE CONTENTS	RESERVE	REJECT CNTL NUM	ORIG SUB DT
FL04001305	1997/06/15	1997/06/20	43		BUILDING $.00	$.00	$.00	123456	199706
						___CR066050 ERROR MESSAGE___			
	PAY BLDG	1996/10/25		X	$613.20	DATE OF LOSS IS NOT ON FILE FOR			
	PAY CONT.				$.00	THE POLICY			
	PAY ICC				$.00				
	REC BLDG				$.00				
	REC CONT				$.00				
	REC ICC				$.00				
		0000/00/00			$.00				
	SUBROGATION	0000/00/00			$.00				
	SPECIAL EXPENSE				$.00	TYPE			
FL04001305	1997/06/16	1997/07/11	40		$.00	$.00 ICC	$.00	234567	199705
					$.00	___CR066050 ERROR MESSAGE___			
	PAY BLDG	1996/07/11			$81.79	DATE OF LOSS IS NOT ON FILE FOR			
SALVAGE	PAY CONT.				$.00	THE POLICY			
	PAY ICC				$.00				
	REC BLDG				$.00				
	REC CONT				$.00				
	REC ICC				$.00				
		0000/00/00			$.00				
	SUBROGATION	0000/00/00			$.00				
	SPECIAL EXPENSE				$.00	TYPE			
FL06003049		1997/07/11	40		$.00	$.00	$.00	145678	199704
						___CR066050 ERROR MESSAGE___			
	PAY BLDG	1996/07/11			$13.23	DATE OF LOSS IS NOT ON FILE FOR			
SALVAGE	PAY CONT.				$.00	THE POLICY			
	PAY ICC				$.00				
	REC BLDG				$.00				
	REC CONT				$.00				
	REC ICC				$.00				
		0000/00/00			$.00				
	SUBROGATION	0000/00/00			$.00				
	SPECIAL EXPENSE				$.00	TYPE			

CODE
DATE
SALVAGE

EXHIBIT C-12 (cont'd.). W2RREJDC, Rejected Claims Detail Transaction Report

REPORT: W2RREJDC
RUNDATE: AUG 20 1997
RUNTIME: 03:02:02

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

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REJECTED CLAIMS DETAIL TRANSACTION REPORT
FOR JUNE 1997

COMPANY NAME: ABC INSURANCE COMPANY

COMPANY NUMBER: 99999

TOTAL PAY BLDG:	$708.22	TOTAL SALVAGE:	$.00	SPECIAL EXPENSE	$.00
TOTAL PAY CONT:	$.00	TOTAL SUBROGA:	$.00		
TOTAL ICC	$.00	TOTAL REC BLDG:	$.00		
		TOTAL REC CONT:	$.00		
		TOTAL REC ICC:	$.00		
TOTAL PAYMENTS:	$92.02	TOTAL RECOVERY:	$.00	NET PAID LOSSES:	$95.02
TOTAL RR PAYMENTS:	$613.20	TOTAL RR RECOVERY:	$.00	NET RR PD LOSSES	$613.20
TOTAL PAYMENTS		TOTAL RECOVERY		NET PAID LOSSES	
LESS RR PAYMENTS:	-$518.18	LESS RR RECOVERY:	$.00	LESS NET RR PD LOSSES:	-$518.18

W2RREJRC

■ Claims Reject Summary Report

Description: This report is produced each month after the processing of WYO company TRRP submissions. For each company, it summarizes rejected claims/loss transaction information by transaction type, error code, and critical versus noncritical status within error code. Reject information pertains to outstanding rejected transactions.

W2RREJRC lists the Transaction Code, the number of those transactions that were rejected for each pertinent error code, a description of what type of dollar amounts were rejected, an indicator for transactions being re-rejected (RR), the rejected dollar amounts, and the error code with an error description. Rejection error codes are keyed to the WYO Edit Specifications document.

Also included are summary totals of the rejected payments, special expenses, recoveries, and net paid losses. These items are broken out separately for re-rejected transactions.

EXHIBIT C-13. W2RREJRC, Claims Reject Summary Report

REPORT: W2RREJRC
RUNDATE: JUN 13 2002
RUNTIME: 16:39:47

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NATIONAL FLOOD INSURANCE PROGRAM

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CLAIMS REJECT SUMMARY REPORT
AS OF APRIL 2002
VENDOR NAME: ACME VENDOR – 12345
COMPANY NAME: ABC INSURANCE COMPANY - 99999

TRANS CODE	NUMBER OF TRANSACTIONS	DESCRIPTION	RR	DOLLAR AMOUNT	ERROR /DESCRIPTION
31 OPEN CLAIM REPORT TYPE: MASTER FILE	57	RES BLDG: RES CONT: RES ICC:		42,965.78 18,027.00 352,705.68 .00	CR066030 A CLAIM IS ALREADY ON FILE FOR THIS POLICY AND DATE OF OF LOSS
31 OPEN CLAIM REPORT TYPE: MASTER FILE	1	NON MONEY		.00 .00 .00 .00	PR004040 THE POLICY NUMBER SUBMITTED WITH THIS TRANSACTION COULD NOT BE FOUND ON FILE.
46 CLOSE CLM W/O PAYMNT REPORT TYPE: MASTER FILE	1	NON MONEY		.00 .00 .00 .00	CR066050 DATE OF LOSS IS NOT ON FILE FOR THE POLICY.
49 ADD TO FINAL PAYMENT REPORT TYPE: CAPTURED RESUBMT	1	PAY BLDG:	X	4,805.58 .00 .00 .00	CR066050 DATE OF LOSS IS NOT ON FILE FOR THE POLICY.
61 GEN CLM CORRECTION REPORT TYPE: MASTER FILE	2	NON MONEY		.00 .00 .00 .00	CR066050 DATE OF LOSS IS NOT ON FILE FOR THE POLICY.
61 GEN CLM CORRECTION REPORT TYPE: MASTER FILE	6	NON MONEY		.00 .00 .00 .00	PR002020 WYO TRANSACTION DATE IS NOT A VALID DATE.
64 CLM PAY CORRECTION REPORT TYPE: MASTER FILE	1	PAY BLDG:		28,740.68 .00 .00	CR066050 DATE OF LOSS IS NOT ON FILE FOR THE POLICY.

EXHIBIT C-13 (cont'd.). W2RREJRC, Policy Reject Summary Report

REPORT: W2RREJRC
RUNDATE: JUN 13 2002
RUNTIME: 16:39:47

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

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CLAIMS REJECT SUMMARY REPORT
AS OF APRIL 2002

VENDOR NAME: ACME VENDOR – 12345
COMPANY NAME: ABC INSURANCE COMPANY - 99999

	MASTER FILE		CURRENT REJECTED		CAPTURED RESUBMITTED	
	PAYMENTS	RECOVERIES	PAYMENTS	RECOVERIES	PAYMENTS	RECOVERIES
TOTAL BUILDING:	28,740.68	.00	.00	.00	.00	.00
TOTAL CONTENTS:	.00	.00	.00	.00	.00	.00
TOTAL ICC:	.00	.00	.00	.00	.00	.00
TOTAL SALVAGE:		.00		.00		.00
TOTAL SUBROGATION:		.00		.00		.00
TOTAL FIRST TIME:	28,740.68	.00	.00	.00	.00	.00
TOTAL RESUBMITTED:	.00	.00	.00	.00	4,805.58	.00
TOTAL FIRST TIME PLUS RESUBMITTED:	28,740.68	.00	.00	.00	4,805.58	.00
NET FIRST TIME:	28,470.68		.00		.00	
NET RESUBMITTED:	.00		.00		4,805.58	
NET FIRST TIME PLUS RESUBMITTED:	28,740.68		.00		4,805.58	
SPECIAL EXPENSE						
TOTAL FIRST TIME:	.00		.00		.00	
TOTAL RESUBMITTED:	.00		.00		.00	
TOTAL FIRST TIME PLUS RESUBMITTED:	.00		.00		.00	
TRANSACTIONS	MONEY	NON-MONEY	MONEY	NON-MONEY	MONEY	NON-MONEY
TOTAL FIRST TIME:	1	67	0	0	0	0
TOTAL RESUBMITTED:	0	0	0	0	1	0
TOTAL FIRST TIME PLUS RESUBMITTED:	1	67	0	0	1	0
GRAND TOTAL FIRST TIME:	68		0		0	
GRAND TOTAL RESUBMITTED:	0		0		1	
GRAND TOTAL *ALL* TXNS:	68		0		1	

W2PRCR07

Rejected Loss Transaction Statistics

Description: This report is produced each month after the processing of the WYO company TRRP submissions. This report provides more information on rejected loss transactions from which the WYO company performance is assessed by the WYO Standards Committee.

Error information is summarized by company and original submission month. The report provides:

1) The total number of loss rejected transactions.
2) The number of rejected critical loss transactions.
3) The number of rejected critical loss transactions that have aged 6 months.

Report Keys: W2PRCR07 is keyed by Company Code and Original Submission Month.

Company Code:	This is the highest key and indicates to which Write Your Own company the report applies.
Original Submission Month:	Loss transactions are grouped by by the original submission month in which the transaction was rejected.

REPORT: W2PRCR07 FEDERAL EMERGENCY MANAGEMENT AGENCY PAGE 1
RUNDATE: DEC 15, 1996 NATIONAL FLOOD INSURANCE PROGRAM
RUNTIME: 03.56.10

REJECTED LOSS TRANSACTION STATISTICS
AS OF 10/31/1996

NON-VENDOR
ABC INSURANCE COMPANY
123 COMMON STREET
LANHAM, MD 20706

ORIGINAL SUBMISSION YEAR	MONTH	TOTAL CLAIMS REJECTED TRANSACTIONS	CRITICAL CLAIMS REJECTED TRANSACTIONS	CRITICAL CLAIMS REJECTED AGED 6 MONTHS
1995	JAN	1	1	1
1995	FEB	4	0	0
1995	MAR	5	0	0
1995	APR	3	0	0
1995	MAY	2	0	0
1995	JUN	11	0	0
1995	JUL	4	0	0
1995	AUG	4	0	0
1995	SEP	2	0	0
1995	OCT	7	0	0
1995	NOV	5	0	0
1995	DEC	1	0	0
1996	JAN	6	0	0
1996	FEB	8	0	0
1996	MAR	11	0	0
1996	APR	3	0	0
1996	MAY	76	0	0
1996	JUN	4	0	0
1996	JUL	8	12	1
1996	AUG	39	19	2
TOTAL FOR COMPANY ABC INSURANCE COMPANY		284	31	3

EXHIBIT C-14. W2PRCR07, Rejected Loss Transaction Statistics

B. FTP TRANSMISSION OF REJECTED TRANSACTIONS

WYO companies will receive, via FTP, the policy and claims transactions that have been rejected from a submission. These transactions are the same as supplied by the company, except with some information added by the NFIP/WYO System as described below.

For each rejected transaction, the data element Original Submission Month is supplied by the NFIP/WYO System and is set to the month for which the data were being reported. The data element Rejected Transaction Control Number is assigned a unique number within the WYO company and submission month by the NFIP/WYO System. Thus, the combination of Original Submission Month and Rejected Transaction Control Number will be unique across all transactions ever reported and rejected.

A reject error code will also be supplied with the rejected transaction. The WYO company must determine the critical or non-critical status of the rejected transaction by reading the record for premium, loss payments, or other expense amounts.

Appendix A, Section 25, Control and Resubmission of Rejection Transaction, contains a detailed explanation of the process for resubmitting rejected transactions.

The following is the sort sequence in ascending order of the records:

- WYO Prefix Code
- Policy Number
- Sort Sequence Key
- Transaction Date
- Transaction Code

Data Retrieval Procedures

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

The file names located in the Individual Company Reject Data directory **/users/coxxxxx/rejectdata** are outlined below:

- Reject Data File name: W2Rxxxxx.zip
- Reject Data Record Count File name: W2Rxxxxx.txt
- The Record Count File will contain the following information:

  "The accompanying W2Rxxxxx.zip file contains ##### records"

  NOTE: xxxxx = company/vendor NAIC number

  ##### = number of records

All files will be available from the designated FTP address **(bureau.nfipstat.com)**. User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). For instructions on how to properly set up the FTP client to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

Record Layouts

The record layouts are the same as described in Part 6. The only difference is that the rejection error code indicating the reason for rejection is supplied with a record. On all transactions this code is placed in position 450 through 457. If the rejection reason pertains to the Rejected Transaction Control Number, the control number is placed in position 444 through 449, the reported Original Submission Month is placed in position 438 through 443, and new Rejected Transaction Control Number and Original Submission Month are assigned. This reduces the length of the “Reserved for NFIP Use” area by 20 and does not change the length of the record or shift the position of any other data element.

SECTION 4 – INELIGIBLE POLICY ERROR INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF POLICY ERROR REPORTS

Descriptions and examples of the following error reports are provided:

- Invalid Preferred Risk Policies (PRPs) Based on Loss History (W2MYCOMP)
- Invalid Preferred Risk Policies (PRPs) Based on Ineligible Flood Risk Zone (W2MYPFZN)
- Invalid Policies (W2RPINVD)
- Ineligible/Invalid Policies – By Error Code and Company (W2RPINVA)

W2MYCOMP

Invalid Preferred Risk Policies (PRPs)
Based on Loss History

Description: This report is produced each month after processing the WYO company's TRRP submission. It provides detail policy information on ineligible PRPs due to the repetitive loss eligibility requirement. The policies included in this report are:

1. PRPs that will be up for renewal at least 120 days from the date of processing and whose property addresses match those found on the Repetitive Loss Master File. These policies cannot be renewed as PRPs.

2. Records for policies previously reported to WYO companies as ineligible but renewed as PRPs and errored under the TRRP Plan editing.

3. New Business transactions errored for the repetitive loss eligibility requirement.

Policies in categories 2 and 3 must be canceled or be endorsed or rewritten as an SFIP on the policy term's effective date. The insurer is required to take immediate action. There is no tolerance level for these errors.

The report provides the policy number, policy effective date, policy expiration date, and the prior dates of loss. Also included is the invalid PRP indicator that shows whether the policy was previously reported as ineligible prior to renewal and, subsequently, renewed as a PRP, value Y. Ineligible PRP policies reported for the first time prior to renewal will contain a value of N.

The record layout is as follows:

Data Element	Field Length	Record Position
WYO Prefix Code	5	1-5
Policy Number	10	6-15
First Date of Loss	8	16-23
Filler	50	24-73
Filler	12	74-85
Second Date of Loss	8	86-93
Filler	50	94-143
Filler	12	144-155
Third Date of Loss	8	156-163
Filler	50	164-213
Filler	12	214-225
Invalid PRP Indicator	1	226-226
Policy Effective Date	8	227-234
Policy Expiration Date	8	235-242
Property Address 1	50	243-292
Property Address 2	50	293-342
Property City	30	343-372
Property State	2	373-374
Property ZIP	9	375-383
Error Date	8	384-392

Note: The insured name and claim payments will no longer be available. All three occurrences, for both data elements, will be replaced with spaces (filler) in order to retain the original record length. The date of loss for each occurrence will still remain.

RECORD LAYOUT-COBOL

Output – Invalid PRP Flood Zone Information

```
FD   Output-File
     Label Records are Standard
     Recording Mode is F
     Data Record is Output-Record

01   Output-Record
     05   IP-WYO-Prefix-Code       PIC X(05).
     05   IP-Policy-No             PIC X(10).
     05   IP-Date-of-Loss-1        PIC X(08).
     05   Filler                   PIC X(50).
     05   Filler                   PIC X(12).
     05   IP-Date-of-Loss-2        PIC X(08).
     05   Filler                   PIC X(50).
     05   Filler                   PIC X(12).
     05   IP-Date-of-Loss-3        PIC X(08).
     05   Filler                   PIC X(50).
     05   Filler                   PIC X(12).
     05   IP-Invalid-PRP-Ind       PIC X(01).
     05   IP-Pol-Effective-Date    PIC 9(08).
     05   IP-Pol-Expiration-Date   PIC 9(08).
     05   IP-Address1              PIC X(50).
     05   IP-Address2              PIC X(50).
     05   IP-City                  PIC X(30).
     05   IP-State                 PIC X(02).
     05   IP-ZIP                   PIC X(09).
     05   IP-Error-Dt              PIC 9(08).
```

Report Keys: W2MYCOMP is keyed by company code and property address.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Property Address: This is the property address as it appears on the WYO Policy Master File and the Repetitive Loss Master File.

EXHIBIT C-15. W2MYCOMP, Invalid Preferred Risk Policies
Based on Loss History

REPORT: W2MYCOMP
RUNDATE: DEC 21 1998
RUNTIME: 16:18:55

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NATIONAL FLOOD INSURANCE PROGRAM

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INVALID PREFERRED RISK POLICIES
AS OF 09/30/1998

BASED ON LOSS HISTORY

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

PROPERTY ADDRESS				LOSS DATES
		POLICY:	000181330F	1995/05/08
		EFF DT:	1997/04/23	1990/05/13
5216 OAK DR		EXP DT:	1998/04/23	1989/11/07
		ERR DT:	1997/04/30	
NEW CITY	LA 99999-9999	INVALID PRP IND: Y		
		POLICY:	000308200F	1982/04/25
200 WILLOW DR		EFF DT:	1997/04/02	1978/05/03
		EXP DT:		1998/04/02
		ERR DT:		
NEW CITY	LA 99999-9999	INVALID PRP IND: N		
		POLICY:	000354661G	1995/05/05
2010 DOGWOOD		EFF DT:	1997/10/20	1993/06/25
		EXP DT:		1998/10/20
		ERR DT:		
NEW CITY	LA 99999-9999	INVALID PRP IND: N		

TOTAL ERRORS FOR ABC INSURANCE ARE 3

PLEASE REFER TO APPENDIX C OF THE TRRP MANUAL FOR EXPLANATION.

****
*THE INFORMATION CONTAINED IN THIS REPORT IS LEGALLY PRIVILEGED AND CONFIDENTIAL. *
*ITS USE IS PROTECTED UNDER THE PRIVACY ACT OF 1974, 5 U.S.C. SECTION 552(A). USE OF *
*THE INFORMATION PROVIDED SHOULD BE RESTRICTED TO APPLICABLE ROUTINE USE CITED *
*IN THE SYSTEMS NOTICE PUBLISHED IN 56 FR 26415.
****
*

W2MYPFZN

Invalid Preferred Risk Policies (PRPs)
Based on Ineligible Flood Risk Zone

Description: This report is produced each month after processing the WYO company's TRRP submission. It provides detail policy information on ineligible new business and renewal PRPs due to the flood risk zone eligibility requirement.

These policies must be canceled or be endorsed or rewritten as of the policy's effective date as an SFIP. The insurer is required to take immediate action. There is no tolerance level for these errors.

A WYO company may appeal the eligibility of a PRP by providing the following documentation: (1) Copy of the map with the property identified on it along with a copy of the FIRM cover, or (2) Certification from a flood zone determination company that has the community number, map panel number, and suffix on it, or (3) Certification from the community official that has the community number, map panel number, and suffix on it.

The report provides the policy number, policy effective date, policy expiration date, and the flood risk zone as determined by the NFIP Bureau and Statistical Agent.

The record layout is as follows: ■

RECORD LAYOUT

Data Element	Field Length	Record Position
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Flood Risk Zone	3	16-18
Policy Effective Date	8	19-26
Policy Expiration Date	8	27-34
Property Address 1	50	35-84
Property Address 2	50	85-134
Property City	30	135-164
Property State	2	165-166
Property ZIP	9	167-175
Policy Error Date	8	176-183
Policy Error Code	8	184-191
Q3 Community Number	6	192-197
Q3 Community Map Panel	4	198-201
Q3 Community Map Suffix	1	202-202
Insured Name	50	203-252
Transaction Code	2	253-254
Endorsement Effective Date	8	255-262

RECORD LAYOUT-COBOL

Output – Invalid PRP Flood Zone Information

```
FD   Output-File
     Label Records are Standard
     Recording Mode is F
     Data Record is Output-Record

01   Output-Record
     05  IP-WYO-Prefix-Code       PIC X(05).
     05  IP-Policy-No             PIC X(10).
     05  IP-Flood-Zone            PIC X(03).
     05  IP-Pol-Effective-Date    PIC 9(08).
     05  IP-Pol-Expiration-Date   PIC 9(08).
     05  IP-Address1              PIC X(50).
     05  IP-Address2              PIC X(50).
     05  IP-City                  PIC X(30).
     05  IP-State                 PIC X(02).
```

```
01  Output-Record (Cont'd.)
    05  IP-ZIP                    PIC X(09).
    05  IP-Pol-Error-Date         PIC 9(08).
    05  IP-Pol-Error-Code         PIC X(08).
    05  IP-Q3-Comm-Num            PIC X(06).
    05  IP-Q3-Comm-Panel          PIC X(04).
    05  IP-Q3-Comm-Suffix         PIC X(01).
    05  IP-Insured-Name           PIC X(50).
    05  IP-Trans-Cd               PIC X(02).
    05  IP-Endorse-Effective-Dt   PIC 9(08).
```

REPORT KEYS: W2MYPFZN is keyed by company code and insured name and property address.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Property Address: This is the property address as it appears on the WYO Policy Master File and is used for geocoding and plotting the property on a Q3 digitized FIRM.

EXHIBIT C-16. W2MYPFZN, Invalid Preferred Risk Policies
Based on Ineligible Flood Risk Zone

REPORT: W2MYPFZN
RUNDATE: DEC 09 1998
RUNTIME: 11.39.24

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INVALID PREFERRED RISK POLICIES
AS OF 10/31/1998

BASED ON INELIGIBLE FLOOD RISK ZONE

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

INSURED NAME/ PROPERTY ADDRESS			Q3/RPTD FLD ZONE	Q3/RPTD COMMUN NUMB	ERROR CODE	TXN TYP	ENDORSE EFF DATE
JOSEPH PALMISANO 67 S BAY AVENUE NEW CITY	MD 99999-9999	POLICY: 0000074019 EFF DT: 1998/10/17 EXP DT: 1999/10/17 ERR DT: 1998/10/31	AE X	1234560002A 1234560002A	PL021065	17	1998/10/30
JAMES MCDONOUGH 32 SEAVIEW AVENUE NEW CITY	MD 99999-9999	POLICY: 0000834811 EFF DT: 1998/09/11 EXP DT: 1999/09/11 ERR DT: 1998/10/31	C ***	1234560001D	PL021065	17	1998/10/01
SHARON L TOLLIVER 311 45TH STREEET NEW CITY	MD 99999-9999	POLICY: 0000083138 EFF DT: 1998/09/02 EXP DT: 1999/09/02 ERR DT: 1998/10/31	AE	1234560024E	PL021065	11	1998/9/30

TOTAL ERRORS FOR ABC INSURANCE COMPANY ARE 3

*** - COMPANY REPORTED FLOOD RISK ZONE OTHER THAN B, C OR X

THE FOLLOWING ACTUAL FLOOD RISK ZONES MAY BE ON THIS REPORT. IF SO, THE ACTUAL FLOOD RISK ZONE HAS NOT BEEN DETERMINED BUT IT HAS BEEN DETERMINED THAT THE ACTUAL FLOOD RISK ZONE IS NOT B, C OR X.

100		1% ANNUAL CHANCE FLOOD DISCHARGE CONTAINED IN CHANNEL
500	-	0.2% ANNUAL CHANCE FLOOD DISCHARGE CONTAINED IN CHANNEL
FWI	-	FLOODWAY CONTAINED IN CHANNEL
IN -	-	AREA IN SFHA (A, AE, AO, AH, A99, AR, V, OR VE)
ANI	-	AREA NOT INCLUDED ON ANY PUBLISHED FIRM
UND	-	AREA OF UNDESIGNATED FLOOD HAZARD

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

W2RPINVD

Invalid Policies - By Company Code and Policy Number

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides detail policy information on ineligible policies due to the following:

INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY– PL041100

INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY– PL041110

REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED - PL004086

PROPERTY ADDRESS LOCATED IN CBRA AREA – PL011170

THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE – PL017030

THE COMMUNITY HAS BEEN SUSPENDED – PL017040

THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050

THE COMMUNITY MUST BE PARTICIPATING – PL017060

THE COMMUNITY HAS WITHDRAWN FROM NFIP –PL017070

THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID – PL017080

SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030

TOTAL CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT – PI120020

ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY – PL004130

COMMUNITY INDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. – PL017100

POST-FIRM CONSTRUCTION INDICATOR INVALID PER COMMUNITY FLOODPLAIN OFFICIAL – PL035060

INSPECTION PROCEDURE POLICY WRITTEN IN ERROR – PL004120

THE COMMUNITY IS NOT AN NFIP COMMUNITY – PL017110

These policies must be canceled, endorsed, or rewritten as of the policy's effective date. The insurer is required to take immediate action. There is no tolerance level for these errors.

Report Keys: W2RPINVD is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has at least one of the above-mentioned errors that are to be included in this report.

Endorsement Effective Date: This is the endorsement effective date of the record that is in error.

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EXHIBIT C-17. W2RPINVD, Invalid Policies

REPORT: W2RPINVD
RUNDATE: JUL 15 2005
RUNTIME: 21.11.47

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INVALID POLICIES – BY COMPANY CODE AND POLICY NUMBER
AS OF 5/31/2005

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

POLICY NUMBER	POL EFF DT	POL EXP DT	ENDORSE EFF DATE	PRGM TYPE	COMMUNITY #	PROPERTY ADDRESS	TOTAL PREMIUM	ERROR CODE	ERROR DATE
3000257974	2002/05/16	2003/05/16	2002/05/16	R	1251270001B	904 BAY POINT DR NEW CITY FL 99999-9999	207	PL017040	2002/05/31
3000258285	2002/06/02	2003/06/02	2002/06/02	R	3452790001B	25 E 10TH ST NEW CITY FL 99999-9999	285	PI040030	2002/05/31
3000258351	2002/05/29	2003/05/29	2002/05/29	R	4802870740J	76 BARRON ST NEW CITY LA 99999	288	PL004086	2002/05/31
3000258770	2002/06/09	2003/06/09	2002/06/09	R	0601950180E	25527 RIVERSIDE WAY NEW CITY FL 99999	768	PL004130	2002/10/31

TOTAL PL011170 ERRORS	0
TOTAL PL017030 ERRORS	0
TOTAL PL017040 ERRORS	1
TOTAL PL017050 ERRORS	0
TOTAL PL017060 ERRORS	0
TOTAL PL017070 ERRORS	0
TOTAL PL017080 ERRORS	0
TOTAL PI040030 ERRORS	1
TOTAL PI120020 ERRORS	0
TOTAL PL004086 ERRORS	1
TOTAL PL041110 ERRORS	0
TOTAL PL004130 ERRORS	1
TOTAL PL041100 ERRORS	0
TOTAL PL035060 ERRORS	0
TOTAL PL004120 ERRORS	0
TOTAL PL017100 ERRORS	0
TOTAL PL017110 ERRORS	0
TOTAL ERROR COUNT	4

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

: TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM. IF THE ERROR CODE IS ‘PI040030’ OR ‘PI120020’, SEE CALCULATION BELOW:

TOTAL PREMIUM = COMPANY SUBMITTED PREMIUM – (ICC PREMIUM + COMMUNITY PROBATION AMOUNT)

FEDERAL POLICY FEE IS NOT PART OF COMPANY SUBMITTED PREMIUM.

W2RPINVA

Ineligible/Invalid Policies - By Error Code and Company

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides summary policy information on ineligible policies due to the following:

INELIGIBLE NEW BUSINESS FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY– PL041100

INELIGIBLE RENEWAL FOR A PREFERRED RISK POLICY BASED ON LOSS HISTORY – PL041110

REPETITIVE LOSS TARGET GROUP IS NOT ALLOWED TO BE RENEWED OR ISSUED – PL004086

PROPERTY ADDRESS LOCATED IN CBRA AREA – PL011170

THE POLICY EFFECTIVE DATE IS BEFORE THE COMMUNITY ELIGIBILITY DATE – PL017030

THE COMMUNITY HAS BEEN SUSPENDED – PL017040

THE COMMUNITY HAS NOT BEEN REINSTATED - PL017050

THE COMMUNITY MUST BE PARTICIPATING – PL017060

THE COMMUNITY HAS WITHDRAWN FROM NFIP – PL017070

THE COMMUNITY HAS BEEN ANNEXED TO ANOTHER COMMUNITY. THE COMMUNITY NUMBER IS NO LONGER VALID – PL017080

ZONE MUST BE B, C, OR X FOR PREFERRED RISK – PL021060

PRP POLICY INVALID; PROPERTY IN SFHA – PL021065

SUBMITTED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER NEW BUSINESS OR RENEWAL - PI040030

THE CALCULATED PREMIUM IS LESS THAN MINIMUM PREMIUM AFTER POLICY ENDORSEMENT – PI120020

ACTIVE POLICY WRITTEN/RENEWED INELIGIBLE FOR A 1316 PROPERTY – PL004130

COMMUNITY IDENTIFICATION NUMBER REPORTED IS INVALID. MUST USE THE POINTER COMMUNITY NUMBER. – PL017100

POST-FIRM CONSTRUCTION INDICATOR INVALID PER COMMUNITY FLOODPLAIN OFFICIAL – PL035060

INSPECTION PROCEDURE POLICY WRITTEN IN ERROR – PL004120

THE COMMUNITY IS NOT AN NFIP COMMUNITY – PL017110

These policies must be canceled, endorsed, or rewritten as of the policy's effective date. The insurer is required to take immediate action. There is a no tolerance level for these errors.

Report Keys: W2RPINVA is keyed by Company Code and Error Code.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Error Code: This is the specific Error Code.

Months Count: This is the number of months that the error has been aged.

Note:

Error code PL041100 will be included on W2RPINVD and W2RPINVA if any policies were found with an error date on or after October 31, 2002.

EXHIBIT C-18. W2RPINVA, Ineligible/Invalid Policies by Error Code and Company

REPORT: W2RPINVA
RUNDATE: DEC 13 2002
RUNTIME: 19.20:26

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INELIGIBLE/INVALID POLICIES BY ERROR CODE AND COMPANY

AS OF 10/31/2002

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR

COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

ERROR CODE	200210 0 MONTHS COUNT	200209 1 MONTHS COUNT	200208 2 MONTHS COUNT	200207 3 MONTHS COUNT	200206 4 MONTHS COUNT	200205 5 MONTHS COUNT	200204 6 MONTHS COUNT	200203 7 MONTHS COUNT	200202 8 MONTHS COUNT	200201 9 MONTHS COUNT	200112 10 MONTHS COUNT	200111 11 MONTHS COUNT	12+MTH 12 MONTHS COUNT	TOTAL MONTHS COUNT
PI120020	0							0						1
PL011170	0	0	0	0	0	0	0	0	0	1	0	0	0	1
PL017040	1	0	0	0	1	0	0	0	0	0	0	0	0	1
PL021065	56	0	0	0	0	0	0	0	0	0	0	0	0	58
PL004086	8	1	1	0	0	0	0	0	0	0	0	0	0	10
PL004130	1	1	1	0	0	0	0	0	0	0	0	0	0	1
		0	0	0	0	0	0		0	0	0	0	0	
*TOTAL COMPANY_CD 99999														
	66													72
		2	2	0	1	0	0	0	0	1	0	0	0	

TOTAL ERROR COUNT 72

NOTE: THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED, CORRECTED OR APPEALED.

THE 12 MONTH COLUMN INCLUDES ERRORS AGED 12 MONTHS OR MORE.

SECTION 5 – INELIGIBLE CLAIMS ERROR INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF CLAIMS ERROR REPORTS

Descriptions and examples of the following error reports are provided:

- Invalid Losses (W2RCINVD)
- Ineligible/Invalid Losses – By Error Code and Company (W2RCINVA)

W2RCINVD

Invalid Losses - By Company Code and Policy Number

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides detail information on those policies with loss dates on or after January 1, 1997, due to the following:

DATE OF LOSS IS NOT WITHIN A POLICY TERM. LOSS MUST BE CLOSED WITHOUT PAYMENT. CL066045

BUILDING CLAIM PAYMENT ON A POLICY WITHOUT BUILDING COVERAGE. CL077030

BUILDING CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE – BUILDING. CL077060

BUILDING CLAIM PAYMENTS EXCEED BUILDING PAYMENT LIMIT. CL077075

CONTENTS CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE – CONTENTS. CL078055

CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT. CL078065

CONTENTS CLAIM PAYMENT ON A POLICY WITHOUT CONTENTS COVERAGE. CL078120

ICC CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE – ICC. CL148060

ICC CLAIM PAYMENT EXCEEDS ACTUAL EXPENSE. CL148070

TOTAL BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI077080

NET BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI077090

TOTAL CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI078100

NET CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI078110

TOTAL ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI148080

NET ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI148090

Report Keys: W2RCINVD is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has at least one of the above-mentioned errors that are to be included in this report.

EXHIBIT C-19. W2RCINVD, Invalid Losses

REPORT: W2RCINVD
RUNDATE: DEC 13 2002
RUNTIME: 14.36.16

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INVALID LOSSES – BY COMPANY CODE AND POLICY NUMBER
AS OF 10/31/2002

VENDOR NBR: XXXXX VENDOR NAME: ACME VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

POLICY NO.	DT OF LOSS	POL EFF DT	POL EXP DT	CONDO IND	PAYMENTS	PAYMENT LIMIT	DIFFERENCE	ERROR CD	ERROR DATE
1234500128	2001/06/09	2000/08/01	2001/08/01	L	91,674.21	80,966	10,708.21	CL077075	2002/05/31
1234507369	1998/09/25	1998/07/10	1999/07/10	N	4,641.09	3,300	1,341.09	CL077060	2002/05/31
1234524732	2001/09/14	2000/06/30	2001/06/30	N	4,894.38	0	4,894.38	CL066045	2002/05/31

TOTAL CL066045 ERRORS	1
TOTAL CL077030 ERRORS	0
TOTAL CL077060 ERRORS	1
TOTAL CL077075 ERRORS	1
TOTAL CL078055 ERRORS	0
TOTAL CL078065 ERRORS	0
TOTAL CL078120 ERRORS	0
TOTAL CL148060 ERRORS	0
TOTAL CL148070 ERRORS	0
TOTAL CI077080 ERRORS	0
TOTAL CI077090 ERRORS	0
TOTAL CI078100 ERRORS	0
TOTAL CI078110 ERRORS	0
TOTAL CI148080 ERRORS	0
TOTAL CI148090 ERRORS	0
TOTAL ERROR COUNT	3

NOTE: PAYMENTS & PAYMENT LIMITS WILL BE: BUILDING PAYMENTS FOR ERROR CODES CL077030, CL077060 & CL077075
CONTENTS PAYMENTS FOR ERROR CODES CL078055, CL078065 & CL078120
ICC PAYMENTS FOR ERROR CODES CL148060 & CL148070

IF THE POLICY HAS BEEN CANCELLED, THE POL EXP DT WILL BE THE CANCELLATION DATE IF IT IS PRIOR TO THE EXPIRATION DATE.

W2RCINVA

Ineligible/Invalid Losses - By Error Code and Company

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides summary information on those policies with loss dates on or after January 1, 1997, due to the following:

DATE OF LOSS IS NOT WITHIN A POLICY TERM. LOSS MUST BE CLOSED WITHOUT PAYMENT. CL066045

BUILDING CLAIM PAYMENT ON A POLICY WITHOUT BUILDING COVERAGE. CL077030

BUILDING CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE – BUILDING. CL077060

BUILDING CLAIM PAYMENTS EXCEED BUILDING PAYMENT LIMIT. CL077075

CONTENTS CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE – CONTENTS. CL078055

CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT. CL078065

CONTENTS CLAIM PAYMENT ON A POLICY WITHOUT CONTENTS COVERAGE. CL078120

ICC CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE – ICC. CL148060

ICC CLAIM PAYMENT EXCEEDS ACTUAL EXPENSE. CL148070

TOTAL BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI077080

NET BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI077090

TOTAL CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI078100

NET CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI078110

TOTAL ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI148080

NET ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. CI148090

Report Keys: W2RCINVA is keyed by Company Code and Error Code.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Error Code: This is the specific Error Code.

Months Count: This is the number of months that the error has been aged.

REPORT: W2RCINVA
RUNDATE: DEC 13 2002
RUNTIME: 14.36:21

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INELIGIBLE/INVALID LOSSES BY ERROR CODE AND COMPANY

AS OF 10/31/2002

VENDOR NBR: XXXXX VENDOR NAME: ACME VENDOR

COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

ERROR CODE	200205 0 MONTHS COUNT	200204 1 MONTHS COUNT	200203 2 MONTHS COUNT	200202 3 MONTHS COUNT	200201 4 MONTHS COUNT	200112 5 MONTHS COUNT	200111 6 MONTHS COUNT	200110 7 MONTHS COUNT	200109 8 MONTHS COUNT	200108 9 MONTHS COUNT	200107 10 MONTHS COUNT	200106 11 MONTHS COUNT	12+MTH 12 MONTHS COUNT	TOTAL MONTHS COUNT
CL066045	0													1
CL077060	0	0												1
CL077075	0	0	0	0	0	1	0	0	0	0	0	0		2
		1	0	0	0	0	0	0	0	0	0	1		
TOTAL FOR COMPANY 99999			1	0	0	0	0	0	0	0	0	0		
		1	1	0	0	0	1	0	0	0	0	0	1	4

TOTAL ERRORS LAST MONTH 0

TOTAL ERRORS CURRENT MONTH 5

TOTAL ERRORS CLEARED 0

TOTAL ERRORS THIS MONTH 1 4

NOTE: THE 12 MONTH COLUMN INCLUDES ERRORS AGED 12 MONTHS OR MORE.

EXHIBIT C-20. W2RCINVA, Ineligible/Invalid Losses by Error Code and Company

SECTION 6 – TARGET GROUP ADDITIONAL DATA INFORMATION

A. DESCRIPTIONS AND EXAMPLES OF ERROR AND REJECT REPORTS

Descriptions and examples of the following error and reject reports are provided:

- Target Group Additional Data Reject Report (W2RADREJ)
- Target Group Additional Data Record Not Received Report (W2RADLTE)

W2RADREJ

Target Group Additional Data Reject Report

Description: This report is generated monthly for Target Group additional data records that are not usable. The Company Code and Policy Number are matched to the Target Group Directory and, if no match is found, then the submitted policy number will be displayed on the report. If the Company Code and Policy Number match the Directory but the mailing address or agent information is incomplete, then the record will receive a TRRP error and appear on the report.

If a record appears on this report, then the additional data record will not be forwarded to the Special Direct Facility and the corresponding Target Group record will be marked as Additional Data Record Not Received.

Report Keys: W2RADREJ is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has the above-mentioned error that is to be included in this report.

EXHIBIT C-21. W2RADREJ, Target Group Additional Data Reject Report

REPORT: W2RADREJ
RUNDATE: SEP 05 2000
RUNTIME: 16:18:55

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TARGET GROUP ADDITONAL DATA REJECT REPORT
AS OF 07/31/2000

VENDOR CODE/NAME: N/A – NON-VENDOR COMPANY
COMPANY NUMBER/NAME: 99999 – ABC INSURANCE COMPANY
POLICY NUMBER: 0010183507
REPLACEMENT COST: 0000120000
COMMUNITY PROBATION AMT: 000
RENEWAL BILLING INSTR: 1

MAILING ADDRESS: PO BOX 12345
NEW CITY MD 20101
PHONE:

1ST LENDER INFORMATION: CITICORP MORTGAGE INC
PO BOX 81300
GA 30366
PHONE: 0000000000
FAX:
LOAN: 123456789

000000000
2ND LENDER INFORMATION:
PHONE:
FAX:
LOAN:

AGENT INFORMATION: APEX ASSOC.
3815 CLASSEN BLVD.
CHAMBLEE NEW CITY MD 20101
NUMBER: 0007535658
IRS NUMBER:
TAX TYPE:
PHONE: 8005551212
FAX:

REJECT: PR004088 ERROR DATE: 07/31/2000
MESSAGE: TARGET GROUP ADDITIONAL DATA RECORD IS INCOMPLETE.
T

W2RADLTE

Target Group Additional Data Record Not Received Report

Description: This report is generated monthly. The process is to read the Target Group Directory and check for any records with policy expiration dates 90 days or less from the cycle date. If the Additional Data Record has not been received, then the policy will receive a TRRP error and appear on this report.

Report Keys: W2RADLTE is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has the above-mentioned error that is to be included in this report.

EXHIBIT C-22. W2RADLTE, Target Group Additional Data Record Not Received Report

REPORT: W2RADLTE
RUNDATE: SEPT 05 2000
RUNTIME: 16:18:55

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TARGET GROUP ADDITIONAL DATA RECORD NOT RECEIVED REPORT
AS OF 07/31/2000

VENDOR NBR: N/A VENDOR NAME: NON-VENDOR
COMPANY NBR: 99999 COMPANY NAME: ABC INSURANCE COMPANY

POLICY NUMBER	POLICY	POLICY EFF DATE	POLICY EXP DATE	ORIGINAL EXP DATE	NOTIFICATION DATE	ERROR
2029739000	STATUS	10/28/1999	10/28/2000	10/28/2000	03/01/2000	
2035177500	ACTIVE	12/03/1999	12/03/2000	12/03/2000	03/01/2000	
2038486500	ACTIVE	12/24/1999	12/24/2000	12/24/2000	06/01/2000	
2041670900	ACTIVE	08/30/1999	08/30/2000	08/30/2000	03/01/2000	NO
2041814100	ACTIVE	10/04/1999	10/04/2000	10/04/2000	03/01/2000	NO
2041923700	ACTIVE	10/13/1999	10/13/2000	10/13/2000	03/01/2000	NO
2600153200	ACTIVE	10/16/1999	10/16/2000	10/16/2000	03/01/2000	NO
3010845700	ACTIVE	08/11/1999	08/11/2000	08/11/2000	03/01/2000	NO
3016295600	ACTIVE	11/01/1999	11/01/2000	11/01/2000	10/01/2000	NO
3016299800	ACTIVE	11/01/1999	11/01/2000	11/01/2000	10/01/2000	NO
3019397100	ACTIVE	10/10/1999	10/10/2000	10/10/2000	03/01/2000	NO
4012411600	ACTIVE	12/20/1999	12/20/2000	12/20/2000	03/01/2000	NO
4012814800	ACTIVE	12/03/1999	12/03/2000	12/03/2000	03/01/2000	NO
4017578100	ACTIVE	12/01/1999	12/01/2000	12/01/2000	03/01/2000	NO
4017587200	ACTIVE	10/17/1999	10/17/2000	10/17/2000	05/01/2000	NO
5011848900	ACTIVE	11/01/1999	11/01/2000	11/01/2000	03/01/2000	NO
	ACTIVE					NO
						NO
						NO

TOTAL ERRORS FOR ABC INSURANCE COMPANY 16

APPENDIX D - NFIP/WYO SYSTEM DATA DICTIONARY

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DATA ELEMENT: Additional Limit Amount of Insurance - Building

ALIAS: Additional Building Coverage
A/L Amount of Insurance

ACRONYM: (PMF) ADD-COV-B

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount of additional limits building coverage purchased in hundreds of dollars for the property. The maximum amounts available for additional limits for policies other than the Condominium Master Policy and Preferred Risk are:

Single Family	$200,000
2-4 Family	$200,000
Other Residential	$100,000
Nonresidential	$350,000

The Condominium Master 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 (residential and non-residential). The additional limit is the difference between the total amount of insurance for the entire building and the basic limit.

The Preferred Risk Policy does not have any additional limits.

The community in which the property is located must be in the Regular Program.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed established Program limits.

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application. There must be an entry in Basic Building Coverage.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Additional Limit Amount of Insurance - Contents

ALIAS: Additional Contents Coverage
A/L Amount of Insurance

ACRONYM: (PMF) ADD-COV-C

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount of additional limit contents coverage purchased in hundreds of dollars. The maximum coverage amounts for policies other than the Preferred Risk are:

Contents Coverage (per unit)

Residential	$ 80,000
Nonresidential	$370,000

The Preferred Risk Policy does not have any additional limits.

The community in which the property is located must be in the Regular Program.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed established Program limits.

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application. There must be an entry in Basic Contents Coverage.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Additional Limit Amount of Premium - Building

ALIAS: A/L Amount of Premium

ACRONYM: (PMF) ADD-PREM-B

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Premium written in whole dollars for insurance above the basic limits. Premium is calculated as the desired amount of coverage times the rate. Additional limits coverage is available only for those properties located in Regular Program communities.

For rating information refer to the NFIP Flood Insurance Manual.

EDIT CRITERIA: Signed numeric in whole dollars; must be a Regular Program risk.

LENGTH: 7

DEPENDENCIES: Information is obtained from the Flood Insurance Application. Must be entry in Basic Building Premium field for the maximum available amount, and the community in which the property is located must be in the Regular Program.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Additional Limit Amount of Premium - Contents

ALIAS: A/L Amount of Premium

ACRONYM: (PMF) ADD-PREM-C

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount of premium written in whole dollars for contents coverage above the basic limits. Premium is calculated as the desired amount of coverage times the rate.

For rating information refer to the NFIP Flood Insurance Manual.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application. Requires an entry in Basic Contents Premium to the maximum available amount and the community in which the property is located must be in the Regular Program.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: **Additional Limit Amount of Premium Refund - Building**

ALIAS: A/L Amount of Premium Refund - Building

ACRONYM: (PMF) ADD-REF-B

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

The amount in whole dollars of premium refund attributable to additional limits building coverage for a particular policy term. See "Cancellation/Voidance Reason" description for instructions on how the refund is calculated.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 9

DEPENDENCIES: Information is obtained from the Cancellation/Nullification Request Form.

SYSTEM FUNCTION: Policy History
Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: **Additional Limit Amount of Premium Refund - Contents**

ALIAS: A/L Amount of Premium Refund - Contents

ACRONYM: (PMF) ADD-REF-C

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

The amount in whole dollars of premium refund attributable to additional limits contents coverage for a particular policy term. See "Cancellation/Voidance Reason" description for instructions on how the refund is calculated.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 9

DEPENDENCIES: Information is obtained from the Cancellation/Nullification Request Form.

SYSTEM FUNCTION: Policy History
Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Basic Limit Amount of Insurance - Building

ALIAS: Basic Building Coverage
B/L Amount of Insurance

ACRONYM: (PMF) BAS-COV-B

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount of basic limits coverage in hundreds of dollars purchased for the property. The maximum coverages available for basic limits for policies other than the Preferred Risk are:

Emergency Program:

Single Family	$ 35,000
2-4 Family	$ 35,000
Other Residential	$100,000
Nonresidential	$100,000

Regular Program (effective 5/1/00):

Single Family	$ 50,000
2-4 Family	$ 50,000
Other Residential	$150,000
Nonresidential	$150,000

This is the maximum coverage available for properties located in Emergency Program communities. Additional coverage is available for properties located in Regular Program communities.

Under the new Condominium Master Policy the basic limit amount of insurance for low-rise condominiums is $50,000 multiplied by the number of units in the building.

The entire coverage amount for a Preferred Risk Policy should be reported in this data element even though the amount may be greater than the Basic Limit Amount for 1-4 family. There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. The only building coverage amounts available for the Preferred Risk Policy are:

$20,000	$ 75,000	$150,000
$30,000	$100,000	$200,000
$50,000	$125,000	$250,000

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed established Program limits.

DATA ELEMENT: Basic Limit Amount of Insurance - Building (Cont'd.)

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Basic Limit Amount of Insurance - Contents

ALIAS: Basic Content Coverage
B/L Amount of Insurance

ACRONYM: (PMF) BAS-COV-C

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount of basic limit coverage in hundreds of dollars purchased for contents. The maximum coverages available for basic limits for policies other than the Preferred Risk are:

Emergency Program:

Residential	$ 10,000
Non-residential	$100,000

Regular Program:

Residential	$ 20,000
Non-residential	$130,000

This is the maximum coverage available under the Emergency Program. Additional coverage is available for those properties located in Regular Program communities.

The entire coverage amount for a Preferred Risk Policy should be reported in this data element even though the amount may be greater than the Basic Limit Amount for 1-4 family. There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. The only contents coverage amounts available for the Preferred Risk Policy are:

$ 5,000	$18,000	$38,000
$ 8,000	$25,000	$50,000
$12,000	$30,000	$60,000

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed established Program limits.

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Basic Limit Amount of Premium - Building

ALIAS: B/L Amount of Premium

ACRONYM: (PMF) BAS-PREM-S

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount of written premium in whole dollars for basic limit coverage. Premium is calculated as the desired coverage, not to exceed maximum coverage limits times the rate.

For rate information refer to the NFIP Flood Insurance Manual.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Basic Limit Amount of Premium - Contents

ALIAS: B/L Amount of Premium

ACRONYM: (PMF) BAS-PREM-C

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Amount of premium written in whole dollars for basic limit contents coverage. Premium is calculated as the desired coverage times the rate.

For rating information refer to the NFIP Flood Insurance Manual.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 5

DEPENDENCIES: This information is obtained from the Flood Insurance Application or renewal form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Basic Limit Amount of Premium Refund - Building

ALIAS: B/L Amount of Premium Refund - Building

ACRONYM: (PMF) BAS-REF-B

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

The amount in whole dollars of premium refund attributable to basic limits building coverage for a particular policy term. See "Cancellation/Voidance Reason" description for instructions on how the refund is calculated.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 9

DEPENDENCIES: Information is obtained from the Cancellation/Nullification Request Form.

SYSTEM FUNCTION: Policy History
Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

DATA ELEMENT: Basic Limit Amount of Premium Refund - Contents

ALIAS: B/L Amount of Premium Refund - Contents

ACRONYM: (PMF) BAS-REF-C

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

The amount in whole dollars of premium refund attributable to basic limits contents coverage for a particular policy term. See "Cancellation/Voidance Reason" description for instructions on how the refund is calculated.

EDIT CRITERIA: Signed numeric in whole dollars

LENGTH: 9

DEPENDENCIES: Information is obtained from the Cancellation/Nullification Request Form.

SYSTEM FUNCTION: Policy History
Premium and Loss Analysis

REPORTING REQUIREMENT: No longer reported as of 10/1/96.

APPENDIX E - QUICK CLAIM REPORTING

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APPENDIX E – INSTRUCTIONS FOR FTP PROCESSING

INTRODUCTION

The purpose for the Quick Claim Reporting procedure is to provide more timely loss information. This information can be used by the FEMA regions and local communities to track the latest flood losses for potential building permit activity and for responding with potential mitigation action prior to the start of reconstruction and repair. The data reported will not be edited. No subsequent reporting or maintenance of the records will be required. This reporting is separate from the normal monthly TRRP plan reporting.

SECTION 1 - INSTRUCTIONS FOR FTP PROCESSING

A. DATA SUBMISSION PROCEDURE

The WYO Companies are required to report this information at least weekly. The WYO Companies are required to report the latest loss information posted to their systems as claims are opened regardless of disposition. It is recognized that a substantial percentage of such claims may wind up as closed without payment. Each loss should be reported only once.

The submission procedure will be using File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will sweep the FTP site daily.

When submitting data via FTP, the following steps must be used.

- File name (compressed)
- Reconciliation statements for each file.

The file name must follow the convention outlined below:

XXXXXMMMDDQCNN.ZIP
XXXXX = Company NAIC Number
MMM = Processing Month
DD = Processing Day
NN = Unique Identifier for WYO Company Use

e.g., 12345DEC05QC01.ZIP, represents XYZ Insurance Company's quick claim file for December 5 in a compressed format. The expanded zipped file name should be the same as the zip file name except the extension should be **.DAT**.

All files must be submitted to the FTP site address **bureau.nfipstat.com** and placed in a directory named **/users/coxxxxx/quickclaim**, where xxxxx = the company/vendor NAIC number.

User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. Instructions will be provided on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

B. **DATA TRANSMITTAL DOCUMENT**

A WYO Quick Claim Data Transmittal Document must accompany each quick claim data transmission.

This document should use the same naming convention as the data file but use .TXT as the last node, e.g., XXXXXMMMDDQCNN.TXT

WYO QUICK CLAIM DATA TRANSMITTAL DOCUMENT

DATE SENT:

COMPANY NAME:

NAIC NUMBER:

TOTAL NUMBER OF RECORDS:

CONTACT PERSON:

CONTACT TELEPHONE NUMBER:

C. **RECORD LAYOUT**

Element Name	Field Length	Record Position
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Property Beginning Street Number	10	24-33
Property Address 1	50	34-83
Property Address 2	50	84-133
Property City	30	134-163
Property State	2	164-165
Property Zip+4	9	166-174
Reserve - Building	12	175-186
Reserve - Contents	9	187-195
Insured Last Name	30	196-225
Insured First Name	30	226-255

APPENDIX F - REPETITIVE LOSS TARGET GROUP POLICIES

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APPENDIX F – REPETITIVE LOSS TARGET GROUP POLICIES

INTRODUCTION

The primary insurance objective of the repetitive loss properties strategy is to change the exposure status of repetitive loss properties, especially the target group. Success will be achieved when properties, having completed the requirements of the strategy, sustain minimal (less than $1,000.00), if any, damage when exposed to previously experienced flooding conditions. The mitigation approach will include FIMA's mitigation branch or its designee offering voluntary mitigation assistance to policyholders within the program. These offers may include elevating the structure, flood-proofing commercial structures, removing the structure from the floodplain, or the purchase of the property by the community. The insurance approach will be for WYO companies to begin transferring the identified properties to the Special Direct Facility (SDF) of the NFIP Direct Servicing Agent beginning with the August 1, 2000, renewals.

SECTION 1 – GENERAL PROCEDURES

A. DATA SUBMISSION SCHEDULE

The NFIP Bureau and Statistical Agent ("the Bureau") will notify the WYO companies of the identified repetitive loss target group properties at least 150 days prior to the expiration that the additional data record for the identified policies must be sent to the Bureau. For the Special Direct Facility (SDF) to begin to process policies on May 1, 2000, and to service those policies on or after their August 1, 2000, effective dates, an additional data record will be needed to supplement TRRP Plan data currently captured by the Bureau. The companies are required to send an additional data file to the Bureau, which will forward the data to the SDF at the Direct Servicing Agent. The record layout for the data is in this section. The data submission schedule follows:

• Report/file sent to individual WYO companies identifying properties in the entire target group for the company.	February 29, 2000, and thereafter
• SDF assumes responsibilities for handling any disputes from WYO companies and/or insureds.	April 1, 2000, and thereafter
• First additional data file received by Bureau from companies for the identified properties that will renew in 90 days.	April 30, 2000, and thereafter
• The monthly report/file identifying the non-renewal report. Policies will appear 120 days after expiration.	December 30, 2000 and thereafter

The companies must submit the additional data records in the same manner as their TRRP data by the following month end. Companies that comply with the schedule will be held harmless if the policy is not renewed.

B. BUREAU PROCESSING

The directory of all Repetitive Loss Target Group policies will be created and maintained by the Bureau on the mainframe and at the web site. Any renewal of a policy in that directory that has had 150 days notice will receive the TRRP error PL004086 (Repetitive Loss Target Group Policy Renewed in Error). The W2RPINVD report will reflect the error. If the Bureau does not receive the additional data record 90 days before expiration, the policy will receive TRRP error PL004087 (Repetitive Loss Additional Data Record Not Received Nor Was a Cancellation Record) for the term.

C. APPEALS PROCEDURE

In the event a policyholder chooses to appeal the decision that their insured property is a repetitive loss property, a 90-day appeal process will allow the policyholder to make a case contrary to the Bureau’s records. This appeal will be made directly to the Special Direct Facility (SDF). To support the computer data, the SDF may request claims records or other documentation from the involved WYO companies, the Bureau, or both. The 90-day appeal process begins on the date of the policyholder’s letter or other notice to the SDF.

D. IDENTIFICATION

The Bureau will identify the target group. Properties are chosen without regard to ownership or changes in ownership. The SDF will process the policies and claims for the identified properties, as well as order and evaluate property inspections, elevation certificates, GPS data, and zone verification. For the SDF to begin to process policies on May 1, 2000, and to service those policies on or after their August 1, 2000, effective dates, an additional data record will be needed to supplement TRRP Plan data currently captured by the Bureau. The format for the additional data record is provided in this section.

E. NOTIFICATION

Upon identification of the target repetitive loss properties, the Bureau will notify WYO companies at least 150 days prior to expiration that the additional data record for the identified policies should be sent to the Bureau. (Refer to Section 3.) The Bureau will forward both the additional record and the corresponding TRRP data in the agreed upon format to the SDF. WYO companies that comply timely with the requests for additional information will be held harmless if the policy is not renewed.

As the full policy records are received by the SDF, the affected policyholders, their agents, and the WYO companies will be given notice of the implementation of the program. This notice, which will be a part of the renewal offer from the SDF, will inform all of the affected interested parties of the special renewal process. The notices will inform the policyholders and WYO companies that these properties are ineligible for coverage outside of the repetitive loss property strategy. These SDF renewal offers will be sent to the policyholders at least 45 days prior to the expiration date of the policy. This special renewal procedure will be in effect for the initial renewal offer for the initial group as well as all newly identified repetitive loss properties at their first renewal as participants in the strategy.

Information relative to all target repetitive loss properties will be retained in a Directory of Repetitive Loss Properties ("the Directory") that the Bureau will maintain and monitor to assure that the identified policies are covered and renewed only through the SDF and that new policies cannot be written for the identified properties. For all WYO companies and the conventional NFIP Direct, these properties are ineligible and should not be written or renewed. The Directory will be updated as properties are added and deleted from the program. A separate Directory will be maintained for all properties removed from the target group.

The SDF will, after the special renewal process, generate a one-time, month-end report identifying those policies that did not renew during the month. This report will be sent to the Bureau, which will forward it to the affected WYO companies. These properties will continue to be listed in the Directory as ineligible for coverage outside the repetitive loss property program.

If a WYO company writes a new business policy on a repetitive loss property for which the company has not yet received notice as being part of the target group, the policy may be written by the WYO company for 1 year. The policy can be renewed only by the SDF. Such a situation may occur, for example, if the property is a repetitive loss property, but not insured by the NFIP at the time the list of currently insured repetitive loss properties is prepared.

If a WYO company writes a policy on a property that is currently identified as being part of the target group, the Bureau will notify the WYO company through the error process. These policies will receive error code PL004086.

F. REMOVAL FROM TARGET GROUP

If the property is certified by FEMA with respect to any mitigation or insurance effort (other than buyout or demolition) including elevation, relocation, or other approved mitigation efforts, the property will be removed from the Repetitive Loss Target Group. Once the SDF receives written notice of FEMA's official approval of the mitigation effort to the insured property, a notice will be sent to the policyholder and the agent of record.

The notice will inform the policyholder that, upon the next renewal, the policy will no longer be eligible to be written by the SDF. The policyholder will be notified that an NFIP Direct renewal offer will be sent to make sure the policyholder has the opportunity to maintain continuous coverage and that the policy may be written by a WYO company at the next renewal, but not before.

SECTION 2 – REPETITIVE LOSS TARGET GROUP ADDITIONAL DATA RECORD

A. RECORD LAYOUT

The following is the layout the WYO companies use to submit their additional data records for the Repetitive Loss Target Group policies.

Element Name	Field Length	Record Position
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Mailing Address 1	50	16-65
Mailing Address 2	50	66-115
Mailing City	30	116-145
Mailing State	2	146-147
Mailing Zip	9	148-156
Insured Telephone Number	10	157-166
Replacement Cost	10	167-176
Community Probation Surcharge	3	177-179
Renewal Billing Instructions	1	180
First Lender Name	30	181-210
First Lender Street Address	50	211-260
First Lender City	30	261-290
First Lender State	2	291-292
First Lender Zip Code	9	293-301
First Lender Telephone Number	10	302-311
First Lender Fax Number	10	312-321
First Lender Loan Number	15	322-336
Second Lender Name	30	337-366
Second Lender Street Address	50	367-416
Second Lender City	30	417-446
Second Lender State	2	447-448
Second Lender Zip Code	9	449-457
Second Lender Telephone Number	10	458-467
Second Lender Fax Number	10	468-477
Second Lender Loan Number	15	478-492
Agency Number	10	493-502
Agent IRS Number	9	503-511
Agent Tax Type	1	512
Agent Name	30	513-542
Agent Street Address	50	543-592
Agent City	30	593-622
Agent State	2	623-624
Agent Zip Code	9	625-633
Agent Telephone Number	10	634-643
Agent Fax Number	10	644-653
Filler	51	654-704

B. RENEWAL BILLING INSTRUCTIONS

The following codes should be used.

1 = Insured
2 = First Lender
3 = Second Lender
4 = Loss Payee
5 = Other
6 = Agent

The "Loss Payee" or "Other" applies to the contents of the "Second Lender" data elements.

C. AGENT INFORMATION

The following codes should be used to define the Agent IRS Number.

T = Tax ID Number

The requirements for the Additional Data Record provide for the reporting of data on one agency: its name, address, phone and fax numbers, and tax ID. Capturing data for one agency on a policy satisfies most conditions, as the agent servicing the flood policy is also the recipient of the commission.

There are situations, usually relating to commissions, that require data to be captured for the name, address, and/or tax ID of a second agent.

The Special Direct Facility (SDF) can accommodate these conditions, but the following procedures must be followed to ensure that the agency data is accurately captured:

1. All agent data submitted on the Additional Data Record — name, address, phone number(s), and tax ID — should be for the agent and office that service the account. It will be to that location that the SDF will forward all correspondence.

2. When the Additional Data Record is generated, the WYO company or NFIP Servicing Agent would submit a request to the SDF to add the additional agency data. At a minimum, the request must provide:

   WYO Company Number
   WYO Carrier Name, Address, And Phone Number
   Policy Number and Policy Expiration Date (MM/DD/YYYY)
   Insured Name (Last, First, M.I.)
   Property Address

Additional Agency Data for Commissions (Complete only applicable fields):

Agency Number
Agent IRS Number
Agent Tax Type
Agent Name
Agent Street Address
Agent City
Agent State
Agent Zip Code
Agent Telephone Number
Agent Fax Number

3. Send these requests to:

NFIP Special Direct Facility
P.O. Box 29524
Shawnee Mission, KS 66201-5524

D. CHANGES TO DATA ON THE ADDITIONAL DATA RECORD AND CHANGES TO POLICY DATA

When changes occur to the data reported on either the Additional Data Record or TRRP Policy Record, another Additional Data Record or TRRP Policy Record must be created and submitted provided that the policy is at least 150 days from expiration. If the policy is within 150 days from expiration, then the WYO company will need to submit a Change Request form to the SDF, at the address shown above, that provides the following information:

WYO Company Number
WYO Carrier Name, Address, and Phone Number
Policy Number
Insured Name (Last, First, M.I.)
Property Address
Policy Expiration Date (MM/DD/YYYY)
Narrative description of what is being changed on the policy and when the change(s) took effect.

This will allow the SDF to keep information on each Repetitive Loss Target Group policy updated as they move into their Renewal Billing period. The WYO company may submit the change on either an NFIP General Change Endorsement Form or on the forms on the following pages. If using the NFIP General Change Endorsement Form, it is imperative that the data shown above be included so that the SDF can match it to the correct policy.

E. SDF CHANGE REQUEST FORMS

All submissions to the SDF of these requests must have a cover letter attached to them dated and signed by the WYO Principal Coordinator of the company.

1. Sample Change Request Form: Adding Data for Second Agent

REPETITIVE LOSS PROPERTY AGENCY DATA FORM
WYO COMPANY NUMBER
WYO COMPANY NAME
ADDRESS
PHONE

POLICY NUMBER: ########## **POLICY EXPIRATION DATE:** MM/DD/YYYY
INSURED NAME: LAST, FIRST, MI
INSURED PROPERTY ADDRESS:
123 MAIN ST
CITY, ST ZIP

ADDITIONAL AGENCY DATA: (COMPLETE ONLY APPLICABLE FIELDS)

AGENCY NUMBER: _____

AGENT IRS NUMBER: _____

AGENT TAX TYPE: ___

AGENT NAME: _____

AGENT STREET ADDRESS: _____

_____

AGENT CITY: _____

AGENT STATE: _____

AGENT ZIP: _____

AGENT PHONE: _____

AGENT FAX: _____

2. Sample Change Request Form: Reporting Changes Made within 150 Days from Expiration

REPETITIVE LOSS PROPERTY CHANGE POLICY DATA FORM
WYO COMPANY NUMBER
WYO COMPANY NAME
ADDRESS
PHONE

POLICY NUMBER: ########## **POLICY EXPIRATION DATE:** MM/DD/YYYY
INSURED NAME: LAST, FIRST, MI
INSURED PROPERTY ADDRESS:
123 MAIN ST
CITY, ST ZIP

THE FOLLOWING CHANGE(S) TOOK EFFECT ON: MM/DD/YYYY

NARRATIVE DESCRIPTION OF CHANGE(S):

Building Coverage increased from 100,000 to 115,000

Change of Mortgagee from USA Bank to:
Home Mortgage Lenders
Loan 34589
123 Main Street
Anywhere, MD 00000

SECTION 3 – DIRECTORY OF REPETITIVE LOSS TARGET GROUP PROPERTIES

The monthly report to each WYO company identifying the Repetitive Loss Target Group policies is W2RTGCOM. To accommodate late renewals and other situations, the group will also include policies expired less than 120 days. Policies with status codes for future effective, future cancellation, and reinstated will be included. The policies must have an expiration date on or after August 1, 2000, to move to the SDF.

The report is available via FTP each month to each company. The data is also available as a flat ASCII or as a **.dbf** file through the FTP site (refer to Section 4 of this appendix). Please contact your Program Coordinator to choose the format for your information.

A. RECORD LAYOUT FOR INDIVIDUAL COMPANY INFORMATION

```
01  REPETITIVE-LOSS-TARGET-GROUP-RECORD.
          05  RL-COMPANY-NAME              PIC  X(30).
          05  RL-COMPANY-CODE              PIC  X(05).
          05  RL-VENDOR-CODE               PIC  X(05).
          05  RL-VENDOR-NAME               PIC  X(30).
          05  RL-POLICY-NUMBER             PIC  X(10).
          05  RL-INSURED-NAME              PIC  X(50).
          05  RL-PROP-ADDR-LINE1           PIC  X(50).
          05  RL-PROP-ADDR-LINE2           PIC  X(50).
          05  RL-PROP-ADDR-LINE3.
              10  RL-PROP-CITY             PIC  X(30).
              10  FILLER                   PIC  X(01).
              10  RL-PROP-STATE            PIC  X(02).
              10  FILLER                   PIC  X(01).
              10  RL-PROP-ZIP-CODE.
                  15  RL-PROP-ZIP          PIC  X(05).
                  15  FILLER               PIC  X(01).
                  15  RL-PROP-ZIP4         PIC  X(04).
              10  FILLER                   PIC  X(06).
          05  RL-ADDRESS-KEY               PIC  X(25).
          05  RL-COMMUN-NBR                PIC  X(06).
          05  RL-LOSSES                    PIC S9(06).
          05  RL-BLDG-AMOUNT               PIC S9(11)V99.
          05  RL-CONT-AMOUNT               PIC S9(11)V99.
          05  RL-TOTAL-AMOUNT              PIC S9(11)V99.
          05  RL-TOTAL-PROPVAL             PIC  X(13).
          05  RL-NOTIFICATION-DATE         PIC  9(8).
          05  RL-NUMBER                    PIC  9(7).
          05  RL-IDENTIFICATION-DATE       PIC  9(8).
          05  FILLER                       PIC  X(42).
```

The Repetitive Loss Identification Date (RL-IDENTIFICATION-DATE) is the first day of the month following that in which the property was identified as part of the Repetitive Loss Target Group. For

the property to be moved to the SDF, there must be at least 150 days between this date and the policy expiration date.

The Repetitive Loss Notification Date (RL-NOTIFICATION-DATE) is the first day of the month following that in which the WYO company was notified of the property's identification as part of the Repetitive Loss Target Group.

B. RECORD LAYOUT OF DIRECTORIES AVAILABLE ON THE NFIP BUREAU FTP SITE

Section 4 of this appendix contains instructions on using the NFIP Bureau FTP Site.

1. Directory of Repetitive Loss Target Group Properties

All new business transactions are matched to this file and an error (PL004086) is generated for any matches that have a policy effective date 150 days or more after the notification date. This error will appear on the W2RPINVD report. The WYO companies will be responsible for canceling the policy. Copies of all policy related documents must be sent with the premium remittance, payable to the NFIP, to:

NFIP Special Direct Facility
P.O. Box 29524
Shawnee Mission, KS 66201-5524

A memo should accompany this material explaining that this policy is being transferred to the SDF due to error PL004086.

```
01 REPETITIVE-LOSS-TARGET-GROUP-RECORD.
    05  RL-PROP-ADDR-LINE1          PIC  X(50).
    05  RL-PROP-ADDR-LINE2          PIC  X(50).
    05  RL-PROP-ADDR-LINE3
        10  RL-PROP-CITY            PIC  X(30).
        10  FILLER                  PIC  X(01).
        10  RL-PROP-STATE           PIC  X(02).
        10  FILLER                  PIC  X(01).
        10  RL-PROP-ZIP-CODE
            15  RL-PROP-ZIP         PIC  X(05).
            15  FILLER              PIC  X(01).
            15  RL-PROP-ZIP4        PIC  X(04).
        10  FILLER                  PIC  X(06).
    05  RL-ADDRESS-KEY              PIC  X(25).
    05  RL-COMMUN-NBR               PIC  X(06).
    05  RL-LOSSES                   PIC S9(06).
```

```
    05  RL-BLDG-AMOUNT              PIC S9(11)V99.
    05  RL-CONT-AMOUNT              PIC S9(11)V99.
    05  RL-TOTAL-AMOUNT             PIC S9(11)V99.
    05  RL-TOTAL-PROPVAL            PIC  X(13).
    05  RL-IDENTIFICATION-DATE      PIC  9(8).
    05  RL-NUMBER                   PIC  9(7).
    05  FILLER                      PIC  X(50).
```

The Repetitive Loss Identification Date (RL-IDENTIFICATION-DATE) is the first day of the month following that in which the property was identified as part of the Repetitive Loss Target Group. For the property to be moved to the SDF, there must be at least 150 days between this date and the policy expiration date.

2. Directory of Historical Repetitive Loss Target Group Properties

This file contains all properties that have been successfully challenged, mitigated, or otherwise removed (as with corrections made through the repetitive loss system) and are now eligible to write with a WYO company.

```
01   HISTORICAL REPETITIVE-LOSS-TARGET-GROUP-RECORD.

   05  HRL-PROP-ADDR-LINE1          PIC  X(50).
   05  HRL-PROP-ADDR-LINE2          PIC  X(50).
   05  HRL-PROP-ADDR-LINE3
       10  HRL-PROP-CITY            PIC  X(30).
       10  FILLER                   PIC  X(01).
       10  HRL-PROP-STATE           PIC  X(02).
       10  FILLER                   PIC  X(01).
       10  HRL-PROP-ZIP-CODE
           15  HRL-PROP-ZIP         PIC  X(05).
           15  FILLER               PIC  X(01).
           15  HRL-PROP-ZIP4        PIC  X(04).
       10  FILLER                   PIC  X(06).
   05  HRL-ADDRESS-KEY              PIC  X(25).
   05  HRL-COMMUN-NBR               PIC  X(06).
   05  HRL-LOSSES                   PIC S9(06).
   05  HRL-BLDG-AMOUNT              PIC S9(11)V99.
   05  HRL-CONT-AMOUNT              PIC S9(11)V99.
   05  HRL-TOTAL-AMOUNT             PIC S9(11)V99.
   05  HRL-TOTAL-PROPVAL            PIC  X(13).
   05  HRL-IDENTIFICATION-DATE      PIC  9(8).
   05  HRL-NUMBER                   PIC  9(7).
   05  HRL-REMOVED-DATE             PIC  9(8).
   05  FILLER                       PIC  X(42).
```

The Historical Repetitive Loss Identification Date (HRL-IDENTIFICATION-DATE) is the first day of the month following that

in which the property was identified as part of the Historical Repetitive Loss Target Group. For the property to be moved to the SDF, there must be at least 150 days between this date and the policy expiration date.

C. REPETITIVE LOSS TARGET GROUP PROPERTIES MONTHLY REPORT

R E P O R T D E S C R I P T I O N

REPORT NAME: REPETITIVE LOSS TARGET PROPERTIES

JOB NAME: W2RTGCOM REPORT NUMBER: W2RTGCOM

FREQUENCY: MONTHLY

INFORMATION SOURCE: REPETITIVE LOSS FILE
POLICY EXTRACT FILE

SEQUENCE AND CONTROL BREAKS: COMPANY NAME

SORT SEQUENCE: COMPANY NAME, POLICY NUMBER

USE: THIS JOB CREATES A REPORT OF POLICIES ON REPETITIVE LOSS PROPERTIES THAT ARE CURRENTLY INSURED AND HAVE EITHER 4 OR MORE LOSSES OR 2 TO 3 LOSSES AND THE CUMULATIVE BUILDING LOSS IS GREATER THAN THE PROPERTY VALUE.

NOTE: THE REPETITIVE LOSS DEFINITION USED IN THIS REPORT IS AS FOLLOWS:

ANY PROPERTY WITH 2 OR MORE LOSSES IN A 10 YEAR ROLLING PERIOD. IF THERE ARE 2 LOSSES WITHIN 10 DAYS OF EACH OTHER ONLY 1 OF THOSE LOSSES IS COUNTED. THIS IS USED ONLY FOR PURPOSES OF SELECTING A PROPERTY. IN ORDER FOR A LOSS TO BE CONSIDERED FOR THE REPETITIVE LOSS FILE, IT MUST BE ON OR AFTER 01/01/1978, CLOSED & HAVE AT LEAST $1,000 IN PAYMENTS. IN ADDITION, A PROPERTY IS CONSIDERED NOT TO BE REPETITIVE IF ONE OF THE FOLLOWING SWITCHES ARE SET ON THE REPETITIVE LOSS FILE:

FLOOD PROTECTION PROVIDED
NO BUILDING ON PROPERTY
ALL LOSSES DUE TO EVENTS GREATER THAN THE 100 YEAR FLOOD
UNABLE TO IDENTIFY CAUSE OF FLOODING

IN ADDITION, TO BE CONSIDERED FOR THIS REPORT, THE PROPERTY MUST BE CURRENTLY INSURED. THE PROPERTY MUST HAVE 4 OR MORE LOSSES OR 2 TO 3 LOSSES WITH A CUMULATIVE BUILDING LOSS GREATER THAN THE PROPERTY VALUE. THE PROPERTY VALUE FOR A PROPERTY IS DETERMINED BY TAKING THE MOST RECENT PROPERTY VALUE (RCV) IF IT IS AVAILABLE. IF IT IS NOT AVAILABLE, THEN THE MOST RECENT PROPERTY VALUE (ACV) IS USED. IF THE VALUE FROM THE MOST RECENT DATE OF LOSS IS NOT AN ACCEPTABLE VALUE THEN THE NEXT DATE OF LOSS IS CHECKED IN THE SAME MANNER UNTIL AN ACCEPTABLE VALUE IS FOUND. IF NO ACCEPTABLE VALUE IS FOUND THEN THE VALUE ON THE MOST RECENT DATE OF LOSS IS USED. AN ACCEPTABLE VALUE IS A NON-ZERO VALUE LESS THAN $10 MILLION FOR 1 TO 4 FAMILY PROPERTIES OR A NON-ZERO VALUE LESS THAN $100 MILLION FOR PROPERTIES THAT ARE OTHER

RESIDENTIAL OR NON RESIDENTIAL. DURING THE PROCESS OF CHECKING FOR AN ACCEPTABLE VALUE, IF MULTIPLE OCCURENCES OF FLOODING IS FOUND FOR ANY DATE OF LOSS THEN 'ASSUMED CONDO' WILL BE IN THE PROPERTY VALUE FIELD. IF NO ACCEPTABLE VALUE IS FOUND THEN 'VAL NOT AVAIL' WILL BE IN THE PROPERTY VALUE FIELD WHEN THE PROPERTY VALUE IS ZERO OR 'VAL TOO LARGE' WHEN THE PROPERTY VALUE IS GREATER THAN $10 MILLION OR $100 MILLION.

PROPERTY VALUE (RCV) WAS NOT REPORTED PRIOR TO 5/1/1997. THEREFORE, WHEN THE MOST RECENT LOSS IS PRIOR TO 5/1/1997, THE PROPERTY VALUE (ACV) WILL BE USED. ONE EXCEPTION TO THIS IS THE NFIP SERVICING AGENT DATA PRIOR TO 10/1/1993 SOMETIMES REPORTED AN RCV VALUE IN THE ACV FIELD.

FOR PURPOSES OF SELECTING PROPERTIES WITH 2 TO 3 LOSSES, A PROPERTY IS EXCLUDED WHEN ALL PROPERTY VALUES ARE FOUND TO BE UNACCEPTABLE. ASSUMED CONDO PROPERTIES ARE ALSO EXCLUDED.

CURRENTLY INSURED IS DETERMINED IF EITHER THE COMPANY NUMBER/POLICY NUMBER OR THE ADDRESS KEY/COMMUNITY NUMBER FROM THE REPETITIVE LOSS FILE ARE FOUND ON A POLICY WITH A STATUS CODE OF A (ACTIVE), B (FUTURE ACTIVE), D (FUTURE CANCEL), F (EXPIRED LESS THAN 30 DAYS), G (EXPIRED LESS THAN 120 DAYS) OR R (REINSTATED).

R E P O R T F I E L D D E S C R I P T I O N

1. RUN DATE:
   THE ACTUAL DATE THIS REPORT WAS RUN.

2. RUN TIME:
   THE ACTUAL TIME THIS REPORT WAS RUN.

3. REPORT TITLE:
   NAME ASSIGNED TO THIS REPORT.

4. REPORT:
   A UNIQUE NUMBER ASSIGNED TO THIS REPORT.

5. PAGE:
   NUMBERED SEQUENTIALLY AND INCREMENTED BY ONE.

6. AS OF:
   THE DATA AS OF DATE ON THE DATE FILE.

7. FOR VENDOR:
   VENDOR NUMBER AND NAME, IF APPLICABLE, OF THE ACTIVE POLICIES.

8. FOR COMPANY:
   COMPANY NUMBER AND NAME OF THE ACTIVE POLICIES.

9. INSURED NAME/PROPERTY ADDRESS:
   INSURED NAME, ADDRESS LINE 1, ADDRESS LINE 2, CITY STATE AND ZIP CODE THAT IS LISTED ON THE ACTIVE POLICY.

10. POLICY NO:
    THE POLICY NUMBER OF THE ACTIVE POLICY.

11. LOSS COUNT (CUMULATIVE LOSSES):
    THE NUMBER OF LOSSES ON RECORD FOR THE PROPERTY.

12. PROP VALUE:
    SEE ABOVE INFORMATION IN THE 'NOTE' FOR HOW PROPERTY VALUE IS CALCULATED.

13. COMMUN NUM:
    THE COMMUNITY NUMBER LISTED ON THE ACTIVE POLICY.

14. BLDG PAYMNTS:
    THE CUMULATIVE BUILDING PAYMENTS ON THE PROPERTY.

15. CONT PAYMNTS:
    THE CUMULATIVE CONTENTS PAYMENTS ON THE PROPERTY.

16. TOTAL PAYMNTS:
    THE CUMULATIVE BUILDING & CONTENTS PAYMENTS ON THE PROPERTY.

17. NOTIFICATION DATE:
    THE DATE THE COMPANY WAS NOTIFIED THAT THE POLICY MUST BE RENEWED WITH THE SDF.

18. IDENTFICATION DATE:
    THE DATE THE PROPERTY WAS IDENTIFIED AS BEING IN THE TARGET GROUP.

```
          W2RTGCOM    FEDERAL EMERGENCY  MANAGEMENT AGENCY         PAGE:    1
REPORT:                NATIONAL FLOOD INSURANCE PROGRAM
RUNDATE: XXX XX XXXX
RUNTIME: XX.XX.XX

                                                                    BLDG PAYMNTS/
                                                     PROP VALUE/    CONT PAYMNTS/
COMPANY NBR: XXXXX COMPANY NAME: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX COMMUN NUM  TOTAL PAYMNTS
INSURED NAME/                                        -----------    -------------
PROPERTY ADDRESS
----------------
                                                      XXXXXXXXXX        XX,XXX.XX
REPETITIVE LOSS TARGET GROUP PROPERTIES                        X        XX,XXX.XX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX                                  XX,XXX      ------------
XXXXXXXXXXXXXXXXXXXX            XX XXXXX              XXXXXX        XX,XXX.XX
XXXXXXXXXXXX         XX/XX/XXXX                 IDENTIFICATION DATE:  XX/XX/XXXX
NOTIFICATION DATE:
-------------------------------------------------------------------------------
                                                      XXXXXXXXXX        XX,XXX.XX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX                                 X        XX,XXX.XX
AS OF XXX/XX/XXXX
XXXXXXXXXXXXXXXXXXXX                                  XX,XXX      ------------
XXXXXXXXXXXXXXXXXXXX            XX XXXXX              XXXXXX        XX,XXX.XX
XXXXXXXXXXXX         XX/XX/XXXX                 IDENTIFICATION DATE:  XX/XX/XXXX
NOTIFICATION DATE:
-------------------------------------------------------------------------------
                                                      XXXXXXXXXX        XX,XXX.XX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX                                 X        XX,XXX.XX
XXXXXXXXXXXXXXXXXXXX                                  XX,XXX      ------------
XXXXXXXXXXXXXXXXXXXX            XX XXXXX              XXXXXX        XX,XXX.XX
XXXXXXXXXXXX         XX/XX/XXXX                 IDENTIFICATION DATE:  XX/XX/XXXX
NOTIFICATION DATE:
-------------------------------------------------------------------------------

NOTE: DATA LIMITED TO REPETITIVE LOSS PROPERTIES WITH AT LEAST TWO LOSSES
                        REPORT CONTAINS PROPERTIES THAT ARE CURRENTLY INSURED.

POLICY NO/
LOSS COUNT/
IN A 10 YEAR ROLLING PERIOD & AT LEAST TWO LOSSES THAT ARE MORE THAN
10 DAYS APART.
IN ADDITION, A PROPERTY MUST HAVE 4 OR MORE LOSSES OR THE CUMULATIVE
BUILDING LOSS FOR THE PROPERTY MUST BE GREATER THAN THE PROPERTY VALUE.
```

D. REPETITIVE LOSS TARGET GROUP PROPERTIES NON-RENEWAL REPORT

The Special Direct Facility will also produce a monthly report identifying those policies that did not renew during the month.

A sample of that report follows.

```
REPLOSSNR - XX/XX/XXXX       Repetitive Loss Target Group Properties      Page X
                                       Non-Renewal Report

                      Company Number XXXXX - WYO Company Name

POLICY                                                                  POLICY
NUMBER                        PROPERTY ADDRESS                          EXPIRATION DATE

XXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   XX/XX/XXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            xxxxxxxxxxxxxxxxxxxxxxxxxxx   xx   xxxxx-xxxx

XXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   XX/XX/XXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            xxxxxxxxxxxxxxxxxxxxxxxxxxx   xx   xxxxx-xxxx

XXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   XX/XX/XXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            xxxxxxxxxxxxxxxxxxxxxxxxxxx   xx   xxxxx-xxxx

XXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   XX/XX/XXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            xxxxxxxxxxxxxxxxxxxxxxxxxxx   xx   xxxxx-xxxx

XXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   XX/XX/XXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            xxxxxxxxxxxxxxxxxxxxxxxxxxx   xx   xxxxx-xxxx

XXXXXXXXXX  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX   XX/XX/XXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
            xxxxxxxxxxxxxxxxxxxxxxxxxxx   xx   xxxxx-xxxx
```

SECTION 4 - INSTRUCTIONS FOR FTP TRANSACTION PROCESSING

A. DATA SUBMISSION PROCEDURES

The submission procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com** to access directory **/users/coxxxxx/rltg/out** (xxxxx is the company/vendor number).

When submitting data via FTP, the following steps must be used.

- File name (compressed)
- Reconciliation statements for each file.
- The file name must follow the convention outlined below:

  XXXXXMMM.RLTGNN.zip
  XXXXX = Company NAIC Number
  MMM = Processing Month
  NN = Unique Identifier for WYO Company Use

  e.g., 12345DEC.RLTG01.Zip, represents XYZ Insurance Company's Additional Data Record file for December in a compressed format. The expanded zipped file name should be the same as the zip file name except the extension should be .dat.

  All files must be submitted using FTP directory **/users/coxxxxx/rltg/out**

  User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. For instructions on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site, contact your Program Coordinator at the NFIP Bureau.

B. DATA TRANSMITTAL DOCUMENT

A WYO Additional Data Record FTP Transmittal Document must accompany each RLTG data transmission.

This document should use the same naming convention as the data file but use .txt as the last node, e.g., XXXXXMMM.RLTGNN.txt

All files must be submitted using FTP directory **/users/coxxxxx/rltg/out.**

A sample form is provided on the following page.

WYO ADDITIONAL DATA RECORD FTP TRANSMITTAL DOCUMENT

DATE SENT:

COMPANY NAME:

NAIC NUMBER:

FILE NAME (DSN):

TOTAL NUMBER OF RECORDS:

CONTACT PERSON:

CONTACT TELEPHONE NUMBER:

C. **DATA RETRIEVAL PROCEDURES**

1. Using the FTP Site

The retrieval procedure will be using the File Transfer Protocol (FTP) site address **bureau.nfipstat.com**. We will place the files on the FTP site on a monthly basis.

- The file names located in the RLTG Common directory **/ftpcommon/rltg** are outlined below:

RLTG File name: RLTG.DIRECTORY.zip

Historical RLTG File name: HISTRLTG.DIRECTORY.zip

Note: Both files are in compressed format. The expanded zipped file name will be the same as the zip file name except the extension will be **.dat**

- The file name located in the RLTG Individual Company directory **/users/coxxxxx/rltg/in** is outlined below:

Individual Company File name: RLTG.COxxxxx.zip

xxxxx = company/vendor NAIC number

All files will be available from the designated FTP address **(bureau.nfipstat.com)**. User ID, passwords, and directory access will be provided to each WYO company. WYO companies will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. WYO companies may obtain an FTP client (e.g., CuteFTP, WSFTP, etc.) or access the FTP site through the Internet. Instructions will be provided on how to properly set up the FTP client or receive Internet FTP Login Procedures to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

APPENDIX G - INSPECTION PROCEDURE

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APPENDIX G - INSPECTION PROCEDURE

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APPENDIX G – INSPECTION PROCEDURE

INTRODUCTION

Under the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA) has established an Inspection Procedure to help communities verify that structures comply with the community's floodplain management ordinance and to ensure that property owners pay flood insurance premiums commensurate with their flood risk. FEMA undertook the Inspection Procedure on a pilot basis in two communities, Monroe County, Florida, and the Village of Islamorada located in Monroe County.

The Inspection Procedure also will enable FEMA to verify that structures insured under the NFIP are properly rated. Post-FIRM construction is charged an actuarial rate that must fully reflect the risk of flooding. Because post-FIRM construction is actuarially rated, buildings constructed in compliance with community floodplain management regulations pay flood insurance premiums based on rates that are, in most cases, significantly lower than rates charged for buildings constructed in violation of those requirements.

The Inspection Procedure requires owners of insured buildings to obtain a building inspection from community floodplain management officials as a condition of renewing the Standard Flood Insurance Policy on the building. FEMA discussed the possibility of implementing the Inspection Procedure in other NFIP-participating communities outside of Monroe County, Florida, only after completing the pilot Inspection Procedure in the selected communities and evaluating the procedure's effectiveness. Any communities that incorporate out of Monroe County, Florida, on or after January 1, 1999, and are eligible to participate in the NFIP will be required to participate in this Inspection Procedure. On March 8, 2002, FEMA published in the Federal Register the interim final rule, which amended the NFIP regulations to require that all areas that incorporate out of Monroe County participate in the Inspection Procedure. To date, only one additional area has incorporated out, the City of Marathon.

Monroe County and the Village of Islamorada, Florida, were selected because of their unique circumstances and their willingness to participate in this procedure. The Inspection Procedure will apply only to NFIP post-FIRM insured buildings in the Special Flood Hazard Areas (SFHAs) of Monroe County, the Village of Islamorada, and the City of Marathon that are possible violations of community floodplain management ordinances.

SECTION 1 – GENERAL PROCEDURES

A. POSSIBLE COMMUNITY FLOODPLAIN ORDINANCE VIOLATIONS

1. Endorsement

   Standard Flood Insurance Policy Endorsement Number One (Revised), dated 10/01/02 (Exhibit G-1), must be attached to all new and renewal policies issued on or after October 1, 2002.

2. Identification

   The NFIP Bureau and Statistical Agent (B&SA) will provide Monroe County, the Village of Islamorada, and the City of Marathon a list of post-FIRM policies in SFHAs to use in implementing the Inspection Procedure. The communities of Monroe County, the Village of Islamorada, and the City of Marathon will identify insured buildings that are possible violations of the local floodplain management ordinance because the enclosure below an elevated floor may be illegally constructed. The communities are updating the NFIP Inspection Procedure online system with information on those buildings that are possible violations.

3. WYO Company & NFIP Servicing Agent Notification

   The B&SA will notify the WYO companies and the NFIP Servicing Agent of the buildings identified as possible violations at least 240 days (8 months) prior to policy expiration by letter or through the B&SA File Transfer Protocol (FTP) site. The notification will contain policy number, property address, and community contact information. Insurers will have 2 months to review the information provided.

4. Policyholder Notification

   The notification procedure is as follows:

   - The insurer must send to the policyholder, the agent, and the mortgagee a letter notifying them of the requirement of an inspection by a community floodplain management official. (See Policyholder Notification Letter, Exhibit G-2.) This notification to the policyholder, the agent, and the mortgagee must occur 180 days (6 months) before the expiration of the policy. It must state that renewal of the policy is contingent upon the policyholder’s providing the

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ CAREFULLY.

FEDERAL EMERGENCY MANAGEMENT AGENCY
FEDERAL INSURANCE and MITIGATION ADMINISTRATION
NATIONAL FLOOD INSURANCE PROGRAM

STANDARD FLOOD INSURANCE POLICY

ENDORSEMENT NUMBER ONE (REVISED)

This endorsement:

- **Replaces the provisions of VII.B.4 and VII.H.2 and also adds a new paragraph, VII.H.5, to the Dwelling Form and General Property Form.**
- **Replaces the provisions of VIII.B.4 and VIII.H.2 and also adds a new paragraph, VIII.H.5, to the Residential Condominium Building Association Policy.**

This endorsement applies in Monroe County and the Village of Islamorada, Florida. This endorsement also applies to communities within Monroe County, Florida, that incorporate on or after January 1, 1999, agree to participate in the inspection procedure, and become eligible for the sale of NFIP flood insurance.

VII.B.4 and VIII.B.4. This policy is also void for reasons other than fraud, misrepresentation, or wrongful act. This policy is void from its inception and has no legal force under the following conditions:

a. If the property is located in a community that was not participating in the NFIP on the policy's inception date and did not join or re-enter the program during the policy term and before the loss occurred.

b. If you have not submitted a community inspection report, referred to in "H. Policy Renewal" below, that was required in a notice sent to you in conjunction with the community inspection procedure established under 44 CFR 59.30.

c. If the property listed on the application is not otherwise eligible for coverage under the NFIP.

VII.H.2 and VIII.H.2. We must receive the payment of the appropriate renewal premium and when applicable, the community inspection report referred to in paragraph H.5 below within 30 days of the expiration date.

VII.H.5 and VIII.H.5. Your community has been approved by the Federal Emergency Management Agency to participate in an inspection procedure set forth in NFIP Regulations (44 CFR 59.30). During the several years this inspection procedure will be in place, you may be required to obtain and submit an inspection report from your community certifying whether or not your insured property is in compliance with the community's floodplain management ordinance before you can renew your policy. You will be notified in writing of this requirement approximately 6 months before a renewal date and again at the time your renewal bill is sent.

David I. Maurstad
Acting Administrator
National Flood Insurance Program
Federal Emergency Management Agency

FEMA Form 81-103 (10/01/02)

EXHIBIT G-1. Endorsement for Monroe County and Islamorada, FL

PLEASE READ

IMPORTANT NOTICE OF CHANGE TO YOUR POLICY

Your National Flood Insurance Program (NFIP) policy has changed. The enclosed Endorsement details the changes to the conditions of your policy, so please read it carefully.

The changes have been made to support a Community Inspection Procedure of the NFIP.

The purpose of the Community Inspection Procedure is to help local officials in Monroe County, Florida and the Village of Islamorada (also in Monroe County) ensure that homes and businesses in flood hazard areas meet building requirements designed to reduce the risk of flood damage. The procedure will also help the Federal Emergency Management Agency (FEMA) which administers the NFIP, to ensure that property owners pay flood insurance premiums that accurately reflect the risk of flooding.

During the several years that this inspection procedure will be in place, you may receive a notice that an inspection by the community is required. The requirements of the Community Inspection Procedure will only apply to your building if it is in a Special Flood Hazard Area (see II.26 in your policy) and has been identified by the community as a possible violation of its floodplain management ordinance.

If your building is identified as a possible violation, you will receive a notice about the required inspection approximately 6 months before your policy renewal date. A reminder will be sent 45 – 60 days before your policy renewal date. The inspection of your property must be performed before your policy's next renewal or your policy will not be renewed. You will be responsible for contacting the community to arrange for the inspection. The community will inspect your structure to determine whether it complies with its floodplain management ordinance and will document its findings in a Community Inspection Report.

You will receive a copy of the Community Inspection Report, which you must submit to us along with your renewal premium payment for your policy to be renewed. We will review your policy rating information against the information provided by the inspection report to ensure that your policy is rated correctly. If we find your policy to be incorrectly rated, you will be notified. You will be given the choice of paying additional premium or accepting lower limits of coverage.

If you have any questions concerning this procedure please contact your agent or us.

EXHIBIT G-2. Policyholder Notification Letter

insurer with proof of a satisfactory result on the building inspection.

- The insurer must send a reminder notice to the policyholder (already notified of the need for an inspection) with the renewal notice at least 45 days before the policy expires.

- The policyholder must request an inspection from the community official.

- Upon completion of the inspection, the policyholder will receive an inspection report (Exhibit G-3) from the community official. The policyholder must submit the inspection report by the end of the grace period for policy renewal (30 days after date of expiration).

- The B&SA must be notified in writing (by mail, fax, or e-mail) of the dates the insured was mailed these notifications.

5. Underwriting

a. Introduction

- When the community official's inspection report is received from the policyholder, the insurer's underwriting staff will review the information provided on the inspection report and rerate the policy as appropriate.

- The insurer will notify the B&SA of the receipt of the inspection report, by mail, fax, or e-mail. The correspondence must contain the following:

  1. Policy number
  2. Name of policyholder
  3. Property address
  4. Date the policyholder was sent by letter the 6-month notice that an inspection was required as a condition of renewing the policy
  5. Date the insurer received the inspection report
  6. Underwriting action taken.

- If the policyholder does not obtain and submit a community inspection report as part of the renewal process, the insurer will not renew the policy.

County of Monroe

Growth Management Division
Suite 300
2798 Overseas Highway
Marathon, Florida 33050
Voice: (305) 289 2518
Fax: (305) 289-2515

Board of County Commissioners
Mayor George Neugent, Dist. 2
Mayor ProTem Nora Williams, Dist. 4
Commissioner Sonny McCoy, Dist. 3
Commissioner Murray Nelson, Dist. 5
Commissioner Dixie Spehar, Dist. 1

COMMUNITY INSPECTION REPORT

LEGAL DESCRIPTION AND PARCEL ID #:

NAME: INSPECTION DATE:_____

ADDRESS:

INSURANCE COMPANY NAME: POLICY #:

FIRM ZONE:

This is to certify that the above referenced property has been inspected for compliance with the Monroe County Floodplain Management Ordinance Division 6, Section 9.5-315, 9.5-316 and 9.5-317.

BUILDING OCCUPANCY: ___1 to 4 family ___Other Residential (5 or more family) ____Non-residential

NUMBER OF FLOORS, INCLUDING ENCLOSURE_____

METHOD OF ELEVATION: (circle one): Piers, posts, piles, solid perimeter walls, columns, or other-specify_____.

IS THE ENCLOSED AREA USED FOR OTHER THAN PARKING, BUILDING ACCESS OR STORAGE? ___YES____NO
IF YES, DESCRIBE:_____

DOES THE AREA BELOW THE ELEVATED FLOOR CONTAIN MACHINERY AND EQUIPMENT?____YES____NO
INDICATE THE NUMBER AND TYPE (circle one): ___furnace; ___heat pump; ___hot water heater; ___oil tank; ___elevator equipment; ___air conditioner; ___washer; ___dryer; ___food freezer; ___ other equipment or machinery serving the building (specify):_____

SIZE OF ENCLOSED AREA:_____SQUARE FEET

IS THE AREA BELOW THE ELEVATED FLOOR ENCLOSED USING:
BREAKAWAY WALLS_____SOLID WOOD FRAME WALLS____MASONRY_____OTHER (explain)

IS ENCLOSED AREA CONSTRUCTED WITH COMPLIANT OPENINGS (excluding doors and windows) TO ALLOW THE PASSAGE OF FLOODWATERS? ___YES____NO

IS ENCLOSED AREA BUILT WITH MATERIALS RESISTANT TO FLOOD DAMAGES? ___YES____NO

DOES THE ENCLOSED AREA HAVE MORE THAN 20 LINEAR FEET OF FINISHED WALLS, PANELING, ETC.? ___YES____NO

INSPECTION PERFORMED BY:_____

EXHIBIT G-3. Sample Community Inspection Reports, 1 of 2

ISLAMORADA, VILLAGE OF ISLANDS

MAYOR JAMES V. MOONEY
VICE MAYOR FRANK R. KULISKY
COUNCILMAN GEORGE GEISLER
COUNCILMAN MARK GREGG
COUNCILMAN RON LEVY

Community Inspection Report

Legal Description: Date of Inspection: _____

Name:

Address:

Insurance company name: Policy Number:

FIRM flood zone:

This is to certify that the above referenced property has been inspected for compliance with the Village of Islamorada Floodplain Management Ordinance Section 9.5-317 b(1) and b(2).

Building Occupancy: ___1-4 family ___Other Residential (5 or more family) ___Non-residential

Number of floors, including enclosure:_____

Method of Elevation (check): ___piers; ___post; ___piles; ___columns; ___solid perimeter walls; ___Other (specify)_____

Is the enclosed area used for other than parking, building access, and or/storage? ___Yes ____ No
If Yes, describe the use: _____

Does the area below the elevated floor contain machinery and equipment? ___Yes ____No
Indicate the No. and Type: ___Heat Pump; ___Hot Water Heater; ___Elevator Equipment; __Washer ___Air Conditioner:; __Dryer; __Freezer; ___Other Equipment or Machinery Servicing Building (specify)_____

Size of enclosed area: ____ square feet

Is the area below the elevated floor enclosed using:
____ breakaway walls ____solid wood frame walls ____masonry ____other (explain)

Is the enclosed area constructed with compliant openings (excluding doors & windows) to allow the passage of floodwaters? ___yes ___no

Is the enclosure built with materials resistant to flood damages? ___yes ___no
Explain: _____

Does the enclosed area have more than 20 linear feet of finished walls, paneling, etc.? ___yes ___no

Inspection performed by: _____ Date:_____

EXHIBIT G-3 (cont'd.). Sample Community Inspection Reports, 2 of 2

- If the policy is inadvertently renewed, the policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. The policy must be cancelled on the policy term's effective date with Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

b. New Policies

The B&SA will edit the new business transactions against the directory of properties identified by the communities as possible violations for which an inspection report was not obtained or submitted. New business transactions also will be edited against the Section 1316 declaration edit list. If the property address of the new business transaction is found, the policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error.

These new business policies must be cancelled on the policy term's effective date using Cancellation/ Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

c. Inspection Delays

If the policyholder made a "good faith" effort to get an inspection, but the community was unable to conduct an inspection before the expiration of the policy, the community will send the policyholder a "good faith" letter. This letter will acknowledge that the community was unable to perform the requested inspection in the timeframe required. The policyholder must send this letter to the insurer before or with submission of the renewal premium payment.

If neither the "good faith" letter nor the inspection report is received, the policy must not be renewed. If the policy is inadvertently renewed, the policy will receive the TRRP error PL004120 (Inspection Procedure

Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. The policy must be cancelled on the policy term's effective date with Cancellation/ Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

If the "good faith" letter is received, the policy can be renewed. The insurer must follow the notification procedures described in Section 1.A.4., Policyholder Notification. The inspection report must be received prior to the subsequent renewal (within the grace period of 30 days after expiration) in order for the policy to renew. Once the inspection report is received, the insurer's underwriting staff will review the information provided on the inspection report and rerate the policy as appropriate. The insurer will notify the B&SA, by mail, fax, or e-mail, of the receipt of the "good faith" letter. The letter is to contain policy number, property address, date the policyholder was notified of the inspection requirement, and date of receipt of the "good faith" letter.

6. Enforcement Action for Floodplain Ordinance Violations

If the community inspected the building and identified a violation of the floodplain management ordinance, the community will undertake an enforcement action to remedy the violation to the maximum extent possible. If the violation has been corrected, the community will notify FEMA of the date the violation was remedied. If the violation is not remedied after one year, the community may submit a request for denial of flood insurance under 44 CFR 73, Implementation of Section 1316 of the National Flood Insurance Act of 1968.

FEMA will provide the B&SA with the date the property was declared ineligible for flood insurance under Section 1316. This information will be reported to the WYO company or the NFIP Servicing Agent through hardcopy report or the B&SA FTP site. The policy will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error.

The policy must not renew and must be cancelled effective the date of expiration of the policy term in which the 1316 declaration was issued. Use Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

7. B&SA Processing

A directory of all Inspection Procedure properties possibly in violation of community floodplain management ordinances will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

A second directory of all Inspection Procedure properties ineligible for flood insurance will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy. The directory of ineligible policies will contain only those policies that have been:

- Identified as a possible violation, were cancelled or were expired for more than 120 days, and for which an inspection report was never received; or

- declared ineligible per Section 1316.

A community contact database will be maintained by the B&SA. This database will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

Any renewal or new business transaction for a policy identified as a possible community ordinance violation for which the B&SA has not received notification of the inspection report or "good faith" letter will receive the TRRP error PL004120 (Inspection Procedure Policy Written in Error). The W2RPINVD report, Invalid Policies - By Company Code and Policy Number, will reflect the error. These policies must be cancelled on the policy term’s effective date using Cancellation/Voidance Reason 6, Risk Not Eligible for Coverage. The insurer is required to take immediate action. There is no tolerance level for these errors, and the cancellation must be reported within 6 months of notification.

8. Schedule

August 1, 2000	B&SA provides WYO companies and NFIP Servicing Agent with camera-ready endorsement and explanation.
October 1, 2000	B&SA mails to insurers samples of Monroe County and Village of Islamorada community inspection reports. The mailing will include a sample "good faith" letter (policyholder requested an inspection from the community).
December 31, 2000	Inspection Procedure goes into effect.
January 1, 2001	B&SA gives insurers official implementation letter reiterating the procedures and requirements.
January 1, 2001, and thereafter	Insurers send renewal notices for affected communities with Inspection Procedure endorsements. Earliest effective date of the renewals is February 15, 2001, depending on the insurer’s renewal billing cycle.
February 15, 2001, and thereafter	Renewals for affected communities with Inspection Procedure endorsements become effective.
April 30, 2001, and thereafter	B&SA provides insurers lists of possible violations. The lists will include only policies more than 8 months from expiration. Affects renewals November 1, 2001.
April 30, 2001, and thereafter	B&SA provides insurers lists of structures rated as pre-FIRM but identified by community floodplain officials as post-FIRM.
August 1, 2001, and thereafter	Insurers send policyholders notification of possible violation and of the inspection requirement.
August 2, 2001, and thereafter	Insurers by letter, fax, or e-mail notify the B&SA of policyholder actions, e.g., obtained inspection, “good faith” letter, complaint.
January 1, 2002, and thereafter	For policyholders who received “good faith” letters, insurers send renewal notices for affected communities with endorsements and reminders for those policyholders already informed of possible violations. Earliest effective date of the renewals is February 15, 2002, depending on the insurer's renewal billing cycle.
February 15, 2002	First possible nonrenewals for policyholders who did not obtain and submit inspection reports.

B. POSSIBLE PRE-FIRM DETERMINATION ERRORS

1. Identification

The B&SA will provide Monroe County and the Village of Islamorada, Florida, a list of pre-FIRM policies in SFHAs. The communities will review the list of pre-FIRM policies and identify those buildings that, because they were built or substantially improved on or after the effective date of the initial FIRM, have been incorrectly rated as pre-FIRM. The list of possible violations and the list of possible post-FIRM structures that are incorrectly identified as pre-FIRM will be sent to the FEMA Region IV office, which will forward the material to the B&SA for distribution to the WYO companies and the NFIP Servicing Agent.

2. WYO Company & NFIP Servicing Agent Notification

The B&SA will notify the WYO companies and the NFIP Servicing Agent by letter or through the B&SA FTP site of the properties rated as pre-FIRM and identified as post-FIRM. The notification to insurers will contain policy number, property address, and community contact information.

3. Underwriting

The community floodplain officials will be provided with a list of pre-FIRM insured structures by the B&SA. Upon their review of this list, the community floodplain officials will compile a list of insured structures that are incorrectly rated as pre-FIRM because they were built or substantially improved on or after the effective date of the initial FIRM. This list will be sent to the FEMA Region IV office, which will forward it to the B&SA for distribution to the WYO companies and the NFIP Servicing Agent.

The insurer’s underwriting staff will review the information provided and rerate the policy as appropriate back to the beginning of the current term. The insurer will notify the B&SA, by letter, fax, or e-mail, of the policy number, property address, and underwriting action taken.

Any renewal transaction for a building identified as post-FIRM and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per

Community Floodplain Official). This error will be generated on renewals that occur 180 days after notification.

Any new business transaction for a building identified as post-FIRM and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per Community Floodplain Official).

4. B&SA Processing

A directory of all Inspection Procedure properties rated as Pre-FIRM and identified by the community as post-FIRM will be created and maintained by the B&SA. This directory will be made available to the WYO companies and the NFIP Servicing Agent on the B&SA FTP site or through hardcopy.

Any renewal or new business transaction for a policy identified as a post-FIRM structure and rated as pre-FIRM by the WYO companies or the NFIP Servicing Agent will receive the TRRP error PL035060 (Post-FIRM Construction Indicator Invalid per Community Floodplain Official).

C. POLICYHOLDER COMPLAINTS

If a policyholder complains to the insurer about the Inspection Procedure requirement or any NFIP construction requirements such as for enclosures below elevated floors, refer them to their local floodplain management official. Any general concerns about flood insurance rating or coverage should be handled by the insurer as usual.

D. B&SA CORRESPONDENCE

All hardcopy correspondence should be directed to the following:

Underwriting Department
Attention: Underwriting Manager
NFIP Bureau & Statistical Agent
7700 Hubble Drive
Lanham, MD, 20706

All e-mail correspondence should be directed to:
inspproc@nfipstat.com

SECTION 2 – DIRECTORY OF PROPERTIES WITH POSSIBLE COMMUNITY ORDINANCE VIOLATIONS

The B&SA will generate a monthly report to each insurer of the policies on buildings that have been identified by the community official as a possible violation of the local floodplain management ordinance. These policies are at least 240 days (8 months) from expiration.

The following criteria will be followed for inclusion/exclusion on the report:

- Policies that have been cancelled, have expired, or have otherwise been resolved will be removed from this report.

- Policies on properties for which an inspection report has been submitted and the violation has been corrected will remain on the report for 2 months after the correction was reported by the community official.

- Policies for properties that have been declared ineligible for flood insurance per Section 1316 will remain on this report until the policy term has been cancelled.

- Policies that have been determined by the community to be compliant or otherwise resolved will remain on the report for 2 months after the compliant closure date.

The directory of ineligible policies will contain only those policies that have been:

- identified as a possible violation, cancelled or expired for more than 120 days, and for which an inspection report was never received; or

- declared ineligible per Section 1316.

The hardcopy report is sent to each insurer. The data is also available as a flat ASCII file through the B&SA FTP site. Please contact your Program Coordinator to choose the format for your information.

A. INDIVIDUAL COMPANY MONTHLY REPORT

This report is sorted by policy expiration date (ascending) within community number for each WYO company and the NFIP Servicing Agency.

```
Report:        W2RIPBLG            Federal Emergency Management Agency              PAGE:  XX
Rundate:       XX/XX/XXXX           National Flood Insurance Program
Runtime:       XX.XX.XX                   Write Your Own (WYO)

                Inspection Procedure Properties with Possible Community Ordinance Violations
                                          as of XX/XX/XXXX

                         Company Nbr: XXXXX Company Name: XXXXXXXXX XXXXXXXX XXXX

                            Community: XXXXXX - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                       Community Contact:  XXXXXXXXXXXXXXXXXXXX
                                              XXXXXXXXXXXXXXXXXXXXXXX
                                              XXXXXXXXXXXXXXXXXXXXXXX
                                              XXXXXXXXXXXX,  XX  XXXXX


Policy Exp. Dt/ Insp. Rpt Rcvd  Complaint/     Error/   Policy No/         Insured Name/
WYO Notify Dt/  Good Faith Rcvd Complt Rcvd/    Error                     Property Address
Ins. Notify Dt/ Violation Corr. Complt Close     Date
Ins. Reminder D Declared 1316 D

XX/XX/XXXX       XX/XX/XXXX      XXXXXXXX     XXXXXXXX  XXXXXXXXXX   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX   XX/XX/XXX               XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX       X                   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX                                          XXXXXXXXXXXX, XX XXXXX
Comments:

XX/XX/XXXX       XX/XX/XXXX      XXXXXXXX     XXXXXXXX  XXXXXXXXXX   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX   XX/XX/XXX               XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX       X                   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX                                          XXXXXXXXXXXX, XX XXXXX
Comments:

XX/XX/XXXX       XX/XX/XXXX      XXXXXXXX     XXXXXXXX  XXXXXXXXXX   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX   XX/XX/XXX               XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX       X                   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX                                          XXXXXXXXXXXX, XX XXXXX
Comments:

XX/XX/XXXX       XX/XX/XXXX      XXXXXXXX     XXXXXXXX  XXXXXXXXXX   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX   XX/XX/XXX               XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX       X                   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX                                          XXXXXXXXXXXX, XX XXXXX
Comments:

XX/XX/XXXX       XX/XX/XXXX      XXXXXXXX     XXXXXXXX  XXXXXXXXXX   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX   XX/XX/XXX               XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX       X                   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX                                          XXXXXXXXXXXX, XX XXXXX
Comments:

XX/XX/XXXX       XX/XX/XXXX      XXXXXXXX     XXXXXXXX  XXXXXXXXXX   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX   XX/XX/XXX               XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX     XX/XX/XXXX       X                   XXXXXXXXXXXXXXXXXX
XX/XX/XXXX       XX/XX/XXXX                                          XXXXXXXXXXXX, XX XXXXX
Comments:
```

B. DIRECTORY OF INELIGIBLE PROPERTIES MONTHLY REPORT

This report is sorted by property address within community number.

```
Report:        W2RIPCOM            Federal Emergency Management Agency              PAGE:  XX
Rundate:       XX/XX/XXXX           National Flood Insurance Program
Runtime:       XX.XX.XX                   Write Your Own (WYO)

                            Inspection Procedure Ineligible Properties
                                         as of XX/XX/XXXX

                        Community: XXXXXX - XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX


          Declared 1316 Date                                   Property Address
        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

        XX/XX/XXXX              XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                XXXXXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX
```

C. RECORD LAYOUT OF INDIVIDUAL COMPANY DATA

01 INSPECTION-PROCEDURE-PROPERTIES-BUILDING-CODE-VIOLATION-RECORD.	
05 INSP-COMPANY-NAME	PIC X(30).
05 INSP-COMPANY-CODE	PIC X(05).
05 INSP-VENDOR-CODE	PIC X(05).
05 INSP-VENDOR-NAME	PIC X(30).
05 INSP-POLICY-NUMBER	PIC X(10).
05 INSP-INSURED-NAME	PIC X(50).
05 INSP-PROP-ADDR-LINE1	PIC X(50).
05 INSP-PROP-ADDR-LINE2	PIC X(50).
05 INSP-PROP-ADDR-LINE3	
10 INSP-PROP-CITY	PIC X(30).
10 FILLER	PIC X(01).
10 INSP-PROP-STATE	PIC X(02).
10 FILLER	PIC X(01).
10 INSP-PROP-ZIP-CODE.	
15 INSP-PROP-ZIP	PIC X(05).
15 FILLER	PIC X(01).
15 INSP-PROP-ZIP4	PIC X(04).
10 FILLER	PIC X(06).
05 INSP-ADDRESS-KEY	PIC X(25).
05 INSP-COMMUN-NBR	PIC X(06).
05 INSP-EXPIRATION-DATE (policy expiration date at the time WYO company was first notified of possible violation)	PIC 9(8). (From WYO Company)
05 INSP-WYO-CMPY-NOTIFICATION-DATE (of possible violation)	PIC 9(8). (First day of the calendar month set by NFIP B&SA)
05 INSP-INSURED-NOTIFICATION-DATE	PIC 9(8). (From WYO Company)
05 INSP-INSURED-REMINDER-DATE	PIC 9(8). (From WYO Company)
05 INSP-INSPECTION-RPT-RECVD-DATE	PIC 9(8). (From WYO Company)
05 INSP-GOOD-FAITH-RPT-RECVD-DATE	PIC 9(8). (From WYO Company)
05 INSP-VIOLATION-CORR-RECVD-DATE	PIC 9(8). (From community official)
05 INSP-COMPLAINT-RECVD-DATE	PIC 9(8). (From community official)
05 INSP-COMPLAINT-CLOSED-DATE	PIC 9(8). (From community official)
05 INSP-COMPLAINT-STATUS	PIC X(1). (From community official, "P" – Pending, "D" – Closed Denied, "A" – Closed Accepted)
05 INSP-DECLARED-1316-DATE	PIC 9(8). (From FEMA)
05 LAST-UPDATE-DATE	PIC 9(8).
05 LAST-UPDATE-TIME	PIC 9(8).
05 COMMENT-AREA	PIC X(1875).
05 FILLER	PIC X(50).

D. RECORD LAYOUT OF DIRECTORY OF INELIGIBLE PROPERTIES

01 INSPECTION-PROCEDURE-PROPERTIES-BUILDING-CODE-VIOLATION-RECORD.	
05 INSP-PROP-ADDR-LINE1	PIC X(50).
05 INSP-PROP-ADDR-LINE2	PIC X(50).
05 INSP-PROP-ADDR-LINE3	
10 INSP-PROP-CITY	PIC X(30).
10 FILLER	PIC X(01).
10 INSP-PROP-STATE	PIC X(02).
10 FILLER	PIC X(01).
10 INSP-PROP-ZIP-CODE.	
15 INSP-PROP-ZIP	PIC X(05).
15 FILLER	PIC X(01).
15 INSP-PROP-ZIP4	PIC X(04).
10 FILLER	PIC X(06).
05 INSP-ADDRESS-KEY	PIC X(25).
05 INSP-COMMUN-NBR	PIC X(06).
05 INSP-DECLARED-1316-DATE	PIC 9(8). (From FEMA)
05 LAST-UPDATE-DATE	PIC 9(8).
05 LAST-UPDATE-TIME	PIC 9(8).
05 FILLER	PIC X(50).

E. RECORD LAYOUT OF COMMUNITY CONTACT INFORMATION

01 INSPECTION-PROCEDURE-COMMUNITY-OFFICIAL-RECORD.	
05 INSP-COMMUNITY-NUMBER	PIC 9(06).
05 INSP-COMM-OFFICIALSNAME	PIC X(50).
05 INSP-COMM-ADDR-LINE1	PIC X(50).
05 INSP-COMM-ADDR-LINE2	PIC X(50).
05 INSP-COMM-ADDR-LINE3	
10 INSP-COMM-CITY	PIC X(30).
10 FILLER	PIC X(01).
10 INSP-COMM-STATE	PIC X(02).
10 FILLER	PIC X(01).
10 INSP-COMM-ZIP-CODE.	
15 INSP-COMM-ZIP	PIC X(05).
15 FILLER	PIC X(01).
15 INSP-COMM-ZIP4	PIC X(04).
10 FILLER	PIC X(06).
05 INSP-COMM-OFFICIALS-TELEPHONE	PIC 9(10).
05 FILLER	PIC X(50).

SECTION 3 – DIRECTORY OF PROPERTIES WITH POSSIBLE PRE-/POST-FIRM DETERMINATION ERRORS

The B&SA will generate a monthly report to each insurer of the policies on buildings that have been identified by the community official as post-FIRM. Policies with TRRP error PL035060 (Post-FIRM Construction Indicator Invalid Per Community Floodplain Official) will appear on this report. Policies that have been cancelled or otherwise resolved will be removed from this report. Policies that been endorsed (20A transaction) or corrected (23A transaction) to indicate post-FIRM construction (Post-FIRM indicator is "Y" and Original Construction/Substantial Improvement Date updated to correct date) will be removed from this report.

The hardcopy report is sent to each insurer. The data is also available as a flat ASCII file through the B&SA FTP site. Please contact your Program Coordinator to choose the format for your information. ■

A. MONTHLY REPORT

This report is sorted by policy number (ascending) within community number for each WYO company and the NFIP Servicing Agent.

```
Report:        W2RIPFRM            Federal Emergency Management Agency              PAGE:  XX
Rundate:       XX/XX/XXXX           National Flood Insurance Program
Runtime:       XX.XX.XX                   Write Your Own (WYO)

                   Inspection Procedure Properties with Possible Pre-/Post-FIRM Violations
                                          as of XX/XX/XXXX

                          Company Nbr: XXXXX Company Name: XXXXXXXXX XXXXXXXX XXXX

                             Community: XXXXXX – XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                        Initial FIRM Date: XX/XX/XXXX

                        Community Contact:  XXXXXXXXXXXXXXXXXXXX
                                            XXXXXXXXXXXXXXXXXXXXXXX
                                            XXXXXXXXXXXXXXXXXXXXXXX
                                            XXXXXXXXXXXXX, XX  XXXXX


Policy Exp. Dt/      Error/    Policy No/                Insured Name/
WYO Notify Dt/     Error Date                           Property Address
Contr. Date


XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX

XX/XX/XXXX        XXXXXXXXXX    XXXXXXXXXX   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX        XX/XX/XXXX                 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX/XX/XXXX                                   XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
                                             XXXXXXXXXXXXXXXXXXXXXXXXX, XX XXXXX
```

B. RECORD LAYOUT OF INDIVIDUAL COMPANY DATA

01 INSPECTION-PROCEDURE-PRE-FIRM-PROPERTIES-RECORD.	
05 INSP-COMPANY-NAME	PIC X(30).
05 INSP-COMPANY-CODE	PIC X(05).
05 INSP-VENDOR-CODE	PIC X(05).
05 INSP-VENDOR-NAME	PIC X(30).
05 INSP-POLICY-NUMBER	PIC X(10).
05 INSP-INSURED-NAME	PIC X(50).
05 INSP-PROP-ADDR-LINE1	PIC X(50).
05 INSP-PROP-ADDR-LINE2	PIC X(50).
05 INSP-PROP-ADDR-LINE3	
10 INSP-PROP-CITY	PIC X(30).
10 FILLER	PIC X(01).
10 INSP-PROP-STATE	PIC X(02).
10 FILLER	PIC X(01).
10 INSP-PROP-ZIP-CODE.	
15 INSP-PROP-ZIP	PIC X(05).
15 FILLER	PIC X(01).
15 INSP-PROP-ZIP4	PIC X(04).
10 FILLER	PIC X(06).
05 INSP-ADDRESS-KEY	PIC X(25).
05 INSP-COMMUN-NBR	PIC X(06).
05 INSP-ORIG-CONSTR-SUB-IMPROVE-DATE	PIC 9(8). (From Community)
05 INSP-COMM-INIT-FIRM-DATE	PIC 9(8). (From Community)
05 INSP-EXPIRATION-DATE (policy expiration date at the time WYO company was first notified of possible violation)	PIC 9(8). (From WYO Company)
05 INSP-WYO-CMPY-NOTIFICATION-DATE (of possible violation)	PIC 9(8). (First day of the calendar month set by NFIP B&SA)
05 FILLER	PIC X(50).

SECTION 4 - DATA RETRIEVAL PROCEDURES

A. USING THE FTP SITE

The retrieval procedures will be using the File Transfer Protocol (FTP) from site address **bureau.nfipstat.com**. The files will be placed on the FTP site on a monthly basis.

- The file names located in the Inspection Procedure Common directory **/ftpcommon/monroe** are outlined below:

Community Contact Information: insp_community_contact.zip

Inspection Procedure Ineligible Directory: insp_ineligible_directory.zip

Pre-/Post-FIRM Directory: insp_firmdirectory.zip

Inspection Procedure Directory: insp_directory.zip

Note: All four files are in compressed format. The expanded zipped file name will be the same as the zip file name except the extension will be **.dat**.

- The file name located in the Inspection Procedure Individual Company directory **/users/coxxxxx/monroe** is outlined below:

Inspection Procedure Company Data: insp_cxxxxx.zip

xxxxx = company/vendor code

All files will be available from the designated FTP address **(bureau.nfipstat.com)**. User ID, passwords, and directory access will be provided to each insurer that does not already have these. Insurers will be able to access, read, and write only to their directories. They will not be able to access, read, or write to other directories. Insurers will be required to obtain an FTP client (e.g., CuteFTP, WSFTP, etc.). Instructions will be provided on how to properly set up the FTP client to gain access to our site by contacting your Program Coordinator at the NFIP Bureau.

APPENDIX H – CONDOMINIUM INSPECTION PROGRAM

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APPENDIX H – CONDOMINIUM INSPECTION PROGRAM

INTRODUCTION

The Federal Emergency Management Agency (FEMA) is conducting a Condominium Inspection Program to inspect selected residential condominium buildings insured by the National Flood Insurance Program (NFIP). High-rise condominium properties will be selected for inspection from active policies that are elevation rated, and that are located in Special Flood Hazard Areas. The level of exposure associated with high-rise condominium buildings warrants a careful review of the rating data for each property.

As of November 2004, all inspections were completed in the states of California, Louisiana, Maryland, New Jersey, North Carolina, South Carolina, Texas, and Virginia. During 2005, additional inspections will be completed for high-rise buildings in other states beginning with the counties of Broward, Collier, and Dade in Florida.

SECTION 1 – GENERAL PROCEDURES

A. DATA PROCESSING WORKFLOW

The workflow for each policy that is selected for inspection under the Condominium Inspection Program (CIP) is described below as a series of five processes. WYO Companies and vendors will be notified of discrepancies between inspection data and policy data as inspections are completed. The inspection procedure began December 2004 and will continue at least through 2005. The workflow schedule provides lead-time for WYO Companies to review documents, correspond with the NFIP Bureau and Statistical Agent (BSA) Underwriting Unit, appeal the inspection results, and effect policy changes as necessary.

1. Data Collection

   FEMA's Inspection Contractor will perform onsite inspections of active NFIP policies that are underwritten as elevation-rated, high-rise condominium buildings located in Special Flood Hazard Areas. The Inspection Package includes the collected data, FEMA Elevation Certificate, Flood Zone Determination Form, and digital photographs for the subject property.

2. Inspection Package Review and Discrepancy Determination

   The NFIP (BSA) Underwriting Unit will review the inspection packages that have been prepared by the Inspection Contractor. The policy data will be compared to the inspection data, and any discrepancies will be identified and placed on the WYO Discrepancy Notification Report (W2CIPNOT). The inspection package documents related to a policy determined to have a discrepancy will be included in the data file described in process "3. Discrepancy Notification (W2CIPNOT Report and Data)," below.

3. Discrepancy Notification (W2CIPNOT Report and Data)

   a. Report

      Companies and vendors will receive the WYO Discrepancy Notification Report (W2CIPNOT) every month as part of the regular monthly process. The report layout is located in SECTION 2 – REPORT LAYOUTS. The first report will be posted on the bureau.nfipstat.com File Transfer Protocol (FTP) site by December 15, 2004, and thereafter by the 15th of each month. Information concerning the FTP site is

provided in SECTION 3 - DATA RETRIEVAL PROCEDURES. The W2CIPNOT report contains active policies, and policies expiring within the next 30 days from the cycle date, that have been identified as having a discrepancy between the information reported through TRRP and the inspection data. This non-cumulative report will be sorted in ascending order by Vendor Number, WYO Company Number, Notification Date, Required Response Date, Policy Expiration Date, and Policy Number.

Please note that the policy rating elements listed on the W2CIPNOT, W2CIPRES, and W2CIPHIS reports have an older vintage than the vendor number, WYO Company number, and policy expiration date. The vintage of the policy rating elements appearing on the WYO Discrepancy Notification Report (W2CIPNOT) is generally 1 month prior to the first month in which the discrepancy is reported to the WYO Company. This time delay is due to the review of the data that has been performed by the NFIP BSA Underwriting Unit. The vintage of the policy rating elements is indicated by the “As of” date for the column of policy data, rather than by the “As of Cycle Date” for the report. The 1-month-old vintage of the rating elements would be a notable factor if a rating element has been endorsed during the same month as the discrepancy notification. In the event that a coinciding endorsement has resolved the discrepancy, the appeal process should be followed.

b. Data

WYO Companies and vendors will receive documents from the inspection package every month as part of the regular monthly process. Documents will be provided for any policies that have been identified with a discrepancy between the information reported through TRRP and the inspection data. These documents will correspond to the policies listed on the W2CIPNOT report for the current month. The first documents will be posted as data on the bureau.nfipstat.com FTP site by December 15, 2004, and thereafter by the 15th of each month.

The inspection documents are a FEMA Elevation Certificate, a Flood Zone Determination Form, and photographs of the risk. The FEMA Elevation Certificate and Flood Zone Determination Form will be in Adobe PDF format, and the photographs will be in JPG image format. In most cases, at least two photographs will be provided for each policy. The photographs can be viewed using programs such as Microsoft Photo Editor or the Microsoft Imaging Applet that

is included with specific versions of Microsoft Windows, or other image editors can be used.
The FEMA Elevation Certificate, Flood Zone Determination Form, and photograph documents will be provided in a PKWARE PKZip archive (*.zip) file that will be located in the "CondoInsp" folder on the bureau.nfipstat.com FTP site.

The Reports and Data Files will be available on the FTP site with the normal monthly reports. The WYO Company should download and save these files monthly, so that the information will be available as needed. The FTP site is cleared of all reports and files on the 21st of each month.

4. Review Inspection Packages and Respond

The WYO Company should review each policy with a discrepancy, and either correct the rating of the policy at renewal, or successfully appeal the discrepancy with the NFIP BSA Underwriting Unit. The date by which either a policy must be endorsed, or a discrepancy must be appealed, is set according to the following 5-month rule.

For policies with a discrepancy, if the expiration date <u>is more than 5 months</u> from the Discrepancy Notification Date, then the discrepancy must be addressed at the upcoming renewal. When the policy expiration date <u>is within 5 months</u> of the Discrepancy Notification Date, the WYO Company may choose to postpone rating corrections until the subsequent renewal period.

For example, if the Discrepancy Notification Date is January 1, 2005, then policies renewing in May 2005 and in earlier months are within 5 months of renewal, and therefore, the WYO Company may choose to postpone rating corrections until the subsequent renewal period, i.e., 2006. However, policies renewing in June 2005 and in later months are more than 5 months from renewal, and therefore the discrepancy must be addressed at the upcoming renewal, i.e., 2005.

Furthermore, the WYO Company must notify the NFIP BSA Underwriters of their intended actions regarding policy corrections or discrepancy appeals prior to the first day of the month that is prior to the policy expiration date. This is the Required Response Date that appears on the W2CIPNOT report. The required response date is set according to the renewal year that is established by the 5-month rule, such that policies that qualify for postponed action do not require research and a response until 1 month prior to the subsequent renewal.

For example, if the Discrepancy Notification Date is January 1, 2005, then policies renewing in May 2005 and in earlier months are within 5 months of renewal. Therefore, the Required Response Date will be set to 1 month prior to the subsequent renewal, i.e., 2006, rather than the upcoming renewal, i.e., 2005.

The WYO Company response can be sent to the attention of the NFIP BSA Underwriting Unit via one of the following methods:

- E-mail to condoinsp@nfipstat.com
- Fax to 301-918-1471
- Mail to the NFIP BSA Underwriting Unit at P. O. Box 310, Lanham, MD 20706.

Failure to successfully appeal discrepancies or to notify the NFIP BSA Underwriting Unit appropriately will cause the generation of the critical TRRP error code “PL004140” (Condominium Inspection Program Policy Ineligible for New Business or Renewal), as highlighted in process “5. Track Policy Corrections and Discrepancy Appeals (W2CIPRES and W2CIPHIS Reports).”

5. Track Policy Corrections and Discrepancy Appeals (W2CIPRES and W2CIPHIS Reports)

The Appeal/Response Status Report (W2CIPRES) will be posted to the bureau.nfipstat.com FTP site monthly beginning on January 15, 2005, and monthly thereafter. The report contains policies for which an appeal or response was received from the WYO Company during the prior month. This report is sorted in ascending order by Vendor Number, WYO Company Number, Notification Date, Required Response Date, Policy Expiration Date, and Policy Number. The report lists the status of appeals and responses received by the NFIP BSA Underwriting Unit during this reporting month. This report is not cumulative.

In addition to the fields listed on the W2CIPNOT report, this report lists the discrepancy-field value accepted by the NFIP BSA Underwriting Unit, the Appeal/Response Status, certain actions that are now required of the WYO Company, and comments for each discrepancy.

The Historical Appeal/Response Status Report (W2CIPHIS) will be posted to the bureau.nfipstat.com FTP site monthly, beginning on January 15, 2005, and monthly thereafter. The report contains policies for which a discrepancy was reported

to the WYO Company or vendor via the W2CIPNOT report. This report is sorted in ascending order by Vendor Number, WYO Company Number, Notification Date, Required Response Date, Policy Expiration Date, and Policy Number. The report lists the status of all appeals and responses received by the NFIP BSA Underwriting Unit. This report is cumulative. In addition to the fields listed on the W2CIPNOT report, this report lists the discrepancy-field value accepted by the NFIP BSA Underwriting Unit, the Appeal/Response Status, certain actions that are now required of the WYO Company, and comments for each discrepancy.

The layouts for these reports are located in SECTION 2 – REPORT LAYOUTS. Information concerning the FTP site is provided in SECTION 3 - DATA RETRIEVAL PROCEDURES.

The following conditions will cause a policy to be assigned the critical TRRP error code “PL004140” (Condominium Inspection Program Policy Ineligible for New Business or Renewal):

- When a discrepancy is not successfully appealed prior to the renewal date and as indicated by the Required Response Date;

- When a discrepancy is not corrected prior to the renewal date and as indicated by the Required Response Date;

- When the NFIP BSA Underwriting Unit has not been notified of the WYO Company’s intended action on or before the Required Response Date;

- When a policy for an inspected property is written with another WYO Company, and the following conditions are met: (1) the inspection had already been conducted, (2) a discrepancy exists, and (3) the policy continues to be rated incorrectly.

This error code will appear on the Ineligible/Invalid Policy Reports (W2RPINVD and W2RPINVA).

B. DISCREPANCY LIST

The following table provides an expanded description for the abbreviated field names that can appear as discrepancies on the WYO Discrepancy Report (W2CIPNOT), Appeal/Response Status Report (W2CIPRES), and Historical Appeal/Response Status Report (W2CIPHIS).

Field Names Appearing on Discrepancy and Appeal Reports	**Expanded Description and Possible Field Values**
First Name	
Last Name	
Number of Units	
Address1	Address Line 1
Address2	Address Line 2
City	
State	
Zip1	5-Digit Zip Code
Zip2	Plus-4 Zip Code
Beg. Street Number	Beginning Street/House Number
House Number	
Street Prefix Dir	Street Prefix Directional
Street Name	
Street Suffix	
Street Suffix Dir	Street Suffix Directional
Apartment Desig.	Apartment Designator
Apartment Number	
Community Id	Community Identification Number
Map Panel	
Map Suffix	
Flood Zone	
Diagram Number	
Building Type	
Basement	(Yes, No, Unable to Verify)
Basement Status	(Finished, Unfinished, Unable to Verify)
Enclosure	Any Enclosed Areas Below the Elevated Floor? (Yes, No)
Enclosure Status	Enclosure Type (Finished, Unfinished, Unable to Verify)
Elevation	Is Building Elevated? (Yes, No)
Elevation Method	Method of Elevation (Posts or Piles, Piers or Columns, Shear Walls, Solid Perimeter Walls)
Obstruction	Obstruction Type/Code
Flood Opening	Any Flood Openings?
Open Within 1 ft	Any Flood Openings within 1 Foot of Adjacent Grade? (Yes, No)
Wall Type	Type of Wall around Enclosure (Insect Screening or Lattice, Masonry Walls, Solid Wood Frame Walls, Breakaway Walls, Other Types of Solid Walls)
Area Size With PO	Enclosed Area Size with Proper Openings within 1 foot of Adjacent Grade
Area Size W/O PO	Enclosed Area Size without Proper Openings within 1 foot of Adjacent Grade
Base Flood Elev	Base Flood Elevation (BFE)

Low Floor Elev	Lowest Floor Elevation (LFE)
LAG	Lowest Adjacent Grade Elevation
HAG	Highest Adjacent Grade Elevation
Top of Next High Flr	Top of Next Higher Floor Elevation
Elevation Difference	Difference between LFE (Rating Floor) and BFE
CBRA	Is Property Located in a Coastal Barrier Resources Area? (Yes, No)
Mach&Eq Elev	Machinery and Equipment Elevation
Bot of Low Horiz	Bottom of Lowest Horizontal Member (V Zones Only)

C. COMPANY RESPONSE/APPEAL PROCEDURES

1. Agreement with Inspection Results

   a. If you agree with the inspection findings, notify the NFIP BSA Underwriting Unit of the action that is planned upon renewal by the first day of the month prior to the policy expiration date. The latest response date is the Required Response Date that appears on the W2CIPNOT report.

   b. Confirmation of the WYO Company response to the NFIP BSA Underwriting Unit is provided on the W2CIPRES and W2CIPHIS reports.

2. Disagreement with Inspection Results

   a. If you disagree with the inspection findings, notify the NFIP BSA Underwriting Unit of the action that is planned upon renewal by the first day of the month prior to the policy expiration date. The latest response date is the Required Response Date that appears on the W2CIPNOT report.

   b. Discrepancy Appeals should be sent to the NFIP BSA Underwriting Unit via one of the following methods:
      - E-mail to condoinsp@nfipstat.com
      - Fax to 301-918-1471
      - Mail to the NFIP BSA Underwriting Unit at P. O. Box 310, Lanham, MD 20706.

      Certain documents such as maps may not be legible when faxed. Illegible documents will result in a request for additional information and will delay the appeal process.

   c. Written documentation must be provided for the discrepancy that is being appealed.

   d. To appeal a flood zone, community number, map panel, or base flood elevation, a legible copy of the original FIRM with the property location marked, a community official's statement, or original Elevation Certificate must be

provided.

e. To appeal the number of condo units, submit supporting documentation, such as a written statement from the agent or insured.

f. The appeal for all other discrepancies must include proper written documentation to support the appeal.

g. The NFIP BSA Underwriting Unit must approve all appeals.

h. The NFIP BSA Underwriting Unit's response to the received appeals is provided on the W2CIPRES and/or W2CIPHIS reports.

3. Appeal Status Listed on the W2CIPRES and W2CIPHIS Reports

Appeal Status	Description
Favorable Appeal - Grandfathered	The appeal was accepted due to the receipt of proper documentation, and in accordance with the grandfathering rules. No further action is required.
Favorable Appeal – Proper Documentation	The appeal was accepted due to the receipt of proper documentation. No further action is required.
Favorable Appeal – Inspection Error	The appeal was accepted due to the receipt of proper documentation, which indicated an error in the inspection data. No further action is required.
Favorable Appeal – BSA Discrepancy Error	The appeal was accepted due to the receipt of proper documentation, which indicated an error was made by the NFIP BSA Underwriting Unit in the identification of the discrepancy. No further action is required.
Unfavorable Appeal	The NFIP BSA Underwriting Unit did not accept the documentation submitted for the discrepancy. A response to the BSA is required. The response should indicate the action that is planned upon renewal.
Additional Data Required	The documentation that was initially submitted was not sufficient to prove the value of the field as proposed by the WYO Company. A response to the NFIP BSA Underwriting Unit is required. The response should either include the additional information, or indicate the action that is planned upon renewal.
Endorse Now	The WYO Company agrees with the inspection results for this discrepancy and plans to endorse the policy immediately.
Endorse at Renewal	The WYO Company agrees with the inspection results for this discrepancy and plans to endorse the policy upon renewal, as indicated by the required response date.
No Company Response	The WYO Company has not responded.

D. DATA PROCESSING SCHEDULES

The Condominium Inspection Program's processing dates and business rules that appear on and govern the Discrepancy and Appeal Reports (W2CIPNOT, W2CIPRES, W2CIPHIS) are explained in the table below. The timeline for future notifications and expiration dates should be extrapolated from this timeline, since additional policies with discrepancies may be identified and reported each month.

1. Sample Timeline of Monthly Processing

Activity Date (1st Month Example)	**Description**
12/15/2004	The WYO Discrepancy Notification Report W2CIPNOT and Data (including Elevation Certificate, Flood Zone Determination Form, and photographs) are posted to the bureau.nfipstat.com FTP site. The cycle date is October 2004. The values of the policy rating elements are as of September 2004 data due to BSA workflow. The report and data includes policies expiring in May, June, and July 2005 that have been inspected, and for which a discrepancy has been identified.
01/01/2005	The Notification Date is set to January 1, 2005, for the policies posted to the FTP site on 12/15/2004. Consequently, policies expiring in May 2005 are within 5 months of expiration, and therefore the WYO Company may elect to postpone investigation and response until the subsequent renewal in 2006, as indicated by the Required Response Date. However, policies expiring in June and July 2005 are outside the 5-month renewal window, and therefore the Required Response Date for these policies is set to the 1st day of the month prior to renewal.
2/2005 & 3/2005	The WYO Company prepares responses, determines actions, and notifies the NFIP BSA Underwriting Unit of intended actions (policy corrections and discrepancy appeals). The NFIP BSA Underwriting Unit reviews

	responses from the WYO Company. The status of WYO Company appeals/responses appears on the W2CIPRES and W2CIPHIS reports.
4/2005	The WYO Company sends out 60-day Renewal Notices for June renewals. The WYO Company prepares responses, determines actions, and notifies the NFIP BSA Underwriting Unit of intended actions (policy corrections and discrepancy appeals). The NFIP BSA Underwriting Unit reviews responses from the WYO Company. The status of WYO Company appeals/responses appears on the W2CIPRES and W2CIPHIS reports.
5/1/2005	The WYO Company notifies the NFIP BSA Underwriting Unit of intended action prior to the May 1, 2005, Required Response Date for June renewals. The WYO Company sends out 60-day Renewal Notices for July renewals. The NFIP BSA Underwriting Unit reviews responses from the WYO Company. The status of WYO Company appeals/responses appears on the W2CIPRES and W2CIPHIS reports. Policies with a Required Response Date of May 1, 2005, for which responses have not been received from the WYO Company, will be assigned the critical TRRP error code “PL004140”, beginning in the May 2005 Data Cycle.
6/1/2005	The WYO Company notifies the NFIP BSA Underwriting Unit of intended action prior to the June 1, 2005, Required Response Date for July renewals. The NFIP BSA Underwriting Unit reviews responses from the WYO Company. The status of WYO Company appeals/responses appears on the W2CIPRES and W2CIPHIS reports.

	Policies with a Required Response Date of June 1, 2005, for which responses have not been received from the WYO Company, will be assigned the critical TRRP error code “PL004140”, beginning in the May 2005 Data Cycle.
8/2005	The renewal transactions for policies expiring in June 2005 are processed in the August 2005 TRRP Data Cycle. The following conditions will cause a policy to be assigned the critical TRRP error code “PL004140”: • When a discrepancy is not successfully appealed prior to the renewal date and as indicated by the Required Response Date; • When a discrepancy is not corrected prior to the renewal date and as indicated by the Required Response Date; • When the NFIP BSA Underwriting Unit has not been notified of the WYO Company’s intended action on or before the Required Response Date; • When a policy for an inspected property is written with another WYO Company, and the following conditions are met: (1) the inspection had already been conducted, (2) a discrepancy exists, and (3) the policy continues to be rated incorrectly.

SECTION 2 – REPORT LAYOUTS

A. WYO DISCREPANCY NOTIFICATION REPORT (W2CIPNOT)

This report contains active policies, and policies expiring within the next 30 days from the cycle date, that have been identified as having a discrepancy between the information reported through TRRP and the inspection data. The report is sorted in ascending order by Vendor Number, WYO Company Number, Notification Date, Required Response Date, Policy Expiration Date, and Policy Number. The report lists discrepancies between policy and inspection data fields, and comments from the NFIP BSA Underwriting Unit. Please note that the vintage of the policy data column differs from the report "As of Cycle Date" as explained in item "3. Discrepancy Notification (W2CIPNOT Report and Data)" in SECTION 1 – GENERAL PROCEDURES.

Report: **W2CIPNOT**
Run Date: **12/15/2004**

Federal Emergency Management Agency
National Flood Insurance Program
Condominium Inspection Program
WYO Discrepancy Notification Report
As of Cycle Date **10/31/2004**
Vendor Nbr: 00000 Vendor Name: xxxxxxxxxxxx
Company Nbr: 00000 Company Name: xxxxxxxxxxxxxxxx

Notification Date: 01/01/2005

Required Response Date	Policy Expiration Date	Policy Number	Field Name	Policy Data **As of 09/30/04**	Inspection Data	BSA Comment
04/01/**06**	**05/01/05**	0000012345	Low Floor Elev	12	5.4	
			Map Panel	0000	0003	Please Update
			Map Suffix	G	F	
			Obstruction		50	
05/01/05	**06/01/05**	0000045678	Base Flood Elev	9	6	
			Diagram Number		8	
			Elevation	No	Yes	
			LAG	0	6.1	
			Low Floor Elev	10	6.1	
			Number of Units	12	9	Verify Number of Units

B. APPEAL/RESPONSE STATUS REPORT (W2CIPRES)

The report contains policies for which an appeal or response was received from the WYO Company or vendor during the prior month. This report is sorted in ascending order by Vendor Number, WYO Company Number, Notification Date, Required Response Date, Policy Expiration Date, and Policy Number. The report lists the status of appeals and responses received by the NFIP BSA Underwriting Unit during this reporting month. This report is not cumulative. In addition to the fields listed on the W2CIPNOT report, this report lists the discrepancy-field value accepted by the NFIP BSA Underwriting Unit, the Appeal/Response Status, certain actions that are now required of the WYO Company, and comments for each discrepancy. Please note that the vintage of the policy data column differs from the report "As of Cycle Date" as explained in item "3. Discrepancy Notification (W2CIPNOT Report and Data)" in SECTION 1 – GENERAL PROCEDURES. The Policy Data is as of the date indicated on the W2CIPNOT report, when the discrepancy was "Initially" reported.

Report: **W2CIPRES**
Run Date: **01/15/2004**

Federal Emergency Management Agency
National Flood Insurance Program
Condominium Inspection Program
Appeal/Response Status Report
As of Cycle Date **11/30/2004**
Vendor Nbr: 00000 Vendor Name: xxxxxxxxxxxx
Company Nbr: 00000 Company Name: xxxxxxxxxxxxxxxx

Notification Date: 01/01/2005

Required Response Date	Policy Expiration Date	Policy Number	Field Name	Initial **Discrepancy** Policy Data	Inspection Data	Accepted Value	Appeal/ Response Status	Company Action Required / Comment
04/01/**06**	**05/01/05**	0000012345	Low Floor Elev	12	5.4	12	Favorable Appeal – Proper Documentation	No further action required
			Map Panel	0000	0003	0003	Unfavorable Appeal	Endorse at Renewal
			Map Suffix	G	F	G	Favorable Appeal – Grandfathered	No further action required
			Obstruction		50		Data Required	Additional Proof Required
						Additional		

C. HISTORICAL APPEAL/RESPONSE STATUS REPORT (W2CIPHIS)

The report contains policies for which a discrepancy was reported to the WYO Company or vendor via the W2CIPNOT report. This report (W2CIPHIS) is sorted in ascending order by Vendor Number, WYO Company Number, Notification Date, Required Response Date, Policy Expiration Date, and Policy Number. The report lists the status of all appeals and responses received by the NFIP BSA Underwriting Unit. This report is cumulative. In addition to the fields listed on the W2CIPNOT report, this report lists the discrepancy-field value accepted by the NFIP BSA Underwriting Unit, the Appeal/Response Status, certain actions that are now required of the WYO Company, and comments for each discrepancy. Please note that the vintage of the policy data column differs from the report "As of Cycle Date" as explained in item "3. Discrepancy Notification (W2CIPNOT Report and Data)" in SECTION 1 – GENERAL PROCEDURES. The Policy Data is as of the date indicated on the W2CIPNOT report, when the discrepancy was "Initially" reported.

Report: **W2CIPHIS**
Run Date: **01/15/2004**

Federal Emergency Management Agency
National Flood Insurance Program
Condominium Inspection Program
Historical Appeal/Response Status Report
As of Cycle Date **11/30/2004**
Vendor Nbr: 00000 Vendor Name: xxxxxxxxxxxx
Company Nbr: 00000 Company Name: xxxxxxxxxxxxxxx

Notification Date: 01/01/2005

Required Response Date	Policy Expiration Date	Policy Number	Field Name	Initial **Discrepancy** Policy Data	Inspection Data	Accepted Value	Appeal Status	Action Required / Comment
04/01/**06**	**05/01/05**	0000012345	Low Floor Elev	12	5.4	12	Favorable Appeal – Proper Documentation	No further action required
			Map Panel	0000	0003	0003	Unfavorable Appeal	Endorse at Renewal
			Map Suffix	G	F	G	Favorable Appeal – Grandfathered	No further action required
			Obstruction		50		Data Required	Additional Proof Required
						Additional		

SECTION 3 - DATA RETRIEVAL PROCEDURES

A. USING THE FTP SITE

The reports and data files are available electronically on the NFIP BSA's File Transfer Protocol (FTP) site – bureau.nfipstat.com. These reports and data files will be available on the FTP site with the normal monthly reports. The WYO Company should download and save these files monthly, so that the information will be available as needed. The FTP site is cleared of all reports and files on the 21st of each month.

User IDs, passwords, and directory access will be provided to each WYO Company and vendor that does not already have these. Each WYO Company will be able to access and read files only from their own directories. They will not be able to access, read, or write to other directories.

B. INTERNET FTP LOGIN PROCEDURES

1. Activate an Internet account through any preferred Internet Service Provider.

2. Key in the following IP name on the address line of the Internet browser, i.e., Internet Explorer, Netscape Navigator, etc., and press the Enter key:

   ftp://bureau.nfipstat.com

3. The logon screen will appear. Enter your user ID and password, and then click the login button.

4. Double click your WYO Company folder to access reports, and on the "CondoInsp" folder to access data files.

C. REPORT FILE DESCRIPTION

The WYO Discrepancy Report (W2CIPNOT), Appeal/Response Status Report (W2CIPRES), and Historical Appeal/Response Status Report (W2CIPHIS) will be located in the "Report" folder on the FTP site.

The reports are in Adobe PDF format, and the file naming convention is:

"rrrrrrrr.RxMMMYY.W2Ccccc.PDF",
where "rrrrrrrr"=report name,
"x"=version number,
"MMM"=month,

"YY"=year,
"ccccc"=WYO Company number.

If there is no data for a report for this reporting month, then a text file with the extension "*.NODATA" will replace the "*.PDF" file on the FTP site. The NODATA file will contain the message "No Data this month".

The NODATA file naming convention is:
"rrrrrrrr.RxMMMYY.W2Ccccc.PDF",
where "rrrrrrrr"=report name,
"x"=version number,
"MMM"=month,
"YY"=year,
"ccccc"=WYO Company number.

D. DATA FILE DESCRIPTION

The FEMA Elevation Certificate, Flood Zone Determination Form, and photograph documents are provided in a PKWARE PKZip archive (*.zip) file that is located in the "CondoInsp" folder on the bureau.nfipstat.com FTP site.

The PKZIP file naming convention is:
"W2CIPDOC.COccccc.ZIP",
where "ccccc"=WYO Company/vendor number.

A corresponding control file, in text format (*.txt), is also located in the "CondoInsp" folder. This control file indicates the number and type of documents contained in each PKZip archive.

The control file naming convention is:
"W2CIPDOC.COccccc.TXT",
where "ccccc"=WYO Company/vendor number.

The control file contains a message in the format:
"Accompanying ZIP has xxx PDF Files, and xxx JPG files for WYO Company ccccc",
where: xxx=number of files,
"ccccc"=WYO Company/vendor number.

The naming convention used for the documents contained in the PKZipped W2CIPDOC archive differs according to document type as follows:

- Elevation Certificate:
  sscccccpppppppppppEC.PDF,
  where: ss=state abbreviation (ex: MD=Maryland),
  ccccc=WYO Company/vendor number,
  pppppppppp=policy number.

- Flood Zone Determination Form:
  sscccccpppppppppppMAP_0.PDF,
  where: ss=state abbreviation,
  ccccc=WYO Company/vendor number,
  pppppppppp=policy number.

- Photographs:
  ssccccccpppppppppp_x.JPG,
  where: ss=state abbreviation,
  ccccc=WYO Company/vendor number,
  pppppppppp=policy number,
  x=photograph number.

The approximate size of the PDF document and JPG image files that will be extracted from the PKZipped W2CIPDOC archive vary according to document type, as follows:

- Elevation Certificate PDF: 140KB to 550KB
- Flood Zone Determination Form PDF: 130KB to 1.2MB
- Photograph JPG: 115KB to 675KB