

Revisions to the TRRP Plan and Edit Specifications

- Changes to the TRRP Plan and Edit Specifications support the clarification to the Reserve Fund Assessment.
- The definition of the waiting period “Loan closing in SFHA” is revised to “Loan closing.”
- The Application date added to the TRRP Plan refers to the date the agent signed the Application Form, rather than the date the insured signed the Form, as was implied in the summary of changes provided with Bulletin W-13016.
- The RLTG and SRL indicators will be combined.
- TRRP Part 4, page 4-193A is revised to allow a reporting exception to new business/rollover/transfer indicators ‘R’ and ‘Z’.
- Edit Specifications Part 2, page 173-D is revised to allow a reporting exception to new business/rollover/transfer indicators ‘R’ and ‘Z’.
- Edit Specifications Part 2, page 585-A is revised to require new business/rollover/transfer indicators ‘R’ and ‘Z’ to use the ‘N’ waiting period type.

A summary of the October 2013 TRRP Plan updates (Change 19.1) is as follows:

Part 1 – Instructions	<ul style="list-style-type: none"> • Added ‘Change 19.1’ to Cover page.
Part 3 – Reporting Requirements	<p>Under I. Data Element Requirements:</p> <ul style="list-style-type: none"> • page 3-6B – added notation regarding Repetitive Loss Target Group Indicator to be referenced now as SRL Property Indicator • page 3-6C – changed ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’ ; changed ‘Reserve Fund Premium – Refunded’ to ‘Reserve Fund Assessment – Refunded’.
Part 4 – Data Dictionary	<ul style="list-style-type: none"> • Table of Contents: Renamed ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’. Renamed ‘Reserve Fund Premium – Refunded’ to ‘Reserve Fund Assessment – Refunded’. • Cancellation/Voidance Reason: Renamed all references of ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’. • Enclosure Type: Additional text was added to the Notation section regarding the Enclosure Type value if the Elevated Building Indicator is ‘N’. • Reinstatement Reserve Fund Assessment: Renamed ‘Reinstatement Reserve Fund Premium’ to ‘Reinstatement Reserve Fund Assessment’. • Repetitive Loss Target Group Indicator: Added text that data element will be replaced with the SRL Property Indicator, effective October 1, 2013. • Reserve Fund Assessment: Renamed ‘Reserve Fund Premium’ to ‘Reserve Fund Assessment’. Changed reference ‘original new business date’ to ‘policy effective date’ in the Reporting Requirement section. Added NOTE section regarding Preferred Risk and GFIP policies reporting Reserve Fund Assessment. • Reserve Fund Assessment - Refunded: Renamed ‘Reserve Fund Premium – Refunded’ to ‘Reserve Fund Assessment - Refunded’. • SRL Property Indicator: Added text that data element has replaced the Repetitive Loss Target Group Indicator. Also revised text in NOTE section. • Waiting Period Type: Changed the description of code ‘C’ from ‘Loan Closing in SFHA’ to ‘Loan Closing’.

A summary of the October 2013 TRRP Plan updates (Change 19.1) - continued:

<p>Part 5 – Codes</p>	<ul style="list-style-type: none"> • Repetitive Loss Target Group Indicator: Added notation regarding the SRL Property Indicator. • Waiting Period Type: Changed the description of code ‘C’ from ‘Loan Closing in SFHA’ to ‘Loan Closing’.
<p>Part 6 – Record Layouts</p>	<ul style="list-style-type: none"> • The following data elements were renamed on Policy transactions 11A- New Business, 15A – Policy Reinstatement with Policy Changes, 17A – Renewals, 20A – Endorsements, 23A – Policy Correction, 26A – Cancellation, 29A – Cancellation Correction: <p>Repetitive Loss Target Group Indicator renamed to ‘SRL Property Indicator’ SRL Property Indicator renamed to ‘Filler’ Reserve Fund Premium renamed to ‘Reserve Fund Assessment’ Reinstatement Reserve Fund Premium renamed to ‘Reinstatement Reserve Fund Assessment’ Reserve Fund Premium – Refunded renamed to ‘Reserve Fund Assessment – Refunded’</p>
<p>Part 7 – Instructions for Formatting Data Elements and Revising Data Element Values</p>	<ul style="list-style-type: none"> • The following data elements were renamed: <p>Repetitive Loss Target Group Indicator - added notation regarding the ‘SRL Property Indicator’ Reserve Fund Premium renamed to ‘Reserve Fund Assessment’ Reinstatement Reserve Fund Premium renamed to ‘Reinstatement Reserve Fund Assessment’ Reserve Fund Premium – Refunded renamed to ‘Reserve Fund Assessment – Refunded’</p>
<p>Part 8 – Monthly Processing of TRRP Plan Data</p>	<ul style="list-style-type: none"> • Renamed ‘Net Reserve Fund Premium’ to ‘Net Reserve Fund Assessment’
<p>Appendix C – Error Reporting</p>	<ul style="list-style-type: none"> • The following data elements were renamed on the Policy Error record layouts: <p>Repetitive Loss Target Group Indicator renamed to ‘SRL Property Indicator’ NFIP Reserve Fund Premium – Refunded renamed to ‘NFIP Reserve Fund Assessment - Refunded’ SRL Property Indicator renamed to ‘Filler’ Reserve Fund Premium renamed to ‘Reserve Fund Assessment’ Reserve Fund Premium – Refunded renamed to ‘Reserve Fund Assessment – Refunded’</p>

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1	January 1, 1992
Revision 2	March 1, 1995
Revision 3	October 1, 1997
Revision 4	October 1, 2001
Changes 1 & 2	May 1, 2002
Change 3	October 1, 2002
Change 4	May 1, 2003
Change 5	October 1, 2003
Change 6	May 1, 2004
Change 6.1	February 1, 2005
Changes 7 & 7 (Revised)	May 1, 2005
Changes 8 & 8.1	October 1, 2005
Change 9	May 1, 2006
Changes 10, 11 & 12	May 1, 2008
Changes 13, 13.1 & 13.2	October 1, 2009
Change 14	January 1, 2011
Change 15	October 1, 2011
Change 16	May 1, 2012
Change 17	October 1, 2012
Change 18	January 1, 2013
Change 19	October 1, 2013
Change 19.1	October 1, 2013

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number ⁵	Y	4-173	
Repetitive Loss Target Group Indicator ⁵	Y	4-174	
Replacement Cost ¹	Y	4-175	Application - Coverage and Rating

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

⁵This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property Indicator'.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating
Reserve Fund Assessment - Refunded	Y	4-179B	
Risk Rating Method	Y	4-180	Application - Coverage and Rating
Second Lender City ²	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number ²	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name ²	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State ²	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address ²	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code ²	N	4-189	Application - 2nd Mortgagee/Other
Sort Sequence Key	Y	4-190	
SRL Property Indicator	Y	4-193A	Application - Building
State-Owned Property	Y	4-194	Application - Building
Taxpayer Identification Number ⁶	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

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

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

PART 4 - DATA DICTIONARY

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	4-1
Actual Salvage Recovery	4-2
Actual Salvage Recovery Date	4-3
Additional Building Rate WYO	4-4
Additional Contents Rate WYO	4-5
Additions/Extensions Indicator	4-5A
Alteration Date	4-6
Application Date	4-6A
Base Flood Elevation (Rating Map Information).....	4-7
Basement/Enclosure/Crawlspce Type	4-8
Basic Building Rate WYO	4-9
Basic Contents Rate WYO	4-10
Building Claim Payment (ACV or RCV as applicable).....	4-11
Building Claim Payment Recovery	4-12
Building Construction Date Type	4-12A
Building Damage Subject to Policy Exclusions (ACV).....	4-13
Building in Course of Construction Indicator.....	4-14
Building over Water Type	4-14A
Building Purpose Type	4-14C
Building Use Type	4-14D
Business Property Indicator	4-14E
Cancellation/Voidance Reason	4-15
Case File Number for Disaster Assistance	4-44A
Catastrophe Number	4-45
Cause of Loss	4-46
Claim/Loss Closed Date	4-49
Claim/Loss Reopen Date	4-50
Claim Closed Without Payment Reason - Building.....	4-51
Claim Closed Without Payment Reason - Contents.....	4-52
Claim Closed Without Payment Reason - ICC.....	4-53
Coinsurance Claim Settlement Indicator	4-54
Community Identification Number (Rating Map Information).....	4-55
Condominium Form of Ownership Indicator	4-55B
Condominium Indicator	4-56
Condominium Master Policy Units	4-60
Contents Claim Payment (ACV)	4-61
Contents Claim Payment Recovery	4-62
Contents Damage Subject to Policy Exclusions (ACV).....	4-63
Coverage Required for Disaster Assistance.....	4-64
CRS Classification Credit Percentage	4-65
Current Map Info - Base Flood Elevation	4-66N
Current Map Info - Community Identification Number.....	4-66O
Current Map Info - Flood Risk Zone	4-66P
Current Map Info - Map Panel Number	4-66R
Current Map Info - Map Panel Suffix	4-66S
Current Map Info - Prior Policy Number	4-66T
Damage - Appurtenant (ACV)	4-67
Damage - Main (ACV)	4-68
Damage to Contents - Appurtenant (ACV)	4-69
Damage to Contents - Main (ACV)	4-70
Date of Loss	4-71
Deductible - Applicable to Building Claim Payment.....	4-72

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

	<u>Page</u>
Deductible - Applicable to Contents Claim Payment.....	4-74
Deductible - Building	4-76
Deductible - Contents	4-78
Deductible Percentage WYO	4-80
Diagram Number	4-81
Duration Building Will Not Be Habitable	4-82
Duration of Flood Waters in the Building	4-83
Elevated Building Indicator	4-84
Elevation Certificate Indicator	4-85
Elevation Certification Date	4-87
Elevation Difference	4-88
Enclosure Type	4-88C
Endorsement Effective Date	4-89
Endorsement Premium Amount	4-90
Expense Constant	4-91
Expense of Contents Removal	4-92
Expense of Manufactured (Mobile) Home Removal.....	4-93
Exterior Wall Structure Type	4-94
Exterior Wall Surface Treatment	4-95
Factors Related to Cause of Loss	4-96
Federal Policy Fee	4-97
Federal Policy Fee - Refunded	4-98
Final Payment Indicator - Building	4-99
Final Payment Indicator - Contents	4-100
Final Payment Indicator - ICC	4-101
First Lender City	4-102
First Lender Loan Number	4-103
First Lender Name	4-104
First Lender State	4-105
First Lender Street Address	4-106
First Lender ZIP Code	4-107
Flood Characteristics	4-108
Flood Risk Zone (Rating Map Information)	4-110
Floodproofed Indicator	4-112
Foundation Type	4-113
Grandfathering Type Code	4-115A
ICC Actual Expense	4-116
ICC Claim Indicator	4-117
ICC Claim Payment	4-118
ICC Claim Payment Recovery	4-119
ICC Flood Damage Amount - Prior	4-120
ICC Mitigation Indicator	4-121
ICC Premium WYO	4-122
ICC Prior Date of Loss	4-123
ICC Property Value - Current	4-124
ICC Property Value - Prior	4-125
Insurance to Value Ratio Indicator	4-126
Insured First Name	4-127
Insured Last Name	4-128
Location of Contents Indicator	4-129

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

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

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

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

DATA ELEMENT: 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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: 1
Number of Policy Terms Allowed: 1

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- • Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- • Pro-Rata--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- • Inception of current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Current year (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.

This page is intentionally left blank.

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

DESCRIPTION: (Cont'd.)

A pro rata refund or a full return of the premium (including Expense Constant, Reserve Fund Assessment, 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, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Pro-rata refund of all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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 Legacy Systems Services 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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 Legacy Systems Services 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: 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, Reserve Fund Assessment, 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 term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■
- Current term (mid-term)--N/A

Three-Year Term: Cancellation effective date is:

- Inception of the current term--Full refund including Expense Constant, Reserve Fund Assessment, 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, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- • Pro-Rata--Mid-term cancellation on 3-year policy. Expense Constant, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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 longer 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata--Expense Constant, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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 Legacy Systems Services.

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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. ■

One-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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 Legacy Systems Services 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Reserve Fund Assessment, 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, Federal Policy Fee (FPF), and Reserve Fund Assessment 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 and the Reserve Fund Assessment went into effect October 1, 2013. For calculating refunds on policies effective prior to the Federal Policy Fee or Reserve Fund Assessment, the following examples still apply by using a Federal Policy Fee or Reserve Fund Assessment of zero dollars. The Federal Policy Fee and Reserve Fund Assessment amounts may change over time or vary for each policy, however, the logic of calculation remains the same. In addition, the logic of the calculations remains the same even if the Expense Constant, Federal Policy Fee, or Reserve Fund Assessment values are zero dollars.

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.

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.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
Refund to Insured	<u>\$ 240.00</u>
Times Pro-rata Cancellation Factor	x .5
	<u>\$ 120.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	<u>- 120.00</u>
Retained Written Premium subject to Expense Allowance	\$ 170.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 55.93</u>
Premium Refund to Insured	\$ 120.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	<u>\$ 18.00</u>
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.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

- a) Calculation of Refund to Insured:

Written Premium	\$ 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	\$ 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.

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Assessment) = \$484

- a) Calculation of Refund to Insured:

Written Premium	\$ 484.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	\$ 242.00

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

DESCRIPTION: (Cont'd.)

- b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
	<u>\$ 400.00</u>
Times Pro-rata Cancellation Factor	x .5
Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 65.80</u>

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

Refund to Insured	\$ 242.00
less refunded portion of Federal Policy Fee (\$44.00 x .5)	- 22.00
less refunded portion of Reserve Fund Assessment (\$40.00 x .5)	- 20.00
	<u>\$ 200.00</u>
Expense Allowance Percentages	x 32.9%
Expense Allowance Returned	<u>\$ 65.80</u>

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.

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Assessment) = \$484

- a) Calculation of Refund to Insured:

Written Premium	\$ 484.00
Refund to Insured	\$ 484.00

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

DESCRIPTION: (Cont'd.)

b) Calculation of Expense Allowance Retained by WYO Company:

Refund to Insured	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	<u>- 40.00</u>

Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	<u>x 15.0%</u>
Agent Commission Allowance	\$ 60.00

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

Refund to Insured	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	<u>- 40.00</u>

Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	<u>x 17.9%</u>
Expense Allowance Returned	\$ 71.60

Case VI: Reasons 10 and 23

Written Premium (including \$44 Federal Policy Fee and \$40 Reserve Fund Assessment) = \$484

a) No premium refund to Insured

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 484.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	<u>- 40.00</u>

Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	<u>x 32.9%</u>
Expense Allowance Subtotal	\$ 131.60

c) No expense allowance returned to the NFIP

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

DESCRIPTION: (Cont'd.)

**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.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	<u>\$ 80.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

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

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	<u>\$ 26.32</u>

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

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 160.00</u>

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

DESCRIPTION: (Cont'd.)

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 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.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 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.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	<u>\$ 80.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

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

Premium Refund to Insured	\$ 80.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	<u>\$ 12.00</u>

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	<u>\$ 14.32</u>

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

DESCRIPTION: (Cont'd.)

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

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
	x .5
Refund to Insured	\$ 160.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 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

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

DESCRIPTION: (Cont'd.)

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.

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

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

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

4-43C

Revision 4 (10/1/01)
Change 19.1 Effective 10/1/13

This page is intentionally left blank.



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 Be-cause
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: Enclosure Type

ALIAS: None

ACRONYM: (PMF) ENCLOSE_TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there is an enclosure below the lowest elevated floor of an elevated building, and if there is whether it is a full or partial enclosure.

EDIT CRITERIA: Alpha, acceptable values:

F - Fully
P - Partially
N - None

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013 and the Elevated Building Indicator is 'Y'. This applies to both Pre-FIRM and Post-FIRM policies.

NOTE:

- Policies with original new business dates prior to October 1, 2013 can be reported with 'F', 'P', 'N', or blank.
- Policies reported with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'F', 'P', 'N', or blank regardless of the original new business date.
- Policies with Risk Rating methods '9' (MPPP) or 'G' (GFIP) can report 'F', 'P', 'N', or blank.
- If the Enclosure Type is 'F' or 'P', the Obstruction Type cannot be '10' or blank.
- If the Enclosure Type is 'F' or 'P', the Basement/Enclosure/Crawlspace Type cannot be '0' (no basement).
- If the Elevated Building Indicator is 'N', the Enclosure Type must be 'N' except for New/Rollover/Transfer indicators 'R' or 'Z', where **blank** can be reported for the Enclosure Type regardless of the original new business date.

DATA ELEMENT: Reinstatement Reserve Fund Assessment

ALIAS: None

ACRONYM: (PMF) RESFUND_AMT

FILE: Policy Master (PMF)

DESCRIPTION:

This amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that: (1) reverses a Reserve Fund Assessment - Refunded amount previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the Reserve Fund Assessment where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 10 with an implied decimal of two positions

DEPENDENCIES: Information is obtained from the General Change Endorsement Form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

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.

This data element has been renamed, effective October 1, 2013. Please now refer to data element 'SRL Property Indicator'.

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: Reserve Fund Assessment

ALIAS: None

ACRONYM: (PMF) RESFUND_AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount to be applied to the NFIP Reserve Fund account. The Reserve Fund Assessment will be reported separately from the submitted premium amount.

The Reserve Fund Assessment will be a percent of premium (applicable to specific policies) applied to the submitted premium after the deductible impact, ICC premium and CRS discount. The Probation Surcharge and Federal Policy Fee will be added to the premium subtotal which includes the Reserve Fund Assessment.

EDIT CRITERIA: Signed Numeric in whole dollars

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or General Change Endorsement Form.

SYSTEM FUNCTION: Compliance per the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with policy effective date on or after October 1, 2013, regardless of the New/Rollover/Transfer indicator.

NOTE:

- Policies with Risk Rating methods '7', 'P', 'Q' (Preferred Risk) or 'G' (GFIP) must report zero for the Reserve Fund Assessment.

DATA ELEMENT: Reserve Fund Assessment - Refunded

ALIAS: None

ACRONYM: (PMF) RESFUND_ASMNT_REFUND

FILE: Policy Master (PMF)

DESCRIPTION:

Total reserve fund assessment 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: 10 with an implied decimal of two positions

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

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: SRL Property Indicator

ALIAS: None

ACRONYM: (PMF) SRL_PROP_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the property is a Severe Repetitive Loss property.

*This data element was originally named '**Repetitive Loss Target Group Indicator**'.*

EDIT CRITERIA: Alpha, acceptable values:

Y - Yes

N - No

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application or NFIP Special Direct Facility.

SYSTEM FUNCTION: Determines subsidy eligibility in accord with the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013.

NOTE:

- If the SRL Property Indicator is 'Y', the policy must be within the Special Direct Facility (SDF) of the NFIP Direct Servicing Agent.
- If the New/Rollover/Transfer indicator is 'R' or 'Z', the SRL Property Indicator can be reported with blank.

DATA ELEMENT: Waiting Period Type

ALIAS: None

ACRONYM: (PMF) WAIT_PERIOD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the type of waiting period used to issue the policy.

EDIT CRITERIA: Alpha, acceptable values:

S - Standard
C - Loan Closing
M - Map Revision
N - No waiting period

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013.

NOTE:

- If the New/Rollover/Transfer indicator is 'R', 'T', or Z', the Waiting Period Type must be 'N'.
- If the New/Rollover/Transfer indicator is 'N', the Waiting Period Type cannot be 'N'.
- The Waiting Period Type is not required for renewals - can be reported with 'N'.

PRINCIPAL/PRIMARY RESIDENCE INDICATOR

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

PROPERTY PURCHASE INDICATOR

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

REGULAR/EMERGENCY PROGRAM INDICATOR

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

RENTAL PROPERTY INDICATOR

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

REPETITIVE LOSS TARGET GROUP INDICATOR

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

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

REPLACEMENT COST INDICATOR

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

RISK RATING METHOD

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A

TENANT INDICATOR

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

VALUE OF BUILDING ITEMS SUBJECT
TO POLICY EXCLUSIONS (ACV)

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

VALUE OF CONTENTS ITEMS SUBJECT
TO POLICY EXCLUSIONS (ACV)

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

WAITING PERIOD TYPE

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

WYO TRANSACTION CODE

<u>DESCRIPTION</u>	<u>CODE</u>
Premium Transactions	
New Business - required	11A
Policy Reinstatement without Policy Changes - required	14A
Policy Reinstatement with Policy Changes - required	15A
Renewal - required	17A
Endorsement - required	20A
Policy Correction - required	23A
Cancellation - required	26A
Cancellation Correction - required	29A

11 New Business

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

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

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

This page is intentionally left blank.



12 Mailing Address Data

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

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

14 Policy Reinstatement Without Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
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

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

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

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	286-310
Insured First Name	25	311-335
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Filler	5	339-343
Expense Constant	3	344-346
Principal/Primary Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE) (Rating Map Info.)	6	364-369
SRL Property Indicator	1	370
Lowest Adjacent Grade	6	371-376
Diagram Number	1	377
Elevation Certification Date	8	378-385
Basic Building Rate WYO	5	386-390
Additional Building Rate WYO	5	391-395
Basic Contents Rate WYO	5	396-400
Additional Contents Rate WYO	5	401-405
ICC Premium WYO	3	406-408
Probation Surcharge Amount WYO	3	409-411
Deductible Percentage WYO	4	412-415
Repetitive Loss ID Number	7	416-422
Reserved for NFIP Use	35	423-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Reinstatement Federal Policy Fee	7	542-548
Additions/Extensions Indicator	1	549
Application Date	8	550-557
Building Purpose Type	1	558
Business Property Indicator	1	559
Enclosure Type	1	560
Number of Elevators	2	561-562
Premium Receipt Date	8	563-570
Property Purchase Date	8	571-578
Property Purchase Indicator	1	579

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Reserved for NFIP Use2	104	597-700

This page is intentionally left blank.



17 Renewal

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

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

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

This page is intentionally left blank.



20 Endorsement

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

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

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

This page is intentionally left blank.



23 Policy Correction

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

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

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Principal/Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Reserved for NFIP Use2	108	593-700

This page is intentionally left blank.



26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
Reserved for NFIP Use	395	63-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
Reserved for NFIP Use	395	63-457
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

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

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

- ¹R - Replacement Value
- ²I - Incremental Value
- ³S - 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.

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

PART 8 - MONTHLY PROCESSING OF TRRP PLAN DATA

LIST OF EXHIBITS

<u>Exhibit</u>		<u>Page</u>
8-1	Monthly Reconciliation - Net Written Premiums	8-6
8-2	Monthly Reconciliation - Net Federal Policy Fees ..	8-7
8-3	Monthly Reconciliation - Net Paid Losses.....	8-8
8-4	Monthly Reconciliation - Special Allocated LAE.....	8-9
8-5	Monthly Reconciliation - Case Loss Reserve.....	8-10
8-6	Monthly Reconciliation - Net Reserve Fund Assessment	8-11

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 Legacy Systems Services (NFIP LSS) 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 Legacy Systems Services (NFIP LSS) 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 NFIP LSS Business Analyst 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 NFIP LSS Accounting. Those sent to NFIP LSS 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, Special Allocated Loss Adjustment Expenses, and Net Reserve Fund Assessment or may be entirely filled out with financial and transaction information and sent as the completed monthly reconciliation report.

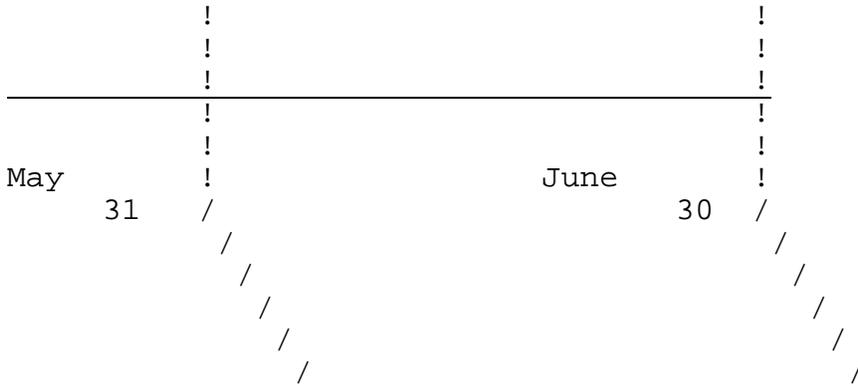
D. Financial Reconciliation Forms and Certification Statement

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



- | | | |
|-------------------------|----|-------------------------------|
| End of Processing Month | 1) | Financial Statement |
| | 2) | TRRP Plan Data Transmission |
| | 3) | Data Transmittal Document |
| | 4) | Financial Reconciliation Form |
| | 5) | Certification Statement |

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, **PSC-Request@nfipstat.fema.gov**. You must also notify your NFIP LSS Business Analyst 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
- 6 - Monthly Reconciliation - Net Reserve Fund Assessment

Samples are provided on the following pages.

V. DATA TRANSMITTAL DOCUMENTS (Cont'd.)

MONTHLY RECONCILIATION – NET RESERVE FUND ASSESSMENT				
COMPANY NAME _____		CO. NAIC NUMBER _____		
MONTH/YEAR ENDING _____		DATE SUBMITTED _____		
MONTHLY FINANCIAL REPORT		MONTHLY STATISTICAL TRANSACTION REPORT		
NET RESERVE FUND ASSESSMENT:	\$	TRANS. CODE	RECORD COUNT	PREMIUM AMOUNT
	_____		_____	_____
(INCOME STATEMENT - Line 173)		11	_____	\$
		15	_____	_____
		17	_____	_____
UNPROCESSED STATISTICAL:		20	_____	_____
(+) PRIOR MONTH'S _____		23	_____	_____
(-) CURRENT MONTH'S _____		26	_____	_____
OTHER – EXPLAIN:				
(1) _____				
(2) _____		29	_____	_____
TOTAL:	\$	TOTAL:	_____	\$ *
	_____		_____	_____
COMMENTS:		* (ADD 11 THROUGH 23 LESS 26 AND 29)		

EXHIBIT 8-6. Monthly Reconciliation - Net Reserve Fund Assessment

RECORD LAYOUT

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

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

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Principal/Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	4	505-508
NFIP Additional Limit Amount of Insurance - Building	8	509-516
NFIP Additional Limit Rate - Building	4	517-520
NFIP Basic Limit Amount of Insurance - Contents	8	521-528
NFIP Basic Limit Rate - Contents	4	529-532
NFIP Additional Limit Amount of Insurance - Contents	8	533-540
NFIP Additional Limit Rate - Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	5	556-560
NFIP Federal Policy Fee - Refunded*	7	561-567
NFIP Community Probation Surcharge Amount	3	568-570
NFIP Deductible Discount Percentage	5	571-575

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Assessment - Refunded*		10	610-619
Reserved for NFIP Use		30	620-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Use Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Reserved for NFIP Use2		131	1142-1272

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

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

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

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

01 Output - Record

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

*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(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

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

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	Filler	PIC X(30).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Use-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Reserved-NFIP-Use2	PIC X(131).

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