FEMA

W-05022

June 10, 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
Revisions for October 2005 Program Changes

Beginning with policies processed by the WYO companies and the NFIP Servicing Agent on and after October 1, 2005, all new business (11A), renewal (17A), and policy reinstatement (14A and 15A) TRRP transactions sent to the NFIP Bureau must be accompanied by a mailing address (12A) transaction. The 12A transaction is to be sent to the Bureau only after the following materials mandated by Title II of the Flood Insurance Reform Act (FIRA) of 2004 have been mailed to the insured: declarations page, flood insurance policy, summary of coverage, and cover letter referencing these materials.

The 12A transaction will indicate to the Bureau that the company, or Servicing Agent, has mailed the required materials to the insured. The Bureau then will use the mailing address to mail the property claims history, claims handbook, acknowledgement form, and cover letter referencing these materials to the insured.

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

Part 1	Added text for **Insured Mailing Address** under "Special Data Requirements"
Part 3	Added four new data element fields under "Policy Transactions": • **Mailing City** • **Mailing Street Address** • **Mailing State** • **Mailing ZIP Code**
Part 4	Added descriptions of the four new data elements in "Data Dictionary"
Part 5	Added **12A** description under "WYO Transaction Code"
Part 6	Added **12 – Mailing Address Data** record layout
Part 7	Added the four new data element fields under "Reporting Specifications"
Part 8	Added transaction code **12** to the "Monthly Reconciliation – Net Written Premiums" form
Appendix A	Added **Section 2 – Mailing Address Data Transaction** Renumbered Sections 2 through 27 as Sections 3 through 28

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

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

Attachment

NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN

for the

WRITE YOUR OWN (WYO) PROGRAM

PART 1 - INSTRUCTIONS

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PART 1 - INSTRUCTIONS
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PART 1 - INSTRUCTIONS

INTRODUCTION

This section presents an overview of the TRRP Plan and the requirements for reporting financial and statistical information by WYO Companies. For assistance on utilizing this document and understanding/complying with the specifications, contact your WYO Program Coordinator.

I. SCOPE OF THE PLAN

A. Background Information

The TRRP Plan defines the reporting requirements applicable to the writing and servicing of policies issued by the property and casualty companies participating in the Write Your Own (WYO) Program. The WYO companies have a Financial Assistance/Subsidy Arrangement with the Federal Insurance and Mitigation Administration (FIMA). The "Arrangement" enables the companies to receive an expense allowance for policies written and claims processed while the Federal Government retains responsibility for underwriting losses. The WYO Program operates within the auspices of the National Flood Insurance Program (NFIP). As a result, the WYO Program is subject to the same rules and regulations established for the "Direct side" of the business. The federally promulgated operational standards govern the processing of the coverages included in the three forms of the NFIP's Standard Flood Insurance Policy (Dwelling Form, General Property Form, and Residential Condominium Building Association Policy).

This Plan contains detailed specifications for the recording and compiling of insurance application data; Elevation Certificate data; recertification data; reinspection data; endorsements; cancellations; claims data; allocated loss adjustment expenses; and community flood insurance study data.

B. Purposes of the Plan

This Plan is primarily designed as a tool for maintaining financial and program control in the WYO Program. Transaction detail provided under the Plan is reconciled each month with monthly financial statements submitted by the companies. The information is used to create Policy and Claims Master Files in the NFIP/WYO System, which allows the System to relationally edit policy and claims information for conformance with NFIP rules and regulations and to verify that premium calculations are correct. The NFIP/WYO System data files provide Federal and WYO company managers and the WYO Standards Committee with information necessary to

maintain control of the WYO Program and to monitor company performance under the Financial Control Plan. These data are used to direct Federal resources to problem areas and respond to data requests from Congress, GAO, state, and local government officials, and other Federal agencies.

Information submitted under this Plan and processed to the NFIP/WYO System is also fed into the NFIP's Actuarial Information System. This system is used for compiling and analyzing the insurance experience for actuarial and other risk assessment and loss reduction research purposes.

C. Recording of Data

The WYO company must adopt the requirements outlined in this Plan to ensure accuracy in the recording and compilation of data. Every reporting unit shall record its data, in the detail required, on forms or other media approved for such reporting.

D. Data Record Keys - WYO Prefix Code, Policy Numbers, and Claim Numbers

All insurance policy information reported under this Plan will be recorded in and retrievable from the NFIP/WYO System by: (1) the company's WYO Prefix Code (NAIC number) and (2) the company policy identification number or the claim number in the case of a loss transaction. The claim number used in the NFIP/WYO System is the policy number suffixed by the date of loss.

E. Special Data Requirements

1. Insured Property Address

This information is required on each issued policy so that the NFIP can maintain loss histories by property location for underwriting and risk assessment purposes. These data also make it possible to develop risk directories pertinent to rating information, thus reducing the necessity of referring to the Flood Insurance Rate Maps when rating a policy.

2. Insured Mailing Address

This information is required on any new business, renewal, or reinstatement submitted after September 30, 2005. The data will be added to an NFIP mailing address database to be used in the mailing of the acknowledgement letter/property loss history information and the claims handbook to NFIP policyholders.

3. <u>Identification of Policyholder</u>   ■

This Plan requires, for each policy, the submission
of the insured's tax identification number and the
insured's name on new business as of April 1996.
Prior to April 1996, one or the other is required.
The identification of the policyholder is used to
prevent duplication of benefits between the NFIP
and other Federal programs and to satisfy other
Federal legal requirements.

4. <u>Special Loss Information</u>   ■

In addition to loss payment data, the submission of
information concerning amounts of damage (as
opposed to payment), property value, and depths of
water experienced in the building during the loss
are required. This information is pertinent to the
NFIP's models used to compute insurance rates. It
also contributes to the important floodplain
management research efforts and in assessing loss
reduction and prevention alternatives.

F. <u>Reporting Transactions</u>

The transactions available in this Plan for reporting
by WYO companies have been developed to accommodate the
processing and detailed editing needs of the NFIP in
using the information for financial and program control
purposes and to accommodate, as well, processing
considerations of the various systems used by companies
to record and report the data. Companies will find
that there are certain flexibilities in how the
transactions can be used and that a company may not
need to employ all the available transaction types.
Information about the use of the reporting transactions
is contained in Appendix A.

G. <u>Data Quality and Financial Reconciliation</u>

Part 2 of the WYO Financial Control Plan Requirements
and Procedures contains critical information about the
reconciliation of policy and claim data submitted under
this Plan with the monthly financial reports and about
how this Plan's data will be edited. The WYO Edit
Specifications document is also necessary in order to
have a complete understanding of reporting
requirements.

Because of the need for timely financial
reconciliation, transactions submitted under this Plan
are rejected from the NFIP/WYO System only when money
fields cannot be read or when it is unclear how the
System can process the transaction. Otherwise, the
information is posted to the data base and erred data
elements are flagged for later correction.

II. GENERAL INFORMATION

The following information indicates how data will be recorded and treated in the NFIP/WYO System.

A. Coverages

The experience is recorded on the basis of:

1. Building Coverage
2. Contents Coverage
3. Increased Cost of Compliance (ICC) Coverage

   ICC coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

B. Premiums

Premium writings will be recorded in the NFIP/WYO System in complete policy detail. Therefore, a separate premium entry will be calculated by the NFIP/WYO System for basic limits and additional limits for each coverage.

■ Total Calculated Premium (or Total Prepaid Premium) will include the Increased Cost of Compliance (ICC) premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply. ICC coverage is not available, and therefore not charged, on the following four categories of business:

- Policies in Emergency Program communities

- Individual condominium unit owner coverage written under the Dwelling Form

- Contents-only policies

- Group Flood Insurance policies

Only the total written premium including Expense Constant, ICC premium, and, if appropriate, community probation surcharge must be reported by the WYO company.

C. Minimum Premium

When a minimum premium is charged, only the total written premium indicated under (B) above must be entered into the policy record reported by the WYO company.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
Elevation Difference	Y	4-88	Application, 3H; Elevation Certificate
Endorsement Effective Date	Y	4-89	
Endorsement Premium Amount	Y	4-90	
Expense Constant	Y	4-91	
Federal Policy Fee	Y	4-97	Application, 4D
Federal Policy Fee-Refunded	Y	4-98	
*First Lender City	N	4-102	Application, 1K
*First Lender Loan Number	N	4-103	Application, 1K
*First Lender Name	N	4-104	Application, 1K
*First Lender State	N	4-105	Application, 1K
*First Lender Street Address	N	4-106	Application, 1K
*First Lender ZIP Code	N	4-107	Application, 1K
Flood Risk Zone	Y	4-110	Application, 2U
Floodproofed Indicator	Y	4-112	Application, 3I
ICC Premium WYO	Y	4-122	Application, 4I
***Insured First Name	Y	4-127	Application, 1F
***Insured Last Name	Y	4-128	Application, 1F
Location of Contents Indicator	Y	4-129	Application, 2T
**Lowest Adjacent Grade	N	4-130	Application, 3E; Elevation Certificate
Lowest Floor Elevation	Y	4-131	Application, 3F; Elevation Certificate

 *These data elements are required for policies expired more than
  120 days.

 **Refer to Part 3 – Reporting Requirements, III. Reporting Requirements
   for New/Rollover Indicator, to determine if the Lowest Adjacent
   Grade is required based on reported New/Rollover Indicator.

***These data elements are required for new business policies on or
   after April 30, 1996. Prior to this date, either insured name or
   taxpayer ID must be reported.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
Mailing City	Y	4-131A	Application, 1F
Mailing State	Y	4-131B	Application, 1F
Mailing Street Address	Y	4-131C	Application, 1F
Mailing ZIP Code	Y	4-131D	Application, 1F

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
POLICY TRANSACTIONS (Cont'd.)			
▌**Map Panel Number	Y	4-132	Application, 2B
Map Panel Suffix	Y	4-133	Application, 2C
Name Format Indicator	Y	4-134	
Name or Descriptive Information Indicator	Y	4-135	
New Policy Number	Y	4-138	Application, 1A
▌New/Rollover Indicator	Y	4-139	Application, 1C
Number of Floors (Including Basement)/ Building Type	Y	4-140	Application, 2F
Obstruction Type	Y	4-141	Application, 2S
Occupancy Type	Y	4-143	Application, 2E
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application, 3A, 3B
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application, 1D
Policy Expiration Date	Y	4-154	Application, 1E
Policy Number	Y	4-155	Application, 1A; Prelim./Final Rept., 1
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application, 3C; Community Master File
Premium Payment Indicator	Y	4-159	Application, 4G
*Principal Residence Indicator	Y	4-160	Application, 2M
Probation Surcharge Amount WYO	Y	4-161	Application, 4J

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

▌**Refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the Map Panel Number is required based on reported New/Rollover Indicator.

PART 4 - DATA DICTIONARY

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

DATA ELEMENT: Lowest Floor Elevation

ALIAS: First Floor Elevation, Lowest Floor Including Basement

ACRONYM: WYO (PMF) LOW-FLOOR

FILE: Policy Master (PMF)
              Elevation Certificate Master (ECMF)
              Claims Master (CMF)
              Actuarial (APOL)

DESCRIPTION:

A building's lowest floor is the floor or level (including
basement/enclosure/crawl space) that is used as the point of
reference when rating a building. This includes the level to
which a building is floodproofed*. For more definitive
information, refer to the NFIP Flood Insurance Manual. The
lowest floor elevation of the insured structure in tenths of feet
is supported by an elevation survey of the property. Value 9999
indicates the field is not reported and/or used for this policy.

Note: In the Claims Master File (CMF), whole feet are used.

*For policies effective on or after May 1, 2005, the **actual** LFE,
BFE, and elevation difference should be reported on floodproofed
policies. The NFIP will subtract one foot from the reported LFE
in order to calculate the elevation difference used in
determining the rate and computing the premium.

EDIT CRITERIA: Numeric, may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance
                    Application.

SYSTEM FUNCTION: Used in computing elevation difference between
                       lowest floor and base flood elevation (BFE)

REPORTING REQUIREMENT: Required for new business policies on or
                             after May 1, 1997.

DATA ELEMENT: Mailing City

ALIAS: City

ACRONYM: (MAMF) CITY

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The name of the city in which the mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 30

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Mailing State

ALIAS: State

ACRONYM: (MAMF) STATE

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The two-character alpha abbreviation of the state in which the mailing address is located.

EDIT CRITERIA: Alpha

LENGTH: 2

DEPENDENCIES: Information is obtained from the Flood Insurance
                    Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Mailing Street Address

ALIAS: Mailing Address 1, Mailing Address 2

ACRONYM: (MAMF) ADDRESS1
               (MAMF) ADDRESS2

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The insured's mailing street address. Mailing Address 1 and 2
may be used when mailing location is described with descriptive
information. If a standard address consisting of street number,
street name, and street type is used, then this must be recorded
in Mailing Address 2. P.O. Boxes are acceptable.

EDIT CRITERIA: Only street address or other location information
               should be entered in these fields. City, state,
               and ZIP Code are <u>not</u> to be entered in these
               fields.

LENGTH: 50 X 2 occurrences

DEPENDENCIES: Information is obtained from the Flood Insurance
               Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Mailing ZIP Code

ALIAS: ZIP Code, ZIP

ACRONYM: (MAMF) ZIP1
         (MAMF) ZIP2

FILE: Mailing Address Master (MAMF)

DESCRIPTION:

The ZIP Code designated to the mailing street address.

EDIT CRITERIA: Numeric.
         ZIP 1 must be 5 digits. ZIP 2 must be 4 digits.

LENGTH: 9

DEPENDENCIES: Information is obtained from the Flood Insurance
         Application.

SYSTEM FUNCTION: Primary Key

REPORTING REQUIREMENT: Required

DATA ELEMENT: Map Panel Number

ALIAS: Panel, Panel Number, Grid Number of Flood Map

ACRONYM: Direct (PMF) Community-Panel
             Direct (PMF) Panel Number (CM-Panel-Number) (COMF)
             WYO (PMF) W-PANEL-NO

FILE: Policy Master (PMF)
             Community Master (COMF)
             Actuarial (APOL)

DESCRIPTION:

Identifies the number of the flood map panel that includes the location of the insured property, if the map is of the z-fold type. The flood map panel provides the information necessary to determine whether or not the insured property is in the Special Flood Hazard Area in the case of Emergency Program communities, or to determine flood risk zone and Base Flood Elevation in the case of Regular Program communities.

EDIT CRITERIA: Alphanumeric; must be all numerals or all blanks.

Zero or blanks will be accepted for the following conditions only:

- The Regular/Emergency Program indicator is 'E' (Emergency Program), or
- The Risk Rating method is 'G' (Group Flood policies), or
- The community has only an active zero map panel or active blank map panel for the reported map suffix, or
- The Risk Rating method is '3' (Alternative Rating).

If the community has active map panels (other than zeros or blanks) for the reported map suffix, one of these active map panels must be used.

LENGTH: 4

DEPENDENCIES: Information is obtained from the Elevation Certificate.

SYSTEM FUNCTION: Validates flood risk zone used for rating policy.

REPORTING REQUIREMENT: Also refer to Part 3 – Reporting Requirements, III. Reporting Requirements for New/Rollover Indicator, to determine if the map panel number is required based on reported New/Rollover Indicator.

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

Provisional Rating: Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate. An Elevation Certificate and conversion to standard rating is still required. Provisionally rated policies cannot be renewed or rewritten with provisional rates. Provisionally rated policies cannot be endorsed to increase coverage limits until the required elevation information is received. Failure to obtain the Elevation Certificate could result in reduced coverage limits at the time of a loss.

Provisional rates may be used in writing new business whether or not the 30 day waiting period is applicable. The policy term is 1 year.

Policies rated using provisional rates are subject to CRS discounts, probation surcharges, and optional deductible relativities, as applicable. The Expense Constant and Federal Policy Fee also apply to policies rated using provisional rates.

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones.

There are various levels of coverage that may be chosen. The amounts for each option are fixed and cannot vary and include both building and contents coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies.

Premiums, likewise, are flat and fixed, with no rates, and vary only for basement and no-basement structures. Effective May 1, 2004, premiums for contents-only PRP policies will vary depending upon the specific location of contents reported, regardless of the basement/enclosure type. The only deductible available is the standard $500.00.

Tentative Rate: Tentative rates, which are generally higher than the normal manual rates, are used to issue policies when producers fail to provide the required actuarial rating information such as a valid Elevation Certificate. By applying tentative rates, the agent can generate a policy with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Note: Effective May 1, 2004, tentative rates can be used only once on new business or renewal transactions. Any subsequent renewals using tentative rates will be in error.

Mortgage Portfolio Protection Program (MPPP) Policies: MPPP policies are allowed only in conjunction with mortgage portfolio reviews and the servicing of those portfolios by lenders and mortgage servicing companies. Policies are written because the mortgagor did not respond to previous notices to purchase coverage and show evidence of such. Policies under the MPPP will be for one term only and can be renewed but not automatically.

DATA ELEMENT: Risk Rating Method (Cont'd.)

DESCRIPTION: (Cont'd.)

The following data elements are required to be reported for MPPP policies:

1. WYO Transaction Code
2. WYO Transaction Date
3. WYO Prefix Code
4. Policy Number
5. Policy Effective Date
6. Policy Expiration Date
7. Name or Descriptive Information Indicator
8. Property Street Address
9. Property City
10. Property State
11. Property ZIP Code
12. Taxpayer Identification Number
13. Community Identification Number
14. Map Panel Number
15. Map Panel Suffix
16. Flood Risk Zone
17. Occupancy Type
18. Total Amount of Insurance – Building
19. Total Amount of Insurance – Contents
20. Total Calculated Premium
21. Risk Rating Method
22. Insured Last Name
23. Condominium Indicator
24. Regular/Emergency Program Indicator
25. Insured First Name
26. Name Format Indicator
27. Mailing City
28. Mailing State
29. Mailing Street Address
30. Mailing ZIP Code

Optional Post-1981 V Zone Rate: Pre-FIRM and Post-FIRM 1975–1981 buildings in Zones VE and V01–V30 are allowed to use Post-1981 V Zone rates if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

• The policy must be rated using the BFE printed on the FIRM that includes wave height.

• The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.

• The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.

• The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance – generally low-income persons – to have flood insurance coverage for a period of three years following

VALUE OF CONTENTS ITEMS SUBJECT
TO POLICY EXCLUSIONS (ACV)

DESCRIPTION	CODE
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

WYO TRANSACTION CODE

DESCRIPTION	CODE
Premium Transactions	
New Business – required	11A
Policy Reinstatement without Policy Changes – required	14A
Policy Reinstatement with Policy Changes – required	15A
Renewal – required	17A
Endorsement – required	20A
Policy Correction – required	23A
Cancellation – required	26A
Cancellation Correction – required	29A
Loss Transactions	
Open Claim/Loss - Initial Reserve – required	31A
Open Claim/Loss - Initial Reserve – optional	31B
Reopen Claim/Loss – required	34A
Change Reserve – required	37A
Partial Payment – required	40A
Close Claim/Loss – required	43A
Close Claim/Loss – optional	43B
Close Claim/Loss Without Payment – required	46A
Addition to Final Payment – required	49A
Addition to Final Payment – optional	49B
Recovery After Final Payment – required	52A
Recovery After Final Payment – optional	52B
Loss Correction Transactions	
General Claim/Loss Correction – required	61A
General Claim/Loss Correction – optional	61B
Claim Payment Correction – required	64A
Recovery Correction – required	67A
Special Allocated Loss Adjustment Expense – required	71A
Special Allocated Loss Adjustment Expense Correction – required	74A
Change Keys	
Change Policy Number Key – required	81A
Change Date of Loss Key – required	84A
Change Claim Payment Key – required	87A
Lender Data (Expired Policy Notification) - required	99A
Mailing Address Data - required	12A

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

DESCRIPTION	CODE
Yes, Certification Provided	Y
No, Certification Not Provided	N

PART 6 - RECORD LAYOUTS

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New Business (Cont'd.)

Record A (Cont'd.)	Field Length	Record Position
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Federal Policy Fee	3	337-339
Expense Constant	3	340-342
Principal Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE)	6	360-365
Repetitive Loss Target Group 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

12 Mailing Address Data

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

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

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14 Policy Reinstatement Without Policy Changes

Record A	Field Length	Record Position
Transaction Code (14A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Reserved for NFIP Use	415	43-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500

NOTE: If changes to policy record are needed, the WYO company must either submit an Endorsement transaction (20) with this transaction, or submit a Policy Reinstatement with Policy Changes transaction (15) in lieu of this transaction.

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

Data Element	R[1] I[2]	S[3]	$¢[4] $[5] $/100[6]	Picture
Expense Constant	R	-	$	9(3)
Expense of Contents Removal	R	-	$	9(4)
Expense of Manufactured (Mobile) Home Removal	R	-	$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	$	S9(3)
Federal Policy Fee - Refunded	I	S	$¢	S9(3)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 Risk Zone	R	-	-	X(3)
Floodproofed Indicator	R	-	-	X
Foundation Type	R	-	-	XX
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)
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)
Mailing ZIP Code	R	-	-	9(9)
Map Panel Number	R	-	-	X(4)
Map Panel Suffix	R	-	-	X
Name Format Indicator	R	-	-	X

[1]R   -   Replacement Value
[2]I   -   Incremental Value
[3]S   -   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
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 Indicator	R	–	–	X
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)
Orig. Const. Date/Substant. Improv. 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 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
Premium Payment Indicator	R	–	–	X
Principal Residence Indicator	R	–	–	X
Probation Surcharge Amount WYO	R	–	$	9(3)
Property Beginning Street Number	R	–	–	X(10)
Property City	R	–	–	X(30)
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)
Regular/Emergency Program Indicator	R	–	–	X
Reinstatement Federal Policy Fee	I	S	$¢	S9(3)V99
Reinstatement Premium	I	S	$¢	S9(7)V99
Rejected Transaction Control Number	Key	–	–	9(6)
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
Risk Rating Method	R	–	–	X
Second Lender City	R	–	–	X(30)

[1]R – Replacement Value
[2]I – Incremental Value
[3]S – 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
Second Lender Loan Number	R	–	–	X(15)
Second Lender Name	R	–	–	X(30)
Second Lender State	R	–	–	X(2)
Second Lender Street Address	R	–	–	X(50)
Second Lender ZIP Code	R	–	–	9(9)
Sort Sequence Key	Key	–	–	X
Special Expense Amount	I	S	$¢	S9(7)V99
Special Expense Date	R	–	–	9(8)YYYYMMDD
Special Expense Type	R	–	–	X
State-Owned Property	R	–	–	X
Subrogation	I	S	$¢	S9(10)V99
Subrogation Recovery Date	R	–	–	9(8)YYYYMMDD
Substantial Improvement Indicator	R	–	–	X
Tax Identification Number	R	–	–	X(9)
Total Amt. of Insurance – Building	R	–	$/100	9(8)
Total Amt. of Insurance – Contents	R	–	$/100	9(5)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	–	$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	–	$	9(10)
Total Calculated Premium	R	S	$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	–	$	9(7)
Total Damage to Contents - Main and Appurtenant (RCV)	R	–	$	9(7)
Total Expense of Temp. Flood Protection	R	–	$	9(4)
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)
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
Water Depth - Relative to Main Bldg.	R	S	–	S9(3)
WYO Prefix Code	Key	–	–	9(5)
WYO Transaction Code	Key	–	–	X(3)
WYO Transaction Date	R	–	–	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	–	–	X

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

IV. INSTRUCTIONS FOR INTERNET TRANSACTION PROCESSING

Internet e-mail submission is used as a backup method, in the event that FTP is not available. When submitting data over the internet via e-mail, the following steps must be used.

- Standard file name

- Compressed files

- Reconciliation statements for each file. The standard file name must follow the convention outlined below:

      XXXXXMMM.ZIP
      XXXXX = Company NAIC Number
      MMM = Processing Month

  e.g., 12345DEC.ZIP, represents XYZ Insurance Company's data, in a compressed format.

  All files must be submitted to the designated e-mail address, **PSCRequest@nfipstat.com**. You must also notify your Program Coordinator if you choose this option.

V. DATA TRANSMITTAL DOCUMENTS

The following documents must accompany each monthly transaction data transmission.

1 - Monthly Reconciliation - Net Written Premiums
2 - Monthly Reconciliation - Net Federal Policy Fees
3 - Monthly Reconciliation - Net Paid Losses
4 - Monthly Reconciliation - Special Allocated LAE
5 - Monthly Reconciliation - Case Loss Reserve

Samples are provided on the following pages.

MONTHLY RECONCILIATION – NET WRITTEN PREMIUMS

COMPANY NAME _____   CO. NAIC NUMBER _____

MONTH/YEAR ENDING _____   DATE SUBMITTED _____

PREPARER'S NAME _____   TELEPHONE NO. _____

MONTHLY FINANCIAL REPORT	MONTHLY STATISTICAL TRANSACTION REPORT		
NET WRITTEN PREMIUMS: $_____	TRANS. CODE	RECORD COUNT	PREMIUM AMOUNT
(INCOME STATEMENT - Line 100)	11	_____	$_____
	15	_____	_____
	17	_____	_____
UNPROCESSED STATISTICAL:	20	_____	_____
(+) PRIOR MONTH'S _____	23	_____	_____
(-) CURRENT MONTH'S _____	26	_____	_____
OTHER – EXPLAIN:	29	_____	_____
(1)	14 AND 81	_____	
(2) _____	99	_____	
	12	_____	
TOTAL: $_____	TOTAL: _____		$_____ *

* (ADD 11 THROUGH 23 LESS 26 AND 29)

COMMENTS:

EXHIBIT 8-1. Monthly Reconciliation – Net Written Premiums

<u>APPENDIX A – TRANSACTION PROCESSING DICTIONARY</u>

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APPENDIX A - TRANSACTION PROCESSING DICTIONARY
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SECTION 2 – MAILING ADDRESS DATA TRANSACTION

The transaction code for the required format of the Mailing Address Data transaction is "12A." This transaction contains mailing address information required for all new business, renewals, reinstatements, and mailing address changes processed after September 30, 2005. While the 12A transaction resembles the standard TRRP transaction format and is to be included in the monthly TRRP data, only minimal error checking will be performed on the transaction during processing by the NFIP Bureau and Statistical Agent. Internal reports will be generated to verify that 12A transactions are being received for all affected policies.

MAJOR PROCESSING ACTIVITIES

The Mailing Address Data transaction will have the following key data edits:

- Verify that the transaction code is "12A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.

This transaction will be processed by the edit module and will update the Mailing Address Master file.

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SECTION 3 - POLICY REINSTATEMENT WITHOUT POLICY CHANGES TRANSACTION

There is only an "A" record for this transaction. The transaction code is "14A." This transaction was added to provide a means of reinstating policies which were cancelled without a refund and where the policy is being reinstated with no changes to the information that was in effect prior to the cancellation. It consists of key data plus policy effective and expiration dates and the special reserved fields that are on all the transactions. The policy effective and expiration dates must remain the same as in the original policy. If additional coverage or premium is required, an Endorsement transaction must be sent.

MAJOR PROCESSING ACTIVITIES

The Policy Reinstatement Without Policy Changes transaction will have the following key data edits:

- Verify that the transaction code is "14A."
- Verify that the Policy Number is currently in the system.
- Verify that the Policy Effective Date and Expiration Date are on file.
- Verify that the policy was cancelled without a refund.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the WYO Prefix Code belongs to a WYO company.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit file transaction will be created from this transaction.

SECTION 4 - POLICY REINSTATEMENT WITH POLICY CHANGES TRANSACTION

The transaction code for the required format of the Policy Reinstatement With Policy Changes transaction is "15A." This transaction provides a means of reinstating policies that were cancelled. It not only reinstates a policy to in-force status, but allows for changes to information in the policy record.

If no endorsement effective date is provided in the record, these changes are effective as of the policy effective date. If an endorsement effective date is provided, then any changes reported in this transaction will be made effective as of the endorsement effective date.

Additionally, this transaction allows policy effective and expiration dates to be revised. The revision is allowed in those cases where the policy had been cancelled as of the policy effective date for non-payment. The revised dates must still conform to NFIP rules on the length of a policy term, policy reissuance, and appropriate waiting periods for coverage to become effective. The format of the Policy Reinstatement transaction is similar to the renewal transaction except it contains "Reinstatement Premium" instead of "Total Calculated Premium." All data, except key data, are optional. The key data consist of transaction code, transaction date, WYO prefix code, and Record Layouts for the Policy Reinstatement transaction's optional format.

MAJOR PROCESSING ACTIVITIES

The Policy Reinstatement With Policy Changes transaction will have the following key data edits:

- Verify that the transaction code is "15A."
- Verify that the Policy Number is currently in the system.
- Verify that the policy was cancelled.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the premium reported is numeric.
- Verify that the Policy Reinstatement transaction does not change the Policy Effective Dates of a policy after an endorsement or claim has been applied to it.

- If the Policy Effective Dates are changed, the Cancellation/Voidance Reason on file must be "05" or "11."
- Verify that the Policy Effective Date of the reinstated term is not later than 120 days than the Policy Expiration Date of the last term.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 5 - RENEWAL TRANSACTION

The transaction code for the required format of the Renewal transaction is "17A." This transaction contains renewal policy data sent to the NFIP Bureau and Statistical Agent by the WYO companies. The data fields on this transaction are identical to those on the New Business transaction. The only data elements required to be reported are transaction code, transaction date, WYO prefix code, policy number, and total calculated premium. All other data elements can be reported although they are only required if they are being changed from the latest information on record for the prior term. If a data element is not reported on this transaction, then the prior term information is carried forward by the NFIP/WYO system. To change data element values to blank or zero, "asterisk fill" the appropriate field. This might be necessary, for example, if a coverage carried in the prior term is being dropped and, therefore, the amount of insurance for that prior term coverage should not be carried forward by the NFIP/WYO System.

MAJOR PROCESSING ACTIVITIES

The Renewal transaction will have the following key data edits:

- Verify that the transaction code is "17A."
- Verify that the Policy Number is in the system and active.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the Policy Effective Date of the new term is not later than 120 days than the Policy Expiration Date of the last term.
- Verify that the premium reported is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 6 - ENDORSEMENT TRANSACTION

The transaction code for the required format of the Endorsement transaction is "20A." This transaction contains the data that will be used to endorse an existing policy. It contains data necessary to support underwriting and financial reconciliation, to provide actuarial information and to provide statistics on a WYO company's insurance processing practices. The format is similar to the New Business transaction except it contains "Endorsement Premium Amount" in lieu of "Total Calculated Premium." Only the data elements being endorsed are necessary for reporting on this transaction. To change a data element to zero or blank, fill the field with asterisks (*). This will differentiate between not reporting a data element and changing the data element to contain a blank or zero on the data-base. These data are processed against data already in the NFIP/WYO system.

MAJOR PROCESSING ACTIVITIES

The Endorsement transaction will have the following key data edits:

- Verify that the transaction code is "20A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the transaction date is less than or equal to the current date.
- Policy Effective Date must be the same as the date on file for the policy.
- Verify that the Endorsement Effective Date is a valid date that falls within the Policy Effective and Expiration Dates of the term being endorsed.
- Verify that the premium reported is numeric.

Special attention must be given to how Endorsement transactions are treated by the NFIP/WYO System. Information supplied in the Endorsement transaction is made effective for the policy record as of the Endorsement Effective Date and remains effective for the policy until specifically changed by a transaction with a later Effective Date. The policy information is stored in the system by effective dates and not on a transactional basis. Therefore, the submission on a transaction with a later processing date than information already on file, but with an

effective date that precedes the effective date for the information already on file, will not change the recorded information with the later effective dates. If it is desired to make information effective as of a particular date and to carry that information effective through later effective dates already in the policy record, then separate transactions must be supplied for each of the appropriate effective dates already on file.

In processing an Endorsement transaction, information supplied in the transaction is made effective as of the Endorsement Effective Date reported. Information not supplied in the Endorsement transaction, but already in the policy record with an effective date prior to or the same as the Endorsement Effective Date being reported, is maintained in the policy record as being the effective information.

A History Audit transaction will be created from this transaction.

SECTION 7 - POLICY CORRECTION TRANSACTION

The transaction code for the required format of the Policy Correction transaction is "23A." This transaction is used to correct data entered into the system via a New Business transaction, a Renewal transaction, or an Endorsement transaction from the required formats. The data fields on this transaction are identical to those on the Endorsement transaction. This transaction allows the correction of a single-field or any combination of fields per a single run. Data elements reported as zero or blank on this transaction will cause the values of the data elements already in the NFIP/WYO system to be retained. To correct a data element to zero or blank, fill the field with an asterisk (*). This will differentiate between not reporting a data element and changing the data element to contain a blank or zero on the data base.

Policy information is stored in the System by effective dates (policy effective date and endorsement effective date) and not on a transactional basis. The submission of a Policy Correction transaction will change information in the policy record that is being maintained with the endorsement/policy effective date that matches the Endorsement Effective Date submitted with the Policy Correction transaction.

MAJOR PROCESSING ACTIVITIES

The Policy Correction transaction will have the following key data edits:

- Verify that the transaction code is "23A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the Policy Effective Date is a valid date as per the format.
- Verify that the Endorsement Effective Date is a valid date as per the format.
- Verify that the Endorsement Effective Date is on file, either matching a Policy Effective Date (for correcting New Business or Renewal records) or Endorsement Effective Date (for correcting endorsements).

- Policy correction transactions may not change the Policy Effective Date of a policy term after an endorsement or loss has been applied to it.
- Verify that the premium reported is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 8 - CANCELLATION TRANSACTION

The transaction code for the required format of the Cancellation transaction is "26A." This transaction is used to enter cancellation data on existing policies into the system.

Only one Cancellation transaction is allowed against a policy. The refund amount submitted on the Cancellation transaction should be the amount refunded for the respective policy term(s) with regard to the refund rules specified for the reported cancellation reason code.

MAJOR PROCESSING ACTIVITIES

The Cancellation transaction will have the following key data edits:

- Verify that the transaction code is "26A."
- Verify that the Policy Number is currently in the system.
- Verify that the policy was never cancelled.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the refund reported is numeric and a positive number.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 9 - CANCELLATION CORRECTION TRANSACTION

The transaction code for the required format of the Cancellation Correction transaction is "29A." This transaction is used to correct data entered into the system via a Cancellation transaction (required format). This transaction allows the correction of a single field or any combination of fields per a single run.

MAJOR PROCESSING ACTIVITIES

The Cancellation Correction transaction will have the following key data edits:

- Verify that the transaction code is "29A."
- Verify that the Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the transaction date is less than or equal to the current date.
- Verify that the policy has been cancelled.
- Verify that the refund reported is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 10 - OPEN CLAIM/LOSS-RESERVE TRANSACTION ▐

The Open Claim/Loss-Reserve transaction is used to establish the record for a particular date of loss. It can be used to establish reserves, to open cases, report payments, or to report that there is no case under a particular coverage. It is mandatory to report the transaction code, transaction date, WYO prefix code, policy number, date of loss, and catastrophe number (if that number is applicable).

The transaction code for Open Claim/Loss-Reserve is "31A" for Required data elements and "31B" for Optional data elements.

MAJOR PROCESSING ACTIVITIES

The Open Claim/Loss-Reserve transaction will have the following key data edits:

- Verify that the transaction code is "31A" or "31B."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO Company.
- Verify that the Policy Number is in the system.
- Verify that the Date of Loss is within a term for the Policy.
- Verify that the Date of Loss is not currently in the system for the policy.
- Verify that the payments reported are numeric.

The transaction will then process the claims edits, checking that the required data elements for an Open Claim/Loss-Reserve have been supplied and validating all submitted information.

To report the opening of a case, at the minimum, one of the following must be done:

- The appropriate non-zero Reserve (Reserve-Building and/or Reserve-Contents) is reported;
- The appropriate Final Payment Indicator (building and/or contents) is reported as "N"; or
- A payment under the appropriate coverage is reported.

To report that there is no case open for a coverage, one of the
following must be done:

- The appropriate Final Payment Indicator is reported as
  "A"; or
- The appropriate Final Payment Indicator is reported blank
  and the corresponding reserve amount is reported as zero.

The remaining data elements within the "A" record are mandatory
for eventual reporting, but may be submitted with the Close
Claim/Loss transaction.

If either a building claim payment or a contents claim payment is
made, and it is the final payment for the claim, the
corresponding final payment indicator must be reported as "Y."
No reserves should be reported for that portion of the loss.

If an expense has been incurred for contents removal, this will
be reported in Expense of Contents Removal and also as part of
the Contents Claim Payment. If an expense has been incurred for
manufactured (mobile) home removal, this will be reported in
Expense of Manufactured (Mobile) Home Removal and as part of
Building Claim Payment. If an expense for flood protection was
incurred, this will be reported in Total Expense of Temporary
Flood Protection and as part of the Building Claim Payment. The
file will be updated with available information. A History Audit
transaction will be created for the Open Claim/Loss-Reserve
transaction.

SECTION 11 - REOPEN-A-CLAIM/LOSS TRANSACTION

There is only an "A" record for the Reopen-A-Claim/Loss transaction. The transaction code is "34A." It is used to reopen a claim and re-establish reserves after a Close Claim/Loss transaction has been submitted. Claim payments can be made at the time a claim is reopened. The same methodology used to report claim payments on an Open Claim/Loss-Reserve transaction applies here. A claim is reopened because additional payments for a claim need to be made or because a claim was previously closed without payment. The transaction code, transaction date, WYO prefix code, policy number, date of loss, claim/loss reopen date, Reserve-Building, Reserve-Contents, Final Payment Indicator-Building, and Final Payment Indicator-Contents are required data elements at the time a claim is reopened.

MAJOR PROCESSING ACTIVITIES

The Reopen-A-Claim/Loss transaction will have the following key data edits:

- Verify that the transaction code is "34A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the claim is closed.
- Verify that the payments are numeric.

This transaction will be processed by the appropriate claims edit routines, it will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 12 - CHANGE RESERVE TRANSACTION

There is only an "A" record for the Change Reserve transaction. The transaction code is "37A." It will allow the Write Your Own company to alter the amount held in reserve for building and/or contents. The reserve amount will represent the new value of reserve rather than an incremental amount.

MAJOR PROCESSING ACTIVITIES

The Change Reserve transaction will have the following key data edits:

- Verify that the transaction code is "37A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the claim is open.
- Verify reserve amounts against types of coverage.

The claims file will be updated and a History Audit transaction will be created for the Change Reserve transaction.

SECTION 13 - PARTIAL PAYMENT TRANSACTION

There is only an "A" record for the Partial Payment transaction. The transaction code is "40A." It is used to show claim payments made to the insured prior to the final payment and closing of the claim.

MAJOR PROCESSING ACTIVITIES

The Partial Payment transaction will have the following key data edits:

- Verify that the transaction code is "40A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the payments are numeric and were made on the claim.

The reserve amounts that were established with the Open Claim Reserve transaction will be decreased by the payment amounts during processing of the partial payment transaction. It will not be necessary for the WYO company to submit a Change of Reserve transaction. The payment amounts submitted are incremental values representing the actual amount of one claim payment and not the total payment amount to date.

The payment date is the actual date a partial payment is made. The Final Payment Indicator-Building is a code indicating that this is the final building claim payment for the claim. The Final Payment is the final contents claim payment for the claim in question. These fields are used the same way as in an Open Claim Reserve transaction; the reserve for that coverage will be set to zero. This allows for a claim to be closed on one coverage without closing the claim on the other coverage. It will still be necessary for the WYO companies to submit a Close Claim/Loss transaction in order to report the additional information.

The appropriate data files will be updated, and a History Audit transaction will be created from this transaction.

SECTION 14 - CLOSE CLAIM/LOSS TRANSACTION

The Close Claim/Loss transaction must be submitted for every record established for a date of loss where one or more cases have been settled with payment. It must also be submitted if all applicable cases for a date of loss have been closed without payment due to damage not exceeding deductibles. The transaction is to be provided concurrent with or after the closing of all cases associated with a date of loss. Even when Final Payment Indicators have been reported with values of "Y" in previous transactions, the NFIP/WYO System still requires that this transaction be submitted.

The Close Claim/Loss transaction is used to report required claim data and final payment amounts not previously reported and to report CWOP reasons. If all applicable cases for a date of loss have been closed without payment for reasons other than damage not exceeding deductible amounts, then it is the company's option to use this transaction or the Close Claim/Loss Without Payment transaction to report CWOP reasons and the final closing date of any cases opened for a date of loss.

Whenever an Open Claim/Loss-Reserve transaction or a Reopen Claim/Loss transaction is submitted, a Close Claim/Loss transaction must eventually be submitted. This reporting requirement still applies when a "First and Final" payment situation arises.

Expense of Contents Removal and Expense of Manufactured (Mobile) Home Removal, if reported, will also be part of the contents claim payment and building claim payment, respectively. All data elements on the required format, "A" record, of the Close Claim/Loss transaction are used to:

- Verify that Final Payment Indicators have been set appropriately ("Y" when a case had been established, "A" when no case had been established).
- Verify that Date Claim Closed is later than the Date of Loss.
- Verify that any required data element not previously reported has been reported (all data elements on "A" record).

The transaction code for Close Claim/Loss is "43A" and "43B." The total Expense of Temporary Flood Protection, Expense of Contents Removal, and Expense of Manufactured (Mobile) Home Removal should be included on this record, if costs have been incurred and have not been previously reported.

MAJOR PROCESSING ACTIVITIES

The Close Claim/Loss transaction will have the following key data edits:

- Verify that the transaction code is "43A" or "43B."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the claim is open.
- Verify that the Payment Date is later than the Date of Loss.
- Verify that the payments are numeric.
- Verify the Building and Contents payments against payment limits of the policy.

Claims edits will be performed, the reserve amounts are to be set to zero, and updates are to be made to the master files during processing of this transaction. A History Audit transaction will be created for the Close Claim/Loss transaction.

SECTION 15 - CLOSE CLAIM/LOSS WITHOUT PAYMENT TRANSACTION

There is only an "A" record for Close Claim/Loss Without Payment (CWOP) transaction. The transaction code is "46A." It is available for use in lieu of the Close Claim/Loss transaction when all opened cases for a date of loss have been closed without payment and CWOP reason 1, damage does not exceed deductible amount, is not applicable.

MAJOR PROCESSING ACTIVITIES

The Close Claim/Loss Without Payment transaction will have the following key data edits:

- Verify that the transaction code is "46A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that no payments were made on the claim.

The processing will validate the policy and claim numbers, verify that no payments have been made for this loss in either coverage, and validate the CWOP reason. The reserves will be set to zero and the master files updated.

A History Audit transaction will be created from this transaction.

SECTION 16 - ADDITION TO FINAL PAYMENT TRANSACTION

The Addition to Final Payment transaction is needed if a claims case has been closed (either by setting the Final Payment Indicator to "Y" or submitting a Close Claim/Loss transaction) but an additional payment has been made to the insured. The payment may be a building or content claim payment. The transaction codes are "49A" and "49B." The policy and claims numbers will be validated. The payment date will be reported on the "A" record.

MAJOR PROCESSING ACTIVITIES

The Addition to Final Payment transaction will have the following key data edits:

- Verify that the transaction code is "49A" or "49B."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that that the Date of Loss is currently in the system for the policy.
- Verify that the claim is closed.
- Verify that the Payment Date is later than the Date of Loss.
- Verify that the payments are numeric.
- Verify that the payments do not exceed Policy Limits.

Reserves will not be altered for this transaction since they were eliminated at the time the case was closed.

The Total Expense of Temporary Flood Protection, Expense of Contents Removal, and Expense of Manufactured (Mobile) Home Removal will be reported on the "A" record when they have been incurred. Master files will be updated and a History Audit transaction created. This transaction functions alone and requires neither a Reopen-A-Claim/Loss transaction nor a Close Claim/Loss transaction in conjunction with it.

SECTION 17 - RECOVERY TRANSACTION

The Recovery transaction has two purposes: It can be used after a case has been closed if an overpayment was made to the insured and money was recovered, and it is available if any Actual Salvage Recovery or Subrogation needs to be reported after the case is closed. The transaction codes are "52A" and "52B."

MAJOR PROCESSING ACTIVITIES

The Recovery transaction will have the following key data edits:

- Verify that the transaction code is "52A" or "52B."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the Recovery Dates are later than the Date of Loss if the corresponding payments are made.
- Verify that the payments are numeric.

This transaction updates the master files, and a History Audit transaction will be created from this transaction.

If the "A" record contains a Payment Recovery Amount, the Payment Recovery Date must be reported on the "A" record. If the "A" record contains a Salvage Recovery Amount, the Salvage Recovery Date must be reported on the "A" record. If the "A" record contains a Subrogation Recovery Amount, the Subrogation Recovery Date must be reported on the "A" record. Total Expense of Temporary Flood Protection and Expense of Contents Removal may be reported when these expenses have been incurred.

SECTION 18 - GENERAL CLAIM/LOSS CORRECTION TRANSACTION

The General Claim/Loss Correction transaction allows corrections to be made to all claim data elements except Payments, Recoveries, and Special Allocated Loss Adjustment Expenses. Data entering the system by using the Change Reserve, Close Claim/Loss, Close Claim/Loss Without Payment, and Reopen-A-Claim Correction transactions can be corrected by using the General Claim/Loss Correction transaction. The transaction codes are "61A" and "61B."

As with other correction transactions, any combination of data elements may contain correcting values. Zeros in numeric fields and spaces in alpha and alphanumeric fields mean that corresponding fields on the master files do not need corrections.

MAJOR PROCESSING ACTIVITIES

The General Claim/Loss Correction transaction will have the following key data edits:

- Verify that the transaction code is "61A" or "61B."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.

This transaction will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 19 - CLAIM PAYMENT CORRECTION TRANSACTION

There is only an "A" record for the Claim Payment Correction transaction. The transaction code is "64A." The function of this transaction is to make corrections to payment fields. Payment fields enter the system via the Open Claim/Loss-Reserve, Partial Payment, Close Claim/Loss, and Addition to Final Payment transactions. The loss number (policy number and date of loss) will determine to which loss the payment is applied. The payment date will determine which claim payment is being corrected.

MAJOR PROCESSING ACTIVITIES

The Claim Payment Correction transaction will have the following key data edits:

- Verify that the transaction code is "64A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the payments are numeric.

This transaction will be processed by the appropriate edit routines and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 20 - RECOVERY CORRECTION TRANSACTION

There is only an "A" record for the Recovery Correction transaction. The transaction code is "67A." This transaction provides a means of making corrections to Payment Recovery, Actual Salvage Recovery, and Subrogation Recovery amounts by using the corresponding recovery dates as keys. All recovery amounts are incremental values. This transaction may be submitted before or after a claims case has been closed.

MAJOR PROCESSING ACTIVITIES

The Recovery Correction transaction will have the following key data edits:

- Verify that the transaction code is "67A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the payments are numeric.

This transaction will be processed by the appropriate edit routines and will update the appropriate master file, and a History Audit transaction will be created from this transaction.

SECTION 21 – SPECIAL ALLOCATED LOSS ADJUSTMENT EXPENSE TRANSACTION

There is only an "A" record for the Special Allocated Loss Adjustment Expense (LAE) transaction. The transaction code is "71A." This transaction is available to report loss expenses other than fees paid to adjusters. This includes special engineering expenses, legal fees, or the cost of an appraisal. This transaction may be submitted while a claim is open or after the case has been closed. The Special Allocated LAE will be used in the financial control of the system. For this purpose, the Special Expense Date will be reported.

MAJOR PROCESSING ACTIVITIES

The Special Allocated Loss Adjustment Expense transaction will have the following key data edits:

- Verify that the transaction code is "71A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy
- Verify that the expense amount is numeric.

Master files will be updated and a History Audit transaction will be created from this transaction.

SECTION 22 - SPECIAL ALLOCATED LOSS ADJUSTMENT EXPENSE CORRECTION TRANSACTION

There is only an "A" record for the Special Allocated Loss Adjustment Expense Correction transaction. The transaction code is "74A." This transaction provides a means of making corrections to Special Expense Type and Amount by using the corresponding Special Expense Date. The Special Expense Date, which is the date on which the special allocated loss adjustment expense was incurred, must be reported on this transaction.

MAJOR PROCESSING ACTIVITIES

The Special Allocated Loss Adjustment Expense Correction transaction will have the following key data edits:

- Verify that the transaction code is "74A."
- Verify that the transaction date is less than today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the expense amount is numeric.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 23 - CHANGE POLICY NUMBER KEY TRANSACTION

There is only an "A" record for the Change Policy Number Key transaction. The transaction code is "81A." This transaction provides a mechanism for changing the policy number assigned to an active policy. The key fields are transaction code, transaction date, WYO prefix code, and old policy number. The value in New Policy Number replaces that in old policy number.

MAJOR PROCESSING ACTIVITIES

The Change Policy Number Key transactions are processed after all other transactions. Therefore, within the same submission month, all transactions pertaining to those policies whose policy numbers are being changed MUST use the "Old Policy Number."

The Change Policy Number Key transaction will have the following key data edits:

- Verify that the transaction code is "81A."
- Verify that the Old Policy Number is currently in the system.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that New Policy Number is not in the system.

This transaction will be processed by the edit module and will update the appropriate master files, and a History Audit transaction will be created from this transaction.

SECTION 24 - CHANGE DATE OF LOSS KEY TRANSACTION

There is only an "A" record for the Change Date of Loss Key transaction. The transaction code is "84A." This transaction is used to change dates of loss on claims transactions. This could be necessary if an incorrect date of loss was recorded on an Open Claim/Loss Reserve transaction. This transaction overlays the value represented by "Old Date of Loss" with that represented by "New Date of Loss."

MAJOR PROCESSING ACTIVITIES

The Change Date of Loss Key transactions are processed after all other transactions, except Change Claims Payment Date Key and Change Policy Number Key transactions. The Change Claims Payment Date Key transaction is processed at the same time as the Change Date of Loss Key transaction. The Change Policy Number Key transaction is processed after all other transactions have processed for the month. When submitting this transaction, do not send any other transactions that will process against the loss (either the "Old Date of Loss" or the "New Date of Loss").

The Change Date of Loss Key transaction will have the following key data edits:

- Verify that the transaction code is "84A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system.
- Verify that the Old Date of Loss is currently in the system.
- Verify that the New Date of Loss is not currently in the system.
- Verify that the New Date of Loss is within a term for the policy.

This transaction will be processed by the edit module, will update the appropriate master file with the new key, will delete the old Date of Loss information, and will add a History Audit File.

SECTION 25 - CHANGE CLAIMS PAYMENT DATE KEY TRANSACTION

There is only an "A" record for the Change Claims Payment Date Key transaction. The transaction code is "87A." The purpose of the Change Claims Payment Date Key transaction is to provide a means of changing the payment date. This transaction would replace the value in Old Payment Date with that in New Payment Date on the appropriate master file.

MAJOR PROCESSING ACTIVITIES

The Change Claims Payment Date Key transactions are processed after all other transactions, except Change Date of Loss Key and Change Policy Number Key transactions. The Change Date of Loss Key transaction is processed at the same time as the Change Claims Payment Date Key transaction. The Change Policy Number Key transaction is processed after all other transactions have processed for the month. When submitting this transaction, do not send any other transactions that will process against the loss.

The Change Claims Payment Date Key transaction will have the following key data edits:

- Verify that the transaction code is "87A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is in the system for the WYO company.
- Verify that the Date of Loss is currently in the system for the policy.
- Verify that the Old Payment Date is currently in the system for the claim.
- Verify that the New Payment Date is not currently in the system for the claim.
- Verify that the New Payment Date is after the Date of Loss.

The transaction will be processed by the edit module, will update the appropriate master file with the new key, will delete the old payment information, and will add a History Audit File.

The Control and Resubmission of Rejection transaction is necessitated by the WYO Financial Control Plan requirements for reconciling the monthly financial statements with policy and loss transaction detail. When a policy or loss transaction is rejected, an out-of-balance condition is created if premium or loss payments or other expenses are reported on that transaction.

The NFIP/WYO system categorizes rejections as critical or non-critical. A critical rejection is one where the transaction has premium or loss payments or other expenses reported. These rejections must be rectified by following the procedures as set forth below so that the reconciliations with the appropriate monthly financial statements can be completed. If these procedures are not used, then the out-of-balance condition will continue. A non-critical rejection is one where no premium or loss payments or other expenses are reported. Because no out-of-balance condition has been created, companies may follow the resubmission procedures below, but it is not mandatory that they do so.

When resubmitting a rejected transaction, the Original Submission Month and Rejected Transaction Control Number must be the same as the values assigned by the NFIP/WYO system and provided to the company on the rejected transaction record. Without these two data elements, the NFIP/WYO system will not recognize the transaction as a resubmission. If these two fields are not zero or blank (not reporting) but are a valid value, the NFIP/WYO System will assume that a resubmission is being attempted. Therefore, the processing actions of condition 1 below will take place.

A Reject Master File is maintained by the NFIP/WYO system. Upon receipt of a resubmitted transaction, the following processing takes place:

1. If the Original Submission Month and Control Number do not match any record held on the Reject Master File, then:

   • The resubmitted transaction is rejected before any further processing.
   • The resubmitted transaction is <u>not</u> added to the Reject Master File.
   • Any dollar amounts associated with the resubmitted transaction are reported to WYO Accounting for reconciliation purposes.

- The transaction is supplied to the company on the FTP Individual Company Reject Data File with the disputed Original Submission Month and Control Number. The record will include a Reject Error Code (PR138020) denoting this problem. This transaction cannot be resubmitted with this disputed Original Submission Month and Reject Control Number.

2. If the Original Submission Month and the Control Number match a record held on the Reject Master File, then:

- If the resubmission is accepted after full processing:

    - The original record on the Reject Master File is purged.

    - A report of the acceptance of the resubmission and the purged dollar amount is made to the NFIP Program Accounting Department for reconciliation.

- If the resubmission is rejected after full processing:

    - The original reject record on the Reject Master File is purged.

    - The resubmitted transaction is added to the Reject Master File keeping the same Original Submission Month and Control Number as submitted by the company.

    - The rejected transaction is supplied to the company on the FTP Individual Company Reject Data File.

The corrective action for a rejected transaction may require the submission of more than one transaction. In order to purge the record held on the Reject Master File, only one of the transactions must contain the Original Submission Month and Control Number as assigned by the NFIP/WYO System. However, if more than one of these transactions is submitted with these two data elements, they must then be submitted in the same month.

In order to handle the resubmission of transactions that were rejected prior to the initiation of the control number system, companies must supply the Original Submission Month as would normally have been done and must also supply a Reject Control Number of "999999." This applies to transactions rejected from data reported prior to the submission of October 1989 data in November 1989.

Additional information regarding procedures to remove entries from the Reject Master File can be found in Part 10, NFIP/WYO System Archiving.

SECTION 27 - MORTGAGE PORTFOLIO PROTECTION PROGRAM (MPPP)

The following data elements are not required to be reported when submitting data for an MPPP policy. The NFIP/WYO system will automatically set these data elements to the following default values. This will be done regardless of what the WYO company places in these data elements.

Base Flood Elevation	+9999
Basement/Enclosure Type	0
Coverage Required for Disaster Assistance	3
Deductible - Building	0
Deductible - Contents	0
Elevated Building Indicator	N
Elevation Certificate Indicator	2
Elevation Difference	+999
Floodproofed Indicator	N
Insurance-to-Value Ratio Indicator	Blank
Location of Contents Indicator	Blank
Lowest Floor Elevation	+9999
New or Rollover Indicator	N
Number of Floors (Including Basement)/Building Type	1
Original Construction Date/Substantial Improvement Date	00000000
Policy Term Indicator	1
Post-FIRM Construction Indicator	Blank
State-Owned Property	N

The following data elements need to be reported only to justify
insurance limits. If these data elements are not reported
(blanks), then the following default values will be assigned by
the NFIP/WYO system:

    Condominium Indicator   N

    Occupancy Type   1

For the NFIP/WYO system to accomplish the above, the data element
**Risk Rating Method must be reported for an MPPP policy on every
New Business (11A), Renewal (17A), Endorsement (20A), Policy
Reinstatement with Policy Changes (15A), and Policy Correction
(23A) transaction submitted.**

SECTION 28 - LENDER DATA TRANSACTION

The transaction code for the required format of the Lender Data is "99A." This transaction provides first and second mortgagee information on policies that have expired more than 120 days.

While the 99A transaction resembles the standard TRRP transaction format and is to be included in the monthly TRRP data, its processing will be different. The Program does not intend to get involved in error processing on expired policies and no error codes will be generated on 99A transactions. However, some minimal error checking (such as the existence of the policy number and that it is expired) must be done if the data are to be used. We will also be running internal reports to verify that 99A transactions are being received for all pertinent expired policies.

MAJOR PROCESSING ACTIVITIES

The Lender Data transactions are processed after all other transactions. This transaction will have the following key data edits:

- Verify that the transaction code is "99A."
- Verify that the transaction date is less than or equal to today's date.
- Verify that the WYO Prefix Code belongs to a WYO company.
- Verify that the Policy Number is currently in the system.
- Verify that the policy is expired more than 120 days.

This transaction will be processed by the edit module, will update the Lender Master File, and will create a History Audit transaction.