



FEMA

W-05076

October 31, 2005

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

FROM: WYO Clearinghouse

SUBJECT: Transaction Record Reporting and Processing (TRRP) Plan  
Additional Revisions for October 2005 Program Changes

In response to the unprecedented number of flood insurance claims resulting from Hurricanes Katrina and Rita, FEMA has developed an Expedited Claim Handling Process retroactive to October 1. The expedited process necessitated creation of three new TRRP Plan "Cause of Loss" codes. These new codes are to be entered when reporting uses of the expedited process for Katrina and Rita losses, and in any future catastrophic flooding event for which FEMA authorizes use of the Expedited Claim Handling Process.

The additional October revised pages for the TRRP Plan are attached. Following is a summary of the additional revisions.

Part 4	Under <b>Cause of Loss</b> in the Data Dictionary, added new codes <b>B</b> , <b>C</b> , and <b>D</b> in the Description and Edit Criteria sections to identify uses of the Expedited Claim Handling Process.
Part 5	Under <b>Cause of Loss</b> in the list of reporting codes, added new codes <b>B</b> , <b>C</b> , and <b>D</b> .

If you have any questions, please contact your Program Coordinator at the NFIP Bureau.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting



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

Revision 1 .....	January 1, 1992
Revision 2 .....	March 1, 1995
Revision 3 .....	October 1, 1997
Revision 4 .....	October 1, 2001
Changes 1 & 2 .....	May 1, 2002
Change 3 .....	October 1, 2002
Change 4 .....	May 1, 2003
Change 5 .....	October 1, 2003
Change 6 .....	May 1, 2004
Change 6.1 .....	February 1, 2005
Change 7 .....	May 1, 2005
Change 7 (Revised) .....	May 1, 2005
Change 8 .....	October 1, 2005
Change 8.1 .....	October 1, 2005



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

**DESCRIPTION: (Cont'd.)**

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

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

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

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

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

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

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

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

**DESCRIPTION:** (Cont'd.)

- J. **Expedited Claim Handling Process Follow-up Site Inspection:** Cause of Loss Code C, this indicates that a follow-up site inspection was required after using the previously mentioned expedited claim process. The adjuster fee for this procedure is \$400.
- K. **Expedited Claim Handling Process by Adjusting Process Pilot Program:** Cause of Loss Code D, this indicates that the Adjusting Process Pilot Program was used without a site visit. The adjuster fee for this procedure is 75 percent of the scheduled fee. **This procedure may be used only with prior approval from FEMA.**

**EDIT CRITERIA:** Number, Alphanumeric, Acceptable Values:

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

**LENGTH:** 1

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

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

**REPORTING REQUIREMENT:** Required

**PART 5 - CODES**

**INTRODUCTION**

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

**BASEMENT/ENCLOSURE TYPE**

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished	1
Unfinished	2

**BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

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

**BUILDING IN COURSE OF CONSTRUCTION INDICATOR**

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

**CANCELLATION/VOIDANCE REASON**

<u>DESCRIPTION</u>	<u>CODE</u>
Building Sold or Removed	01
Contents Sold or Removed (for Contents-Only Policy)	02
Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage	03
Duplicate NFIP Policies	04
Nonpayment	05
Risk Not Eligible for Coverage	06
Property Closing Did Not Occur	08
Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision	09
Other: Continuous Lake Flooding or Closed Basin Lakes	10
Nonpayment/No Refund (No longer valid)	11
Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination	16
Duplicate Policies from Sources Other Than the NFIP	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage	18
Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy (combined with 52)	19

**CANCELLATION/VOIDANCE REASON** (Cont'd.)

<u>DESCRIPTION</u>	<u>CODE</u>
Insurance No Longer Required by Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)	20
Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite Due to Map Revision	24
Condominium Policy (Unit or Association) Converting to RCBAP	45
Policy Not Required by Mortgagee	50
Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error	70

**CAUSE OF LOSS**

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

**CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING**  
**CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS**

<u>DESCRIPTION</u>	<u>CODE</u>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10

**CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING**  
**CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS** (Cont'd.)

Fence damage	11
Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16
Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

**CLAIM CLOSED WITHOUT PAYMENT REASON - ICC**

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

**CLAIM STATUS INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Open	A
Closed With Payment	C
Closed Without Payment	X

**COINSURANCE CLAIM SETTLEMENT INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
RCBAP coinsurance penalty applied	Y
No RCBAP coinsurance penalty	N or Blank

**COMMUNITY IDENTIFICATION NUMBER**

See Community Status Book or Community Master File.

**CONDOMINIUM INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Not a Condominium	N
Individual Condominium Unit insured by a unit owner or by an association	U
Condominium Association	A
Condominium Master Policy (RCBAP) - High-Rise	H
Condominium Master Policy (RCBAP) - Low-Rise	L
Townhouse/Rowhouse Condominium Unit (PRP policies only)	T

**CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)**

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

**COVERAGE REQUIRED FOR DISASTER ASSISTANCE**

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS	4
Other Agency	5

**DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT**

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$10,250	J
\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S