

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



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: 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-only policies are not available for contents located in basement only. Individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage.

PRP Residential contents coverage amounts:

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

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

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

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

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

DESCRIPTION: (Cont'd)

PRP Non-residential contents coverage amounts:

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

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

Effective on or after May 1, 2008:

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

Group Flood Insurance Policy (GFIP)

- Effective October 1, 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

REGULAR/EMERGENCY PROGRAM INDICATOR

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

REPETITIVE LOSS TARGET GROUP INDICATOR

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

REPLACEMENT COST INDICATOR

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

RISK RATING METHOD

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

SPECIAL EXPENSE TYPE

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

STATE-OWNED PROPERTY

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

SUBSTANTIAL IMPROVEMENT INDICATOR

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

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

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

VALUE OF CONTENTS ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

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