

Summary of the April 2019 TRRP Plan updates (Change 31):

<p>Part 3 – Data Element Requirements – Policy Transactions</p>	<ul style="list-style-type: none"> • Added new data elements: Reinstatement SRL Premium, SRL Premium, and SRL Premium – Refunded. • Changed page number for data element SRL Property Indicator
<p>Part 4 - Data Dictionary</p>	<p>Cancellation/Voidance Reason:</p> <ul style="list-style-type: none"> • Added reference of data element ‘SRL Premium’ to the following: Premium Refund description paragraph for each TRRP cancellation reason code; Premium Refund calculation case examples; Premium Refund Cancellation chart. <p>HFIAA/Section-28 Indicator:</p> <ul style="list-style-type: none"> • Updated Policy Effective Date range in the Reporting Requirement and ‘NOTE:’ sections. <p>HFIAA/Section-28 Loss Indicator:</p> <ul style="list-style-type: none"> • Updated Policy Effective Date range in the ‘NOTE:’ section. <p>Reinstatement SRL Premium:</p> <ul style="list-style-type: none"> • New data element effective on or after April 1, 2019. <p>SRL Premium:</p> <ul style="list-style-type: none"> • New data element effective on or after April 1, 2019. <p>SRL Premium - Refunded:</p> <ul style="list-style-type: none"> • New data element effective on or after April 1, 2019. <p>SRL Property Indicator:</p> <ul style="list-style-type: none"> • Changed page number. <p>Total Amount of Insurance – Building:</p> <ul style="list-style-type: none"> • For Group Flood Insurance policies, increased limit of coverage issued under IHP to \$34,000, effective October 1, 2017. <p>Total Amount of Insurance – Contents:</p> <ul style="list-style-type: none"> • For Group Flood Insurance policies, increased limit of coverage issued under IHP to \$34,000, effective October 1, 2017. <p>WYO Reported Original New Business Effective Date:</p> <ul style="list-style-type: none"> • Added new bullet to the ‘NOTE:’ section indicating that the date must match the Policy Effective Date reported on the new business TRRP transaction (11A).
<p>Part 6 - Record Layouts</p>	<ul style="list-style-type: none"> • Revised Policy TRRP transaction record layouts to include new data elements SRL Premium, SRL Premium – Refunded and Reinstatement SRL Premium.

<p>Part 7 - Instructions for Formatting Data Elements and Revising Data Elements Values</p>	<ul style="list-style-type: none">• Added new data elements: Reinstatement SRL Premium, SRL Premium, and SRL Premium – Refunded.
<p>Appendix C - Error Reporting</p>	<ul style="list-style-type: none">• Added new data elements to the Policy Error record layouts: SRL Premium, NFIP SRL Premium, SRL Premium – Refunded, and NFIP SRL Premium – Refunded.

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
Change	31	April 1, 2019

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS</u>			
Additional Building Rate WYO	Y	4-4	Application - Coverage and Rating
Additional Contents Rate WYO	Y	4-5	Application - Coverage and Rating
Additions/Extensions Indicator	Y	4-5A	Application - Part 2. Section I
Agricultural Structure Indicator	Y	4-5C	Application - Building
Application Date	Y	4-6A	Application - Signature
Area below Elevated Floor - Elevators	Y	4-6B	Application - Elevated Buildings
Area below Elevated Floor - Enclosed Finished Area	Y	4-6C	Application - Elevated Buildings
Area below Elevated Floor - Garage Indicator	Y	4-6D	Application - Elevated Buildings
Area below Elevated Floor - M/E Indicator	Y	4-6E	Application - Elevated Buildings
Area below Elevated Floor - M/E Value Amount	Y	4-6F	Application - Elevated Buildings
Area below Elevated Floor - M/E Value Indicator	Y	4-6G	Application - Elevated Buildings
Area below Elevated Floor - Number of Flood Openings	Y	4-6H	Application - Elevated Buildings
Area below Elevated Floor - Washer/Dryer Indicator	Y	4-6I	Application - Elevated Buildings
Area below Elevated Floor - Washer/Dryer Value Amount	Y	4-6J	Application - Elevated Buildings
Area below Elevated Floor - Washer/Dryer Value Ind.	Y	4-6K	Application - Elevated Buildings
Base Flood Elevation (Rating Map Information)	Y	4-7	Application - Elevation Data
Basement/Enclosure/Crawlspace Type	Y	4-8	Application - Building
Basic Building Rate WYO	Y	4-9	Application - Coverage and Rating

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Basic Contents Rate WYO	Y	4-10	Application - Coverage and Rating
Building Construction Date Type	Y	4-12A	Application - Construction Information
Building in Course of Construction Indicator	Y	4-14	Application - Building
Building over Water Type	Y	4-14A	Application - Building
Building Purpose Type	Y	4-14C	Application - Building
Building Use Type	Y	4-14D	Application - Part 2. Section I
Building Walled/Roofed Indicator	Y	4-14G	Application - Building
Cancellation/Voidance Reason	Y	4-15	Cancellation/Nullification Request Form
Case File Number for Disaster Assistance	Y	4-44A	Application - Disaster Assistance
Community Identification Number (Rating Map Information)	Y	4-55	Application - Community (Rating Map Information)
Condominium Form of Ownership Indicator	Y	4-55B	Application - Building
Condominium Indicator	Y	4-56	Application - Building
Condominium Master Policy Units	Y	4-60	Application - Building
Coverage Required for Disaster Assistance	Y	4-64	Application - Disaster Assistance
CRS Classification Credit Percentage	Y	4-65	Application - Coverage and Rating
Current Map Date	Y	4-66N	Application - Building
Current Map Info - Base Flood Elevation	Y	4-66O	Application - Community (Grandfathering Information)
Current Map Info - Community Identification Number	Y	4-66P	Application - Community (Grandfathering Information)
Current Map Info - Flood Risk Zone	Y	4-66Q	Application - Community (Grandfathering Information)

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Current Map Info - Map Panel Number	Y	4-66R	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Suffix	Y	4-66S	Application - Community (Grandfathering Information)
Current Map Info - Prior Policy No. (renamed)	Y	4-66T	See "Prior Policy Number"
Deductible - Building	Y	4-76	Application - Coverage and Rating
Deductible - Contents	Y	4-78	Application - Coverage and Rating
Deductible Percentage WYO	Y	4-80	Application - Coverage and Rating
Diagram Number ¹	N	4-81	Application - Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
Elevating Foundation Type	Y	4-84A	Application - Elevated Buildings
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date ¹	Y	4-87	Application - Elevation Data
Elevation Difference	Y	4-88	Application - Elevation Data; Elevation Certificate
Enclosure Size	Y	4-88C	Application - Elevated Buildings
Enclosure Material Type	Y	4-88B	Application - Elevated Buildings
Enclosure Type	Y	4-88D	Application - Part 2. Section II
Enclosure Use Indicator	Y	4-88E	Application - Elevated Buildings
Endorsement Effective Date	Y	4-89	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Endorsement Premium Amount	Y	4-90	
Engineered Flood Openings Indicator	Y	4-90A	Application - Elevated Buildings
Entire Building Coverage Indicator	Y	4-90B	Application - Building
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application - Coverage and Rating
Federal Policy Fee - Refunded	Y	4-98	
First Lender City ²	N	4-102	Application - 1st Mortgagee
First Lender Loan Number ²	N	4-103	Application - 1st Mortgagee
First Lender Name ²	N	4-104	Application - 1st Mortgagee
First Lender State ²	N	4-105	Application - 1st Mortgagee
First Lender Street Address ²	N	4-106	Application - 1st Mortgagee
First Lender ZIP Code ²	N	4-107	Application - 1st Mortgagee
Flood Risk Zone (Rating Map Information)	Y	4-110	Application - Community (Rating Map Information)
Floodproofed Indicator	Y	4-112	Application - Elevation Data
Flood Openings Indicator	Y	4-109A	Application - Elevated Buildings
Floor Below Grade Indicator	Y	4-112A	Application - Elevated Buildings
Garage Flood Openings Indicator	Y	4-115A	Application - Elevated Buildings
Garage Indicator	Y	4-115B	Application - Elevated Buildings
Garage M/E Indicator	Y	4-115C	Application - Elevated Buildings

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Garage - Number of Flood Openings	Y	4-115D	Application - Elevated Buildings
Garage Total Net Area	Y	4-115E	Application - Elevated Buildings
Garage Use Indicator	Y	4-115F	Application - Elevated Buildings
Grandfathering Type Code	Y	4-115G	Application - Community (Grandfathering Information)
HFIAA/Section-28 Indicator	N	4-115H	
HFIAA Surcharge	N	4-115J	
HFIAA Surcharge - Refunded	N	4-115K	
House Worship Indicator	Y	4-115M	Application - All Buildings
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name ³	Y	4-127	Application - Insured Information
Insured Last Name ³	Y	4-128	Application - Insured Information
Lender Indicator	Y	4-128A	Application - Insured
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade ¹	N	4-130	Application - Elevation Data

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.

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Lowest Floor Elevation	Y	4-131	Application - Elevation Data; Elevation Certificate
Mailing City	Y	4-131A	Application - Insured Information
Mailing State	Y	4-131B	Application - Insured Information
Mailing Street Address	Y	4-131C	Application - Insured Information
Mailing ZIP Code	Y	4-131D	Application - Insured Information
Mandatory Purchase Indicator	Y	4-131F	Application - Insured
Map Panel Number ¹ (Rating Map Information)	Y	4-132	Application - Community (Rating Map Information)
Map Panel Suffix (Rating Map Information)	Y	4-133	Application - Community (Rating Map Information)
Mitigation Offer Indicator	Y	4-133A	
NAIC Number	Y	4-133C	
Name Format Indicator	Y	4-134	
Name or Descriptive Information Indicator	Y	4-135	
New Policy Number	Y	4-138	
New/Rollover/Transfer Indicator	Y	4-139	Application -New/ Renewal/Transfer Box
Newly Mapped Date	Y	4-139A	Application - Building
Newly Mapped Multiplier	Y	4-139A-1	Application - Building
Newly Mapped/PRP Base Premium	Y	4-139A-2	Application - Building
Nonprofit Entity Indicator	Y	4-139B	Application - Building
Number of Elevators	Y	4-139A	Application - Part 2. Section II
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application - Building
Obstruction Type	Y	4-141	Application - Building
Occupancy Type	Y	4-143	Application - Building

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Information
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Period
Policy Assignment Type	Y	4-151A	General Change Endorsement - Assignment
Policy Expiration Date	Y	4-154	Application - Policy Period
Policy Number	Y	4-155	
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application - Elevation Data
Pre-FIRM SFHA - Community Reinstatement Date	Y	4-158A	Application - Building
Pre-FIRM SFHA - Community Reinstatement Indicator	Y	4-158B	Application - Building
Pre-FIRM SFHA - Community Suspension Date	Y	4-158C	Application - Building
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator	Y	4-158D	Application - Building
Pre-FIRM SFHA - Prior Policy Indicator	Y	4-158E	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator	Y	4-158F	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	Y	4-158G	Application - Building
Pre-FIRM Subsidy Eligibility Indicator	Y	4-158H	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator	Y	4-160	Application - Building
Prior Policy Number	Y	4-160A	Application - New/Renewal/Transfer Box
Probation Surcharge Amount WYO	Y	4-161	Application - Coverage and Rating
Property Beginning Street Number	Y	4-162	Application - Property Location
Property City	Y	4-163	Application - Property Location

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<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
Rate Table Code	Y	4-168A	
Rated Map Date	Y	4-168B	
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Date	Y	4-169A	
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Reinstatement HFIAA Surcharge	Y	4-170A	
Reinstatement SRL Premium	Y	4-171B	
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

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	
Re-underwriting Status	Y	4-179C	
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
Small Business Indicator	Y	4-189A	Application - Building
Sort Sequence Key	Y	4-190	
SRL Premium	Y	4-193A	Application - Coverage and Rating
SRL Premium - Refunded	Y	4-193B	
SRL Property Indicator	Y	4-193C	Application - Building
State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Substantial Improvement Date	Y	4-196B	
Taxpayer Identification Number ⁶	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Tenant Indicator	Y	4-198B	Application - Building
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Area of Garage Flood Openings	Y	4-201C	Application - Elevated Building
Total Area of Permanent Flood Openings	Y	4-201D	Application - Elevated Building
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Reported Original New Business Effective Date	Y	4-216A	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	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-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 SRL Premium, 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 SRL Premium, 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 (Cont'd.)

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Current term-- Use pro-rata refund.
- Prior year (mid-year)--Pro-rata refund for prior term and full refund for any additional term. If cancellation effective date is before prior year (submission to the NFIP Bureau & Statistical Agent), refund for prior term is full refund. The prior policy year that is canceled mid-term is 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.

2. Contents Sold or Removed.

TRRP Reason Code: 02
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 SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-term cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-term. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Current year-- Use pro-rata refund.
- Prior year (mid-year)--Pro-rata refund for prior year and full refund for any additional year. If cancellation effective date is before prior year (submission to the NFIP Bureau & Statistical Agent), refund for prior term is full refund. The prior policy year that is canceled mid-term is 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: Cancellation effective date must be after the loss date.

3. **Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Lines of Insurance.** 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 cancellation effective date is the same as the effective date of the new policy.

TRRP Reason Code: 03
Number of Policy Years Allowed: 1

Premium Refund:

- Full- N/A
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Current year (mid-year)--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: Cancellation effective date must be after the loss date.

4. **Duplicate Policies (NFIP)**. 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.

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.

Effective 11/1/15, full refund of premium (including SRL Premium, ICC and Reserve Fund Assessment) from date of duplicate coverage (up to 5 years prior to the date of cancellation request). Except as stated below, the policy with the later effective date must be canceled.

The policy with the earlier effective date may be canceled in only three instances: the GFIP, MPPP or a policy expired more than 30 days. In this instance, for a policy year that is canceled mid-term, the refund of premium and Reserve Fund Assessment will be pro-rata. There is no refund for the GFIP. When the effective dates are the same, the insured may choose which policy to cancel.

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

DESCRIPTION: (Cont'd.)

TRRP Reason Code: 04
Number of Policy Years Allowed: 5*

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

Premium Refund:

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

One-Year:

- When canceling policy with later effective date - full refund.
- When canceling policy with earlier effective date:
 - Use pro-rata refund for canceled mid-year
 - Use full refund for any additional years

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.

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

DESCRIPTION: (Cont'd.)

NOTE: A policy may be canceled back to the inception date of the policy, subject to the 5-year limitation. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

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

5. **Non-Payment**. Applicable to insured's check returned for insufficient funds, or credit card error. 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.

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

Premium Refund:

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

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

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Prior year--N/A
- Current year--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 year effective date.

6. **Ineligible Risk.** This is used to *nullify* a policy that was ineligible at the time of initial application. 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, (3) the property is a camping trailer and not a manufactured (mobile) home, (4) CBRS area or (5) 1316 property. This reason may also be used to cancel a policy for a property that became an ineligible risk mid-term.

TRRP Reason Code: 06
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 SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year.

Cancellation effective date is:

- Inception of the current or prior year --Use full refund.
- Current term (mid-term) - Use pro-rata refund if the cancellation effective date is mid-term.

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

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

8. **No Insurable Interest.** 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

Premium Refund:

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.

- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Inception of the current term -- Use full refund.
- 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. PMR (Physical Map Revision) or LOMR with Lender Release.

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. The effective date of the cancellation is the date the cancellation request was received by insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including SRL Premium, ICC and Reserve Fund Assessment), and a full refund of Federal Policy Fee, Probation Surcharge, and HFIAA Surcharge for the renewed 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: 09
Number of Policy Years Allowed: 2*

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior year (mid-year)--Use pro-rata for prior year. Use full refund for renewed term.
- Current year (mid-year)--Use pro-rata.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

10. **Closed Basin Lake (ineligible)**. 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.

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

Premium Refund:

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

Cancellation effective date is:

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

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 can be canceled. Cancellation effective date must be after the date of loss.

16. **FEMA Letter of Determination with Lender Release.** 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 effective date of the cancellation is the date the cancellation request was received by the insurer. If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including SRL Premium, ICC and Reserve Fund Assessment), and a full refund of Federal Policy Fee, Probation Surcharge and HFIAA Surcharge for the renewed policy term.

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.

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

Premium Refund:

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid- year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy term that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior term (mid-term) - Use pro-rata for prior term. Use full refund for renewed policy term.
- Current term (mid-term) -- Use pro-rata.

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.

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.

Note: This cancellation reason will no longer be valid effective 11/1/15.

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

DESCRIPTION: (Cont'd.)

20. **LOMA with Lender Release.** 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, 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 the retention of the flood insurance. A copy of the LOMA must accompany this request.

IF the LOMA effective date is during current policy year, and if no claim has been paid or is pending during the policy year that is being canceled, the policy cancellation date is the beginning of the policy year. A full refund of the premium (including SRL Premium, ICC and Reserve Fund Assessment) and HFIAA Surcharge will be made for the policy year being canceled. No refund of the Federal Policy Fee and Probation Surcharge.

If the LOMA effective date is 60 days prior to the policy renewal effective date, and if no claim has been paid or is pending during the policy years that are being canceled, a refund of the full premium (including SRL Premium, ICC and Reserve Fund Assessment) and HFIAA Surcharge will be made for the policy years being canceled. No refund of the Federal Policy Fee and Probation Surcharge for either policy year being canceled.

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*

Premium Refund:

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

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

DESCRIPTION: (Cont'd.)

Cancellation effective date is:

- Prior year-- Use full refund for prior and current term. Federal Policy Fee and Probation Surcharge are not refunded.
- Current year -- Use full refund. Federal Policy Fee and Probation Surcharge are not refunded.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

21. **SRL Written with Incorrect Insurer.** 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. The policy should be with the NFIP DSA's SDF (Special Data Facility). A full refund of premium including the Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge 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

Premium Refund:

- Full- Full refund of premium (including SRL Premium, 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:

- Inception of the current year-- Use full refund.
- Current year (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.

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

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

DESCRIPTION: (Cont'd.)

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: 2*

*Requests for policy terms beyond 2 years must be submitted to the NFIP Bureau & Statistical Agent.

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

Premium Refund:

- Full-- Full refund of premium (including SRL Premium, 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:

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

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

DESCRIPTION: (Cont'd.)

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.

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

Premium Refund:

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

Cancellation effective date is:

- Prior year-- No refund
- Current year-- No refund

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 to PRP after 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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full-- Full refund of premium (including SRL Premium, 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:

- Inception of the current or prior 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.

25. **Cancel/Rewrite to Process HFIAA Refund.** This reason code is used to cancel and rewrite policies that are affected by HFIAA (Homeowners Flood Insurance Affordability Act). Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover/Transfer Indicator 'Z' and HFIAA Indicator 'Y' to report the new policy. Reason code '25' should not be used if a policy has any existing paid or pending claims during the policy year to be canceled. For rewritten new business (11A) reporting the HFIAA Indicator 'Y', the expense allowance and agent's commission will be retained and the amounts must be zero.

TRRP Reason Code: 25
Number of Policy Years Allowed: 1

NOTE: Premium for one policy year will be refunded - the policy year eligible beginning on or after October 1, 2013 and on or prior to September 30, 2014.

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full-- Full refund of premium (including SRL Premium, 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 SRL Premium, ICC premium, Reserve Fund Assessment and HFIAA Surcharge).

Cancellation effective date is:

- Effective date of duplicate policy. Use pro-rata refund.
- Prior term-Not Applicable (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: 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 SRL Premium, 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 (Cont'd.)

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Current year- Use pro-rata refund.
- Prior year (mid-year) -- Pro-rata refund for prior year and use full refund for any additional year. If cancellation effective date is before prior year (submission to NFIP Bureau & Statistical Agent), refund for prior year is full refund. The policy term canceled mid-year is 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: A policy may be canceled back to the inception date of the policy, subject to the 5-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

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

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

DESCRIPTION: (Cont'd.)

50. **Policy Required by Mortgagee in Error.** 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 is no longer required by the lender - first year only. 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

Premium Refund:

- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid- year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior year--N/A
- Current year--Use pro-rata.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

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. The effective date of the cancellation is the date the cancellation request was received by the insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including SRL Premium, ICC and Reserve Fund Assessment) and a full refund of Federal Policy Fee, Probation Surcharge and HFIAA Surcharge for the renewed policy term.

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

Premium Refund:

- Full- Full refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including SRL Premium, ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior term (mid-year)--Pro-rata refund for the prior year and full refund for the renewed policy term.
- Current year (mid-year)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

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. A signed statement from the policyholder that no mandatory purchase requirement on the building is required.

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

Premium Refund:

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

Cancellation effective date is:

- Prior year-- 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.

Note: This reason code is no longer valid effective 11/1/15. Must now use reason code '05'.

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

DESCRIPTION: (Cont'd.)

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), HFIAA Surcharge, Probation Surcharge 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. The Reserve Fund Assessment went into effect October 1, 2013. The HFIAA Surcharge went into effect April 1, 2015. For calculating refunds on policies effective prior to the Federal Policy Fee, Reserve Fund Assessment, or HFIAA Surcharge, the following examples still apply by using a Federal Policy Fee, Reserve Fund Assessment or HFIAA Surcharge 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 Federal Policy Fee, HFIAA Surcharge or Reserve Fund Assessment values are zero dollars.

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, SRL 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>

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

DESCRIPTION: (Cont'd.)

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

Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00
less Probation Surcharge	- 00.00
	<u>\$ 400.00</u>
Times Pro-rata Cancellation Factor x .5 Premium	
subject to Expense Allowance \$ 200.00	Expense
Allowance Percentage	<u>x 32.9%</u>
Expense Allowance Subtotal	\$ 65.80

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

Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentages	<u>x 32.9%</u>
Expense Allowance Returned	\$ 65.80

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

- 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 III: Reason 9; Reason 20 with cancellation dates 11/1/2015 and after.

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

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

DESCRIPTION: (Cont'd.)

a) Calculation of Refund to Insured:	
Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less HFIAA Surcharge	\$ 00.00
Refund to Insured	<u>\$ 465.00</u>
b) Calculation of Expense Allowance Retained by WYO Company:	
Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less Reserve Fund Assessment	- 40.00
Less HFIAA Surcharge	- 25.00
Less Probation Surcharge	- 00.00
	<u> </u>
Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	<u>\$ 60.00</u>
c) Calculation of Expense Allowance Returned by WYO Company to NFIP:	
Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less Reserve Fund Assessment	- 40.00
Less HFIAA Surcharge	- 25.00
Less Probation Surcharge	- 00.00
	<u> </u>
Written Premium subject to Expense Allowance	\$ 400.00
	<u> </u>
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	<u>\$ 71.60</u>

Case IV: Reasons 10 and 23

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

a) No premium refund to Insured	
b) Calculation of Expense Allowance Retained by WYO Company:	
Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00
	<u> </u>
Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 131.60</u>
c) No expense allowance returned to the NFIP	

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

DESCRIPTION: (Cont'd.)

Case V: 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.

Case VI: Reason 25

- a) Full refund resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated.
- b) Full expense allowance and agent commission will be retained on the canceled policy.
- c) Full expense allowance and agent commission is not earned on the rewritten policy.
- d) Any premium overpayment on the rewritten policy is returned to the insured.

**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 04/01/2019**

TRRP Reason Code	Premium Refund (including SRL Premium, 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																	

DATA ELEMENT: HFIAA/Section-28 Indicator

ALIAS: None

ACRONYM: (PMF) HFIAA_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if a policy transaction was identified as a HFIAA premium refund transaction based on criteria for the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014 or premium refunds processed under Section 28 reunderwriting requirement.

EDIT CRITERIA: Alpha, acceptable values:

Y	-	Yes	
Blank	-	No	(Not a HFIAA policy)

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for new business (11A), renewals (17A), endorsements (20A) and cancellations (26A) with policy effective dates within October 1, 2013 thru March 31, 2020. Also included are policy correction transactions (23A), policy reinstatement transactions (14A, 15A) and cancellation correction transactions (29A) associated with identified policies affected by HFIAA or Section 28 reunderwriting requirement.

NOTE:

- Policies with policy effective dates on or after October 1, 2013 that are not affected by HFIAA will report **blank** in the HFIAA/Section-28 indicator.
- For HFIAA cancel/rewrite transactions reported with HFIAA/Section-28 indicator 'Y', the **policy effective date** must be within October 1, 2013 thru March 31, 2020 - otherwise report **blank** in the HFIAA indicator.
- For HFIAA premium refund endorsements (20A) reported with HFIAA/Section-28 indicator 'Y', the **endorsement effective date** on the 20A must be within October 1, 2013 thru March 31, 2020, if the policy effective date is before October 1, 2013 -**or-** the policy effective date is on or after October 1, 2013.
- HFIAA/Section-28 indicator 'Y' will no longer need to be reported on policies effective April 1, 2020 and after - **blank** will be reported instead.

DATA ELEMENT: HFIAA/Section-28 Loss Indicator

ALIAS: None

ACRONYM: (CMF) HFIAA_LOSS_IND

FILE: Claims Master (CMF)

DESCRIPTION:

Indicates a claim transaction submitted on a policy receiving a HFIAA premium refund based on criteria for the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014 or Section 28 reunderwriting requirement.

EDIT CRITERIA: Alpha, acceptable values:

Y	-	Yes	
Blank	-	No	(Loss not associated with a HFIAA policy)

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for any claim transaction submitted on identified policies with policy effective dates on or after October 1, 2013 affected by HFIAA.

NOTE:

- Claim transactions on policies with policy effective dates prior to October 1, 2013 will report **blank**. Claim transactions on policies with policy effective dates on or after October 1 2013 that are not affected by HFIAA will also report **blank** in the HFIAA/Section-28 Loss indicator.
- Claim transactions on policies with policy effective dates within October 1, 2013 thru March 31, 2020 must report 'Y' in the HFIAA/Section-28 Loss indicator if the policy met the criteria for HFIAA or Section 28 requirement. This is related to HFIAA cancel/rewrite transactions on policies with existing claims. The claim must be backed out and resubmitted under the new policy.
- HFIAA/Section-28 Loss indicator 'Y' will no longer need to be reported on claim transactions for those policies effective April 1, 2020 and after - **blank** will be reported instead.

DATA ELEMENT: Reinstatement SRL Premium

ALIAS: None

ACRONYM: (PMF) SRL_PREM

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 SRL Premium - Refunded amount previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the SRL Premium 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: SRL Premium

ALIAS: None

ACRONYM: (PMF) SRL_PREM

FILE: Policy Master (PMF)

DESCRIPTION:

The amount to be applied to policies designated as Severe Repetitive Loss (SRL) properties. The SRL Premium will be a percent of the premium applied to the premium subtotal after the deductible impact and prior to the ICC fee, CRS discount, Reserve Fund Assessment and HFIAA Surcharge.

EDIT CRITERIA: Signed Numeric in whole dollars

LENGTH: 8

DEPENDENCIES: SRL Property Indicator is 'Y' (Yes)

SYSTEM FUNCTION:

REPORTING REQUIREMENT: Required for policy terms effective on or after April 1, 2019, where the SRL Property Indicator is 'Y'.

DATA ELEMENT: SRL Premium - Refunded

ALIAS: None

ACRONYM: (PMF) SRL_PREM_REFUND

FILE: Policy Master (PMF)

DESCRIPTION:

Total SRL Premium - 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, regardless of the New/Rollover/Transfer indicator.

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: Total Amount of Insurance - Building

ALIAS: Building Coverage

ACRONYM: (PMF) T-COV-BLD

FILE: Policy Master (PMF) Actuarial (APOL)

DESCRIPTION:

Amount in hundreds of dollars of building coverage purchased for the property. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program. Maximum total amounts of coverage for policies other than Residential Condominium Building Association Policy, Preferred Risk Policy, and Group Flood Insurance Policy are:

Emergency Program:

Single-Family Dwelling	\$ 35,000
Two- to Four-Family Dwelling	\$ 35,000
Other Residential	\$100,000
Nonresidential	\$100,000

Regular Program:

Single-Family Dwelling	\$250,000
Two- to Four-Family Dwelling	\$250,000
Other Residential	\$500,000 (eff. June 1, 2014)
Nonresidential	\$500,000

The Residential Condominium Building Association Policy has coverage available not to exceed the single-family limit amount times the total number of residential units.

Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy or Newly Mapped Policy. The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Newly Mapped policies were effective April 1, 2015.

PRP/NMP Residential building coverage amounts:

Single Family, 2-4 Family:

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

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

DESCRIPTION: (Cont'd.)

PRP/NMP Other Residential building coverage amounts:

Prior to June 1, 2014:

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

Effective on or after June 1, 2014:

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

Building coverage amounts \$350,000 and \$450,000 became effective April 1, 2015.

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

PRP/NMP Non-residential building coverage amounts:

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

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

Effective on or after May 1, 2008:

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

Group Flood Insurance Policy (GFIP)

Effective October 1, 2017, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$34,000.

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

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

DESCRIPTION: (Cont'd.)

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Contents

ALIAS: Contents Coverage

ACRONYM: (PMF) T-COV-CONT

FILE: Policy Master (PMF) Actuarial (APOL)

DESCRIPTION:

Amount of coverage in hundreds of dollars purchased for the contents. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program.

Maximum total amounts of coverage for policies other than the Preferred Risk Policy and Group Flood Insurance Policy are:

Emergency Program:		
Residential		\$ 10,000
Nonresidential		\$100,000
Regular Program:		
Residential		\$100,000
Nonresidential		\$500,000

Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents-only policies are not available for contents located in basement only. Individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage. Effective April 1, 2015, contents-only coverage will be available for Newly Mapped policies.

PRP/NMP Residential contents coverage amounts:

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

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

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

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

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

DESCRIPTION: (Cont'd)

PRP/NMP Non-residential contents coverage amounts:

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

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

Effective on or after May 1, 2008:

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

Group Flood Insurance Policy (GFIP)

Effective October 1, 2017, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$34,000.

Building and contents coverage is available for building owners and contents-only coverage is available for renters.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: WYO Reported Original New Business Effective Date

ALIAS: None

ACRONYM: WYO (PMF) WYO-ORG-NB-DT

FILE: Policy Master (PMF)

DESCRIPTION:

This data element indicates the original inception date of the policy, regardless of the insurer. It is used to validate continuous coverage.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2016.

NOTE: The following must occur when the WYO Reported Original New Business Effective Date is reported and the date is on or after October 1, 2016:

- The Prior Policy Number must not be blank if the New/Rollover/Transfer indicator is not 'N'.
- The Reinstatement Date must be reported if the New/Rollover/Transfer indicator is not 'N' or if the renewal effective date is more than one day after the previous policy year expiration date. For a rollover or transfer, the WYO Reported Original New Business Effective Date and the Reinstatement Date must be the same.
- Policies with a Legacy System Services (LSS) assigned Original New Business Date on after October 1, 2016 where the WYO Reported Original New Business Effective Date does not match the month and day of the Reinstatement Date, Pre-FIRM subsidized and Newly Mapped rates are not available.
- The WYO Reported Original New Business Effective Date must match the Policy Effective Date reported on the new business transaction (11A) when the New/Rollover/Transfer Indicator equals 'N' and the Pre-FIRM SFHA - Prior Policy Indicator equals 'N' or blank.

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	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
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 Description 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
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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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/Crawlspc 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	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
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 Description 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
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
HFIAA/Section-28 Indicator	1	599
Reinstatement HFIAA Surcharge	10	600-609
Agricultural Structure Indicator	1	610
Area Below Elevated Floor - Elevators	1	611
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	612
Area Below Elevated Floor - Garage Indicator	1	613
Area Below Elevated Floor - M/E Indicator	1	614
Area Below Elevated Floor - M/E Value Amount	6	615-620
Area Below Elevated Floor - M/E Value Ind.	1	621
Area Below Elevated Floor - Number of Flood Openings	3	622-624
Area Below Elevated Floor - W/D Indicator	1	625
Area Below Elevated Floor - W/D Value Amount	6	626-631
Area Below Elevated Floor - W/D Value Ind.	1	632
Basement M/E Indicator	1	633
Basement M/E Value Amount	6	634-639
Basement M/E Value Indicator	1	640
Basement W/D Indicator	1	641
Basement W/D Value Amount	6	642-647
Basement W/D Value Indicator	1	648
Building on Federal Land	1	649
Building Purpose Type Percent	2	650-651
Building Walled/Roofed Indicator	1	652
Current Map Date	8	653-660
Elevating Foundation Type	1	661
Enclosure Material Type	1	662
Enclosure Size	6	663-668
Enclosure Use Indicator	1	669
Engineered Flood Openings Indicator	1	670
Entire Building Coverage Indicator	1	671
Flood Openings Indicator	1	672
Floor Below Grade Indicator	1	673
Garage Flood Openings Indicator	1	674
Garage Indicator	1	675
Garage M/E Indicator	1	676
Garage - Number of Flood Openings	3	677-679

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage Total Net Area	6	680-685
Garage Use Indicator	1	686
House of Worship Indicator	1	687
Lender Indicator	1	688
Mandatory Purchase Indicator	1	689
Newly Mapped Date	8	690-697
Non-Profit Entity Indicator	1	698
Pre-Firm SFHA - Community Reinstatement Date	8	699-706
Pre-Firm SFHA - Community Reinstatement Ind.	1	707
Pre-Firm SFHA - Community Suspension Date	8	708-715
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	716
Pre-Firm SFHA - Prior Policy Indicator	1	717
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	718
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	719
Rate Table Code	3	720-722
Rated Map Date	8	723-730
Substantial Improvement Date	8	731-738
Small Business Building Indicator	1	739
Total Area of Flood Openings	6	740-745
Total Area Garage Flood Openings	6	746-751
Pre-FIRM Subsidy Eligibility Indicator	1	752
Newly Mapped Multiplier	5	753-757
Newly Mapped/PRP Base Premium	7	758-764
NAIC Number	5	765-769
Reinstatement Date	8	770-777
Re-underwriting Status	1	778
WYO Reported Original New Business Eff. Date	8	779-786
Reinstatement SRL Premium	10	787-796
Reserved for NFIP Use2	204	797-1000

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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/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	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
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 Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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20 Endorsement

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	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
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 Description 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
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date	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
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
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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 Description Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
SRL Premium	8	781-788
Reserved for NFIP Use2	212	789-1000

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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
HFIAA/Section-28 Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
SRL Premium - Refunded	10	74-83
Reserved for NFIP Use	374	84-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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
HFIAA/Section-28 Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
SRL Premium - Refunded	10	74-83
Reserved for NFIP Use	374	84-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	500-1000

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Additions/Extensions Indicator	R	-	-	X
Adjuster Individual Flood Control Num.	R	-	-	9(8)
Adjusting Firm Flood Identifier	R	-	-	9(3)
Agricultural Structure Indicator	R	-	-	X
Alteration Date	R	-	-	9(8)YYYYMMDD
Application Date	R	-	-	9(8)YYYYMMDD
Area Below Elevated Floor - Elevators	R	-	-	X
Area Below Elevated Floor - Enclosed Finished Area Indicator	R	-	-	X
Area Below Elevated Floor - Garage Indicator	R	-	-	X
Area Below Elevated Floor - M/E Ind.	R	-	-	X
Area Below Elevated Floor - M/E Value Amount	R	-	-	9(6)
Area Below Elevated Floor - M/E Value Indicator	R	-	-	X
Area Below Elevated Floor - Number of Flood Openings	R	-	-	9(3)
Area Below Elevated Floor - W/D Ind.	R	-	-	X
Area Below Elevated Floor - W/D Value Amount	R	-	-	9(6)
Area Below Elevated Floor - W/D Value Indicator	R	-	-	X
Base Flood Elevation (BFE) (Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	-	-	X
Basement M/E Indicator	R	-	-	X
Basement M/E Value Amount	R	-	-	9(6)
Basement M/E Value Indicator	R	-	-	X
Basement W/D Indicator	R	-	-	X
Basement W/D Value Amount	R	-	-	9(6)
Basement W/D Value Indicator	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Building Claim Payment Recovery	I	S	\$¢	S9(10)V99
Building Construction Date Type	R	-	-	X
Building Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Building in Course of Construction Indicator	R	-	-	X
Building on Federal Land Indicator	R	-	-	X
Building over Water Type	R	-	-	X
Building Purpose Type	R	-	-	X
Building Purpose Type Percent	R	-	-	9(2)
Building Description Type	R	-	-	XX
Building Walled/Roofed Indicator	R	-	-	X
Business Property Indicator	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X

¹R - Replacement Value
²I - Incremental Value
³S - Signed Data Element
⁴\$¢ - Dollars and Cents
⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

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

Data Element	R ¹	I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Closed Date	R	-	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	-	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.	R	-	-	-	XX
Claim Closed w/o Pymt. Reason - Cont.	R	-	-	-	XX
Claim Closed w/o Pymt. Reason - ICC	R	-	-	-	XX
Coinsurance Claim Settlement Indicator	R	-	-	-	X
Community Identification Number (Rating Map Info.)	R	-	-	-	X(6)
Condominium Form of Ownership Indicator	R	-	-	-	X
Condominium Indicator	R	-	-	-	X
Condominium Master Policy Units	R	-	-	-	9(5)
Contents Claim Payment (ACV)	I	S	-	\$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	-	\$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	-	-	-	X
Coverage Req. for Disaster Assistance	R	-	-	-	X
CRS Classification Credit Percentage	R	-	-	-	9(2)
Current Map Date	R	-	-	-	9(8)YYYYMMDD
Current Map Info - Base Flood Elevation (BFE)	R	S	-	-	S9(5)V9
Current Map Info - Community Identification Number	R	-	-	-	X(6)
Current Map Info - Flood Risk Zone	R	-	-	-	X(3)
Current Map Info - Map Panel Number	R	-	-	-	X(4)
Current Map Info - Map Panel Suffix	R	-	-	-	X
Current Map Info - Prior Policy Number (renamed)	R	-	-	-	X(10)
Damage - Appurtenant (ACV)	R	-	-	\$	9(7)
Damage - Main (ACV)	R	-	-	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	-	-	\$	9(7)
Damage to Contents - Main (ACV)	R	-	-	\$	9(7)
Date of Loss	Key	-	-	-	9(8)YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	-	-	-	X
Deductible - App. to Cont. Claim Pymt.	R	-	-	-	X
Deductible - Building	R	-	-	-	X
Deductible - Contents	R	-	-	-	X
Deductible Percentage WYO	R	-	-	-	9V999
Diagram Number	R	-	-	-	X
Duration Bldg. Will Not Be Habitable	R	-	-	-	X
Duration of Flood Waters in Bldg.	R	-	-	-	9(3) Hours
Elevated Bldg. Indicator	R	-	-	-	X
Elevating Foundation Type	R	-	-	-	X
Elevation Certificate Indicator	R	-	-	-	X
Elevation Certification Date	R	-	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	-	S9(4)
Enclosure Material Type	R	-	-	-	X
Enclosure Size	R	-	-	-	9(6)
Enclosure Type	R	-	-	-	X
Enclosure Use Indicator	R	-	-	-	X
Endorsement Effective Date	R	-	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	-	\$	S9(7)
Engineered Flood Openings Indicator	R	-	-	-	X
Entire Building Coverage Indicator	R	-	-	-	X
Expense Constant	R	-	-	\$	9(3)
Expense of Contents Removal	R	-	-	\$	9(4)

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

Data Element	R ¹	I ²	S ³	\$ ⁴ \$ ⁵ \$/100 ⁶	Picture
Expense of Manufactured (Mobile)					
Home Removal	R	-	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	-	X
Exterior Wall Surface Treatment	R	-	-	-	X
Exterior Water Depth - Appurtenant	R	S	-	-	S9(4)
Exterior Water Depth - Main	R	S	-	-	S9(4)
Factors Related to Cause of Loss	R	-	-	-	X
Federal Policy Fee	I	S	-	\$	S9(5)
Federal Policy Fee - Refunded	I	S	-	\$¢	S9(5)V99
Final Payment Indicator - Bldg.	R	-	-	-	X
Final Payment Indicator - Cont.	R	-	-	-	X
Final Payment Indicator - ICC	R	-	-	-	X
First Lender City	R	-	-	-	X(30)
First Lender Loan Number	R	-	-	-	X(15)
First Lender Name	R	-	-	-	X(30)
First Lender State	R	-	-	-	X(2)
First Lender Street Address	R	-	-	-	X(50)
First Lender ZIP Code	R	-	-	-	9(9)
Flood Characteristics	R	-	-	-	X
Flood Openings Indicator	R	-	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	-	X(3)
Floodproofed Indicator	R	-	-	-	X
Floor Below Grade Indicator	R	-	-	-	X
Foundation Type	R	-	-	-	XX
Garage Flood Openings Indicator	R	-	-	-	X
Garage Indicator	R	-	-	-	X
Garage M/E Indicator	R	-	-	-	X
Garage - Number of Flood Openings	R	-	-	-	9(3)
Garage Total Net Area	R	-	-	-	9(6)
Garage Use Indicator	R	-	-	-	X
Grandfathering Type Code	R	-	-	-	X
HFIAA/Section-28 Indicator	R	-	-	-	X
HFIAA/Section-28 Loss Indicator	R	-	-	-	X
HFIAA Surcharge	I	S	-	\$	S9(8)
HFIAA Surcharge - Refunded	I	S	-	\$¢	S9(8)V99
House of Worship Indicator	R	-	-	-	X
ICC Actual Expense	R	-	-	-	9(10)
ICC Claim Indicator	R	-	-	-	X
ICC Claim Payment	I	S	-	\$¢	S9(5)V99
ICC Claim Payment Recovery	I	S	-	\$¢	S9(5)V99
ICC Flood Damage Amount - Prior	R	-	-	-	9(10)
ICC Mitigation Indicator	R	-	-	-	X
ICC Premium WYO	R	-	-	\$	9(3)
ICC Prior Date of Loss	R	-	-	-	9(8)YYYYMMDD
ICC Property Value - Current	R	-	-	-	9(10)
ICC Property Value - Prior	R	-	-	-	9(10)
Insurance to Value Ratio Indicator	R	-	-	-	X
Insured First Name	R	-	-	-	X(25)
Insured Last Name	R	-	-	-	X(25)
Interior Water Depth - Appurtenant	R	S	-	-	S9(4)
Interior Water Depth - Main	R	S	-	-	S9(4)
Lender Indicator	R	-	-	-	X
Location of Contents Indicator	R	-	-	-	X
Lowest Adjacent Grade	R	S	-	-	S9(5)V9
Lowest Floor Elevation	R	S	-	-	S9(5)V9
Mailing City	R	-	-	-	X(30)
Mailing State	R	-	-	-	X(2)
Mailing Street Address	R	-	-	-	X(50)

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Mailing ZIP Code	R	-	-	9(9)
Mandatory Purchase Indicator	R	-	-	X
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
NAIC Number	R	-	-	9(5)
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Newly Mapped Date	R	-	-	9(8)YYYYMMDD
Newly Mapped Multiplier	R	-	-	9.999
Newly Mapped/PRP Base Premium	I	S	\$	S9(7)
Non-Profit Entity Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Original Construction Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Pre-Firm SFHA - Community Reinstatement Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Community Reinstatement Indicator	R	-	-	X
Pre-Firm SFHA - Community Suspension Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	R	-	-	X
Pre-FIRM Subsidy Eligibility Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Premium Receipt Date	R	-	-	9(8)YYYYMMDD
Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)
Probation Surcharge Amount WYO	R	-	\$	9(3)
Property Beginning Street Number	R	-	-	X(10)
Property City	R	-	-	X(30)
Property Purchase Date	R	-	-	9(8)YYYYMMDD
Property Purchase Indicator	R	-	-	X
Property State	R	-	-	X(2)
Property Street Address	R	-	-	X(50)
Property Value - Appurtenant (ACV)	R	-	\$	9(7)
Property Value - Main (ACV)	R	-	\$	9(10)
Property ZIP Code	R	-	-	9(9)
Rate Table Code	R	-	-	X(3)
Rated Map Date	R	-	-	9(8)YYYYMMDD
Regular/Emergency Program Indicator	R	-	-	X

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⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

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

Data Element	R ¹	I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Reinstatement Date	R	-	-	-	9(8) YYYYMMDD
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
Reinstatement HFIAA Surcharge	I	S	-	\$¢	S9(8)V99
Reinstatement SRL Premium	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
Re-underwriting Status	R	-	-	-	X
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)
Small Business Building Indicator	R	-	-	-	X
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 Premium	I	S	-	\$	S9(8)
SRL Premium - Refunded	I	S	-	\$¢	S9(8)V99
SRL Property Indicator	R	-	-	-	X
State-Owned Property	R	-	-	-	X
Subrogation	I	S	-	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	-	9(8)YYYYMMDD
Subsidized Rated Indicator	R	-	-	-	X
Substantial Improvement 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

-
- 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.

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

Data Element	R ¹	I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Total Amt. of Insurance - Building	R	-	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	-	\$/100	9(5)
Total Area Flood Openings	R	-	-	-	9(6)
Total Area Garage Flood Openings	R	-	-	-	9(6)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	-	\$	9(10)
Total Calculated Premium	R	S	-	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	-	\$	9(7)
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	-	\$	9(4)
Total Premium Refund	I	S	-	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	-	\$	9(10)
Valid Policy Indicator	R	-	-	-	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	-	X
Value of Contents (ACV)	R	-	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	-	X
Waiting Period Type	R	-	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	-	S9(3)
WYO Prefix Code	Key	-	-	-	9(5)
WYO Reported Orig. New Business Eff. Date	R	-	-	-	9(8)YYYYMMDD
WYO Transaction Code	Key	-	-	-	X(3)
WYO Transaction Date	R	-	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	-	X

-
- ¹R - Replacement Value
 - ²I - Incremental Value
 - ³S - Signed Data Element
 - ⁴\$¢ - Dollars and Cents
 - ⁵\$ - Whole Dollars
 - ⁶\$/100 - Hundreds of Dollars

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number (Rating Map Info.)	6	212-217
Map Panel Number (Rating Map Info.)	4	218-221
Map Panel Suffix (Rating Map Info.)	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone (Rating Map Info.)	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/ Building Type	1	228
Basement/Enclosure/Crawlspace Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible - Building	1	233
Deductible - Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date	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 - not by policy term.
The Taxpayer Identification Number has been removed from the TRRP transaction,
effective May 1, 2008.

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	5	505-509
NFIP Additional Limit Amount of Insurance - Building	8	510-517
NFIP Additional Limit Rate - Building	5	518-522
NFIP Basic Limit Amount of Insurance - Contents	8	523-530
NFIP Basic Limit Rate - Contents	5	531-535
NFIP Additional Limit Amount of Insurance - Contents	8	536-543
NFIP Additional Limit Rate - Contents	5	544-548
NFIP Total Premium Refund*	9	549-557
NFIP CRS Classification Credit Percentage	2	558-559
NFIP Federal Policy Fee	5	560-564
NFIP Federal Policy Fee - Refunded*	7	565-571
NFIP Community Probation Surcharge Amount	3	572-574
NFIP Deductible Discount Percentage	5	575-579

*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	580-588
NFIP Property ZIP*		9	589-597
NFIP Expense Constant		3	598-600
NFIP Policy Term		1	601
NFIP ICC Premium		7	602-608
NFIP ICC Coverage		5	609-613
NFIP Reserve Fund Assessment - Refunded*		10	614-623
NFIP Reserve Fund Assessment		8	624-631
NFIP HFIAA Surcharge - Refunded*		10	632-641
NFIP HFIAA Surcharge		8	642-649
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 - 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 Description Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA/Section-28 Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge - Refunded*		10	1153-1162
Agricultural Structure Indicator		1	1163
Area Below Elevated Floor - Elevators		1	1164
Area Below Elevated Floor - Encl Finish Area Ind		1	1165
Area Below Elevated Floor - Garage Indicator		1	1166
Area Below Elevated Floor - M/E Indicator		1	1167

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

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Area Below Elevated Floor - M/E Value Amount	6	1168-1173
Area Below Elevated Floor - M/E Value Indicator	1	1174
Area Below Elevated Floor - Number of Flood Openings	3	1175-1177
Area Below Elevated Floor - W/D Indicator	1	1178
Area Below Elevated Floor - W/D Value Amount	6	1179-1184
Area Below Elevated Floor - W/D Value Indicator	1	1185
Basement M/E Indicator	1	1186
Basement M/E Value Amount	6	1187-1192
Basement M/E Value Indicator	1	1193
Basement W/D Indicator	1	1194
Basement W/D Value Amount	6	1195-1200
Basement W/D Value Indicator	1	1201
Building on Federal Land	1	1202
Building Purpose Type Percent	2	1203-1204
Building Walled/Roofed Indicator	1	1205
Current Map Date	8	1206-1213
Elevating Foundation Type	1	1214
Enclosure Material Type	1	1215
Enclosure Size	6	1216-1221
Enclosure Use Indicator	1	1222
Engineered Flood Openings Indicator	1	1223
Entire Building Coverage Indicator	1	1224
Flood Openings Indicator	1	1225
Floor Below Grade Indicator	1	1226
Garage Flood Openings Indicator	1	1227
Garage Indicator	1	1228
Garage M/E Indicator	1	1229
Garage - Number of Flood Openings	3	1230-1232
Garage Total Net Area	6	1233-1238
Garage Use Indicator	1	1239
House of Worship Indicator	1	1240
Lender Indicator	1	1241
Mandatory Purchase Indicator	1	1242
Newly Mapped Date	8	1243-1250
Non-Profit Entity Indicator	1	1251
Pre-Firm SFHA - Community Reinstatement Date	8	1252-1259
Pre-Firm SFHA - Community Reinstatement Indicator	1	1260
Pre-Firm SFHA - Community Suspension Date	8	1261-1268
Pre-Firm SFHA - Lender Req Under Mandatory Purch Ind	1	1269
Pre-Firm SFHA - Prior Policy Indicator	1	1270
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	1271
Pre-Firm SFHA - Prior Pol Laps Result Comm Susp Ind	1	1272
Rate Table Code	3	1273-1275
Rated Map Date	8	1276-1283
Substantial Improvement Date	8	1284-1291
Small Business Building Indicator	1	1292
Total Area of Flood Openings	6	1293-1298
Total Area Garage Flood Openings	6	1299-1304
Pre-FIRM Subsidy Eligibility Indicator	1	1305
Newly Mapped Multiplier	5	1306-1310
Newly Mapped/PRP Base Premium	7	1311-1317
NFIP Newly Mapped Multiplier	5	1318-1322
NFIP Newly Mapped/PRP Base Premium	7	1323-1329
NAIC Number	5	1330-1334
Reinstatement Date	8	1335-1342
Re-underwriting Status	1	1343
WYO Reported Original New Business Eff. Date	8	1344-1351

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
SRL Premium	8	1352-1359
SRL Premium - Refunded*	10	1360-1369
NFIP SRL Premium	8	1370-1377
NFIP SRL Premium - Refunded*	10	1378-1387
Reserved for NFIP Use2	12	1388-1399

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

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

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

```

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

01      Output - Record

        05      OP-WYO-Prefix-Code                PIC X(5).
        05      OP-Policy-No*                    PIC X(10).
        05      OP-Pol-Effective-Date            PIC 9(8).
        05      OP-Pol-Expiration-Date          PIC 9(8).
        05      OP-End-Effective-Date           PIC 9(8).
        05      OP-Transaction-Code            PIC X(2).
        05      OP-Transaction-Date            PIC 9(8).
        05      OP-Name-Desc-Info*              PIC X(1).
        05      OP-Begin-Street-Number*         PIC X(10).
        05      OP-Address1*                    PIC X(50).
        05      OP-Address2*                    PIC X(50).
        05      OP-City*                        PIC X(30).
        05      OP-State*                       PIC X(2).
        05      OP-ZIP*                        PIC X(9).
        05      OP-Case-File-Number-DA         PIC X(9).
        05      OP-Disaster-Assist             PIC X(1).
        05      OP-Community-Number           PIC 9(6).
        05      OP-Map-Panel-Number           PIC X(4).
        05      OP-Map-Panel-Suffix           PIC X(1).
        05      OP-Regular-Emergency          PIC X(1).
        05      OP-Flood-Risk-Zone            PIC X(3).
        05      OP-Occupancy                  PIC X(1).
        05      OP-Building-Type              PIC X(1).
        05      OP-Basement                   PIC X(1).
        05      OP-Condominium                PIC X(1).
        05      OP-State-Own                  PIC X(1).
        05      OP-Course-Construction        PIC X(1).
        05      OP-Deductible-Building        PIC X(1).
        05      OP-Deductible-Contents        PIC X(1).
        05      OP-Elevated-Building          PIC X(1).
        05      OP-Obstruction                PIC X(2).
        05      OP-Location-of-Contents       PIC X(1).
        05      OP-Original-Construction      PIC 9(8).
        05      OP-Post-Firm                  PIC X(1).
        05      OP-Elevation-Difference       PIC S9(4).
        05      OP-Flood-Proof                PIC X(1).
        05      OP-Total-Coverage-Building    PIC 9(8).
        05      OP-Total-Coverage-Contents    PIC 9(8).
        05      OP-Total-Calc-Premium         PIC S9(7).
        05      OP-Endorsement-Premium       PIC S9(7).
        05      OP-Risk-Rating-Method        PIC X(1).
    
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*Data Elements that are stored only once per policy record - not by policy term.

Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Primary-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(7).
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)V999.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V999.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V999.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V999.
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 - not by policy term.

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	OP-NFIP-HFIAA-Surcharge-Refund*	PIC S9(8)V99.
05	OP-NFIP-HFIAA-Surcharge	PIC S9(8).
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-Desc-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Subsidized-Rated-Ind	PIC X(1).
05	OP-Valid-Policy-Ind	PIC X(1).
05	OP-HFIAA-Sec28-Ind	PIC X(1).
05	OP-HFIAA-Surcharge	PIC S9(8).
05	OP-HFIAA-Surch-Refund	PIC S9(10).
05	OP-Agriculture-Struct-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Elevators	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Encl-Fin-Area	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Garage-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-ME-Val-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Num-Fld-Opn	PIC 9(3).
05	OP-Area-Bel-Elev-Flr-WD-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-WD-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-WD-Val-Ind	PIC X(1).
05	OP-Bsmt-ME-Ind	PIC X(1).
05	OP-Bsmt-ME-Val-Amt	PIC 9(6).
05	OP-Bsmt-ME-Val-Ind	PIC X(1).

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

Record Layout (Cont'd.)

05	OP-Bsmt-WD-Ind	PIC X(1).
05	OP-Bsmt-WD-Val-Amt	PIC 9(6).
05	OP-Bsmt-WD-Val-Ind	PIC X(1).
05	OP-Bldg-Fed-Land	PIC X(1).
05	OP-Bldg-Purp-Type-Pct	PIC 9(2).
05	OP-Bldg-Walled-Roofed-Ind	PIC X(1).
05	OP-Curr-Map-Date	PIC 9(8).
05	OP-Elev-Found-Type	PIC X(1).
05	OP-Encl-Material-Type	PIC X(1).
05	OP-Encl-Size	PIC 9(6).
05	OP-Encl-Use-Ind	PIC X(1).
05	OP-Engineer-Fld-Opn-Ind	PIC X(1).
05	OP-Entirer-Bldg-Cov-Ind	PIC X(1).
05	OP-Flood-Openings-Ind	PIC X(1).
05	OP-Floor-Below-Grade-Ind	PIC X(1).
05	OP-Garage-Fld-Opn-Ind	PIC X(1).
05	OP-Garage-Ind	PIC X(1).
05	OP-Garage-ME-Ind	PIC X(1).
05	OP-Garage-Num-Fld-Opn	PIC 9(3).
05	OP-Garage-Tot-Net-Area	PIC 9(6).
05	OP-Garage-Use-Ind	PIC X(1).
05	OP-House-Worship-Ind	PIC X(1).
05	OP-Lender-Ind	PIC X(1).
05	OP-Mandatory-Purch-Ind	PIC X(1).
05	OP-Newly-Mapped-Date	PIC 9(8).
05	OP-Non-Profit-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Rein-Date	PIC 9(8).
05	OP-Pref-SFHA-Comm-Rein-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Susp-Date	PIC 9(8).
05	OP-Pref-SFHA-Lender-Req-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Policy-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Pol-Lapse-Ind	PIC X(1).
05	OP-Pref-SFHA-Pr-Pol-Laps-Comm-Susp	PIC X(1).
05	OP-Rate-Table-Code	PIC X(3).
05	OP-Rated-Map-Date	PIC 9(8).
05	OP-Substantial-Improve-Date	PIC 9(8).
05	OP-Small-Business-Bldg-Ind	PIC X(1).
05	OP-Total-Area-Flood-Openings	PIC 9(6).
05	OP-Total-Area-Garage-Flood-Opn	PIC 9(6).
05	OP-Pref-Subsidy-Elig-Ind	PIC X(1).
05	OP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NFIP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-NFIP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NAIC-Number	PIC X(5).
05	OP-Reinstatement-Date	PIC 9(8).
05	OP-Reunderwriting-Status	PIC X(1).
05	OP-WYO-Reported-Orig-NB-Eff-Date	PIC 9(8).
05	OP-SRL-Premium	PIC S9(8).
05	OP-SRL-Premium-Refund	PIC S9(8)V99.
05	OP-NFIP-SRL-Prem	PIC S9(8).
05	OP-NFIP-SRL-Prem-Refund	PIC S9(8)V99.
05	OP-Reserved-NFIP-Use2	PIC X(12).

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

