

Summary of the October 2018 TRRP Plan updates (Change 30):

| | |
|-----------------------------|--|
| Part 4 - Data Dictionary | <ul style="list-style-type: none">• Cancellation/Voidance Reason: Added new cancellation reason code '26'. Added comments to reason codes '18' and '51' (no longer valid) to keep in sync with those codes listed on Cancellation/Nullification chart (page 4-43C).• Pre-FIRM SFHA - Prior Policy Indicator: revised criteria stated in NOTE section• Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator: revised criteria stated in NOTE section• Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator: revised criteria stated in NOTE section |
| Part 5 Codes | <ul style="list-style-type: none">• Cancellation/Voidance Reason Add new cancellation reason code '26'. |

NATIONAL FLOOD INSURANCE PROGRAM

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

| | | |
|------------|-----------------------------|------------------|
| Revision 1 | | January 1, 1992 |
| Revision 2 | | March 1, 1995 |
| Revision 3 | | October 1, 1997 |
| Revision 4 | | October 1, 2001 |
| Changes | 1 & 2 | May 1, 2002 |
| Change | 3 | October 1, 2002 |
| Change | 4 | May 1, 2003 |
| Change | 5 | October 1, 2003 |
| Change | 6 | May 1, 2004 |
| Change | 6.1 | February 1, 2005 |
| Changes | 7 & 7 (Revised) | May 1, 2005 |
| Changes | 8 & 8.1 | October 1, 2005 |
| Change | 9 | May 1, 2006 |
| Changes | 10, 11 & 12 | May 1, 2008 |
| Changes | 13, 13.1 & 13.2 | October 1, 2009 |
| Change | 14 | January 1, 2011 |
| Change | 15 | October 1, 2011 |
| Change | 16 | May 1, 2012 |
| Change | 17 | October 1, 2012 |
| Change | 18 | January 1, 2013 |
| Change | 19, 19.1, 19.2 & 19.3 | October 1, 2013 |
| Change | 20 | June 1, 2014 |
| Change | 21 | October 1, 2014 |
| Change | 22 | January 1, 2015 |
| Change | 23, 23.1, 23.2, 23.3 | April 1, 2015 |
| Change | 24, 24.1 | November 1, 2015 |
| Change | 25 | April 1, 2016 |
| Change | 26, 26.1, 26.2 | October 1, 2016 |
| Change | 27 | April 1, 2017 |
| Change | 28 | October 1, 2017 |
| Change | 29 | April 1, 2018 |
| Change | 30 | October 1, 2018 |

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-year 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, Probation Surcharge, Reserve Fund Assessment, HFIAA Surcharge, and producer commission remain in effect. See the reference chart on page 4-43A.

Building Sold or Removed, Destroyed or Physically Altered to no Longer Meet the Definition of an Eligible Building.

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. The cancellation effective date is the date the building was sold or removed.

1. Building Sold or Removed.

TRRP Reason Code: 01
Number of Policy Years Allowed: 5*

*The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

Premium Refund:

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy term being canceled that is in addition to a mid-term cancellation.
- Pro-Rata - Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are not refunded for policy term that is canceled mid-term.

DATA ELEMENT: Cancellation/Voidance Reason

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata- N/A

Cancellation effective date is within October 1, 2013 and September 30, 2014.

- Current year - Full refund to be applied to rewritten policy.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

26. **Duplicate Policy from Source Other Than the NFIP.** This reason code is used to cancel an NFIP policy when a duplicate flood policy has been obtained from a source other than the NFIP. 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 Federal Policy Fee and Probation Surcharge.

| | |
|---------------------------------|----|
| TRRP Reason Code: | 26 |
| Number of Policy Years Allowed: | 1 |
| Number of Policy Terms Allowed: | 1 |

Premium Refund:

- Full- N/A
- Pro-Rata- Pro-rata refund of premium (including ICC premium, Reserve Fund Assessment and HFIAA Surcharge). Federal Policy Fee and Probation Surcharge are not refunded.

Cancellation effective date is:

- Current term-Receipt of cancellation request, including supporting documentation. Use pro-rata refund.
- Prior term-Not Applicable (N/A)

DATA ELEMENT: Cancellation/Voidance Reason

DESCRIPTION: (Cont'd.)

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.

45. **Certain Condominium Units Covered by Dwelling Policy and by RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP at the statutory maximum limit of coverage. Duplicate coverage occurs when the unit owner policy and the RCBAP are insured at the maximum limits of the Program. The Dwelling form policy may be canceled when a RCBAP is issued at statutory limits. A pro-rata refund of premium and Reserve Fund Assessment will be issued in the first year coverage was duplicated between the Dwelling form and the RCBAP. A full refund of premium (including ICC and Reserve Assessment) will be issued for subsequent policy years with duplicate coverage (up to 5 consecutive years prior to date of cancellation request).

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

DATA ELEMENT: Cancellation/Voidance Reason

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge should be included.

Cases I, IV: Cancellation effective halfway through 1-year policy year

Cases II, III, V, VI: Cancellation effective on policy year effective date

Case I: Reasons 3 or 4; for reasons 1, 2, 45, 50, and 52 with cancellation dates 11/1/2015 and after; and reason 26 with cancellation dates 10/1/2018 and after.

Written Premium (including Total Calculated Premium, ICC Premium, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

a) Calculation of Refund to Insured:

| | |
|------------------------------------|------------------|
| Written Premium | \$ 509.00 |
| Less Federal Policy Fee | -44.00 |
| Less HFIAA Surcharge | -00.00 |
| Less Probation Surcharge | -00.00 |
| | <u>\$465.00</u> |
| Times Pro-rata Cancellation Factor | x .5 |
| Refund to Insured | <u>\$ 232.50</u> |

**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 10/01/2018**

| TRRP Reason Code | Premium Refund (including ICC, Reserve Fund Assessment) | | Probation Surcharge | | | Federal Policy Fee | | | HFIAA Surcharge | | | 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 Refund | Pro Rata | Fully Earned | Full Deduction | Pro Rata | Retained | Full Deduction | Pro Rata | Retained | |
| 01 | | X | | | X | | | X | | X | | | X | | | X | | |
| 02 | | X | | | X | | | X | | X | | | X | | | X | | |
| 03 | | X | | | X | | | X | | X | | | X | | | X | | |
| 04 | | X | | | X | | | X | | X | | | X | | | X | | |
| 05 | X | | X | | | X | | | X | | | X | | | X | | | |
| 06 | X | | X | | | X | | | X | | | X | | | X | | | |
| 08 | X | | X | | | X | | | X | | | X | | | X | | | |
| 09 | | X | | | X | | | X | | X | | | | X | X | | | |
| 10 | NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED | | | | | | | | | | | | | X | | | X | |
| 16 | | X | | | X | | | X | | X | | X | | | X | | | |
| 17 | DELETED | | | | | | | | | | | | | | | | | |
| 18 | DELETED | | | | | | | | | | | | | | | | | |
| 20 | X | | | | X | | | X | X | | | | | X | X | | | |
| 21 | X | | X | | | X | | | X | | | X | | | X | | | |
| 22 | X | | X | | | X | | | X | | | X | | | X | | | |
| 23 | NO REFUND OF PREMIUM, FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT AND HFIAA SURCHARGE ALLOWED | | | | | | | | | | | | | | X | | | X |
| 24 | X | | X | | | X | | | X | | | | | X | | | X | |
| 25 | X | | X | | | X | | | X | | | | | X | | | X | |
| 26 | | X | | | X | | | X | | X | | | X | | | X | | |
| 45 | | X | | | X | | | X | | X | | | X | | | X | | |
| 50 | | X | | | X | | | X | | X | | | X | | | X | | |
| 51 | DELETED | | | | | | | | | | | | | | | | | |
| 52 | | X | | | X | | | X | | X | | | X | | | X | | |
| 60 | X | | X | | | X | | | X | X | | X | | | X | | | |
| 70 | DELETED | | | | | | | | | | | | | | | | | |

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

DATA ELEMENT: Cancellation/Voidance Reason

This page is intentionally left blank.

DATA ELEMENT: Cancellation/Voidance Reason

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

| CANCELLATION/VOIDANCE REASON | |
|---|----|
| Building Sold or Removed | 01 |
| Contents Sold or Removed (contents-only policy) | 02 |
| Policy Cancelled and Rewritten to Establish a Common | 03 |
| Expiration Date with Other Lines of Insurance | |
| Duplicate Policies (NFIP) | 04 |
| Non-Payment | 05 |
| Ineligible Risk | 06 |
| No Insurable Interest | 08 |
| PMR (Physical Map Revision) or LOMR with Lender Release | 09 |
| Closed Basin Lake (ineligible) | 10 |
| FEMA Letter of Determination with Lender Release | 16 |
| Duplicate Policies from Sources Other Than NFIP (no longer valid 11/1/15) | 17 |
| Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage (no longer valid 05/1/03) | 18 |
| LOMA with Lender Release | 20 |
| SRL Written with Incorrect Insurer | 21 |
| Cancel/Rewrite Due to Misrating | 22 |
| Fraud | 23 |
| Cancel/Rewrite to PRP after Map Revision | 24 |
| Cancel/Rewrite to Process HFIAA Refund | 25 |
| Duplicate Policy from a Source Other Than NFIP | 26 |
| Certain Condominium Units Covered by Dwelling Policy and by RCBAP | 45 |
| Policy Required by Mortgagee in Error | 50 |
| Mid-Term Voidance of a 3-Year Policy Due to Cessation of Community Participation in the NFIP (no longer valid 05/1/03) | 51 |
| Mortgage Paid Off | 52 |
| Voidance Prior to Effective Date | 60 |
| Voidance Due to Credit Card Error (no longer valid 11/1/15) | 70 |

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, 10, or 26.

DATA ELEMENT: Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator

ALIAS: None

ACRONYM: LEND-REQ-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the prior policy was required by a lender under mandatory purchase (42 U.S.C. 4012a of the Flood Disaster Protection Act of 1973, as amended).

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA - Prior Policy Indicator of 'Y', must report 'N' or 'Y'.
- Policies with Pre-FIRM SFHA - Prior Policy Indicator of 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Indicator

ALIAS: None

ACRONYM: WYO (PMF) PF-SFHA-PRIOR-POL

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if an applicant had a prior NFIP policy for the insured property.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z', must report 'N', 'Y', or blank regardless of the original new business date.

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if the prior NFIP policy ever lapsed while coverage was required by the lender.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies insuring Pre-FIRM buildings in SFHA, with an original new business date on or after November 1, 2015.

NOTE:

- Policies with Original New Business Date on or after 11/01/2015 must report 'N' or 'Y'.
- Policies with Original New Business Date prior to 11/01/2015 must report 'N', 'Y' or Blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator of 'Y', must report 'N' or 'Y'.
- Policies with Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator of 'N' or blank, must report blank.

PART 5 - CODES

INTRODUCTION

This section documents the coding scheme used to record NFIP/WYO insurance information.

CANCELLATION/VOIDANCE REASON

| | |
|---|----|
| Building Sold or Removed | 01 |
| Contents Sold or Removed (contents-only policy) | 02 |
| Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Lines of Insurance | 03 |
| Duplicate Policies (NFIP) | 04 |
| Non-Payment | 05 |
| Ineligible Risk | 06 |
| No Insurable Interest | 08 |
| PMR (Physical Map Revision) or LOMR with Lender Release | 09 |
| Closed Basin Lake (ineligible) | 10 |
| FEMA Letter of Determination with Lender Release | 16 |
| Duplicate Policies from Sources Other Than NFIP (no longer valid 11/1/15) | 17 |
| Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage (no longer valid 05/1/03) | 18 |
| LOMA with Lender Release | 20 |
| SRL Written with Incorrect Insurer | 21 |
| Cancel/Rewrite Due to Misrating | 22 |
| Fraud | 23 |
| Cancel/Rewrite to PRP after Map Revision | 24 |
| Cancel/Rewrite to Process HFIAA Refund | 25 |
| Duplicate Policy from a Source Other Than NFIP | 26 |
| Certain Condominium Units Covered by Dwelling Policy and by RCBAP | 45 |
| Policy Required by Mortgagee in Error | 50 |
| Mid-Term Voidance of a 3-Year Policy Due to Cessation of Community Participation in the NFIP (no longer valid 05/1/03) | 51 |
| Mortgage Paid Off | 52 |
| Voidance Prior to Effective Date | 60 |
| Voidance Due to Credit Card Error (no longer valid 11/1/15) | 70 |

CAUSE OF LOSS

| DESCRIPTION | CODE |
|---|------|
| Other Causes | 0 |
| Tidal Water Overflow | 1 |
| Stream, River, or Lake Overflow | 2 |
| Alluvial Fan Overflow | 3 |
| Accumulation of Rainfall or Snowmelt | 4 |
| Erosion - Demolition | 7 |
| Erosion - Removal | 8 |
| Earth Movement, Landslide, Land Subsidence, Sinkholes, etc. | 9 |
| Closed Basin Lake | A |
| Expedited Claim Handling Process Without Site Inspection | B |
| Expedited Claim Handling Process Follow-up Site Inspection | C |
| Expedited Claim Handling Process by Adjusting Process Pilot Program | D |