



FEMA

W-14035

June 26, 2014

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Direct Servicing Agent (DSA)

FROM: David L. Mi
Associate Administrator
Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2014 Refund Procedures – Sections 3 and 5 of the Homeowner Flood Insurance Affordability Act of 2014 (HR 3370)

The purpose of this memorandum is to provide notification of the refund procedures that the NFIP will implement beginning October 1, 2014, pursuant to Section 3 of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA), Pub. L. No. 113-89 (March 21, 2014). Refund amounts will be determined using rates made available in Bulletin W-14026 issued on May 29, 2014. Section 3 of HFIAA requires FEMA to restore Pre-Flood Insurance Rate Map (FIRM) subsidized rates and issue refunds of excess premiums collected above the subsidized rate for:

- Pre-FIRM properties not insured when the Biggert-Waters Flood Insurance Act of 2012 (Biggert-Waters) was enacted;
- Pre-FIRM properties purchased after Biggert-Waters was enacted; and
- Policies for Pre-FIRM properties that were rated full-risk under Biggert-Waters due to a lapse in coverage, but only for policies where the lapse was due to a property owner no longer being required to purchase flood insurance.

The effective date of rate tables that implement premium changes required by Section 3 of HFIAA is July 6, 2012, which is the date Biggert-Waters was enacted.

With some exceptions, Section 5 of HFIAA prohibits FEMA from increasing premiums more than 15 percent a year within a single risk class and more than 18 percent for any individual policyholder. These exceptions include:

- Properties receiving Pre-FIRM subsidized rates subject to the 25 percent increases mandated by Biggert-Waters for non-primary residences, businesses, Severe Repetitive Loss properties (including cumulative loss properties), and substantially damaged or improved properties;
- Properties located in a community that loses its Community Rating System (CRS) standing;
- Increases in premium due to a decrease in the deductible or an increase of coverage; or
- Misrated properties.

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Section 5 was effective on March 21, 2014, the date HFIAA was enacted. Prior to HFIAA, FEMA was authorized to increase rates within a single risk class by no more than 20 percent over a 12-month period, with no individual policy cap. Consequently, as of March 21, 2014, some rates contained in the October 1, 2013 rate tables may have exceeded the premium increase caps mandated by Section 5 of HFIAA for some Pre-FIRM subsidized policyholders, as well as some Post-FIRM and other full-risk-rated policyholders.

On April 15, 2014, FEMA issued Bulletin W-14014 requiring the NFIP DSA and WYO insurers to restore Pre-FIRM subsidized rates for Section 3 properties where policies were purchased or renewed after May 1, 2014. Bulletin W-14014 required that insurers use the October 1, 2013 Pre-FIRM subsidized rate tables for those policies.

On May 29, 2014, FEMA issued Bulletin W-14026 providing Section 5 compliant rates that are the same or lower than the October 1, 2013 premium rates for both Pre-FIRM subsidized policies and other policies. Bulletin W-14026 required the NFIP DSA and WYO insurers to use the Section 5-compliant rates for new and renewal business issuing effective October 1, 2014.

Today, FEMA is issuing a bulletin providing guidance to provide refunds required by Section 3 of HFIAA for policies eligible for Pre-FIRM subsidized rates issued on or after October 1, 2013, and on or before September 30, 2014. The refund procedures will also apply to policies not receiving Pre-FIRM subsidized rates that were effective on or after March 21, 2014, and on or before September 30, 2014, where the October 1, 2013 premium rates exceeded the premium increase caps mandated by Section 5 of HFIAA. The premium rates provided in Bulletin W-14026 on May 29, 2014, will continue to be used for new and renewal policies effective on or after October 1, 2014. In every case, these rates are the same or lower than the October 1, 2013 rates. FEMA will also utilize these same rate tables to calculate premium refunds to comply with Sections 3 and 5 of the HFIAA. Refunds will begin on October 1, 2014, and all refunds must be generated by December 31, 2014.

Detailed information is attached regarding the HFIAA premium refund process, including underwriting and accounting guidelines, the rate tables to be used to determine refund amounts, and modifications to the Transaction Record Reporting and Processing (TRRP) Plan, the Accounting Exhibits, and the Edit Specifications document.

For questions, please contact Joe Cecil at (202) 212-2067.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Data Processing, Underwriting, Marketing

ATTACHMENT A

**UNDERWRITING GUIDELINES
OCTOBER 1, 2014 REFUND PROCEDURES**

ARCHIVED APRIL 2018

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

Background

Section 3 of HFIAA requires FEMA to restore Pre-Flood Insurance Rate Map (FIRM) subsidized rates for:

- Pre-FIRM properties not insured when the Biggert Waters Flood Insurance Reform Act of 2012 (Biggert-Waters) was enacted;
- Pre-FIRM properties purchased after Biggert-Waters was enacted; and
- Policies for Pre-FIRM properties that were full-risk rated under Biggert-Waters due to a lapse in coverage, but only for policies where the lapse was due to a property owner no longer being required to purchase flood insurance (collectively referred to as “Section 3 properties”).

Section 3 of HFIAA also requires FEMA to refund premiums collected in excess of the Pre-FIRM subsidized rate for properties covered by Section 3. The effective date of Section 3 of HFIAA is July 6, 2012, which is the date Biggert-Waters was enacted.

Section 5 of HFIAA prohibits FEMA from increasing premiums more than 15 percent a year within a single risk class and more than 18 percent for any individual policyholder, with some exceptions. These exceptions include:

- Properties receiving Pre-FIRM subsidized rates subject to the mandatory 25 percent increases mandated by Biggert-Waters for non-primary residences, businesses, Severe Repetitive Loss properties (including cumulative loss properties), and substantially damaged or improved properties;
- Properties located in a community that loses its Community Rating System (CRS) standing;
- Increases in premium due to a decrease in the deductible or an increase of coverage; or
- Misrated properties.

Section 5 became effective on March 21, 2014, the date HFIAA was enacted. Prior to HFIAA, FEMA was prohibited from increasing rates within a single risk class by more than 20 percent over a 12-month period, with no policy cap. Consequently, as of March 21, 2014, some rates contained in the October 1, 2013 rate tables may have exceeded the premium increase caps mandated by Section 5 of HFIAA for some Pre-FIRM and Post-FIRM policyholders.

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

Replacement Rate/Premium Tables

On May 29, 2014, FEMA issued Bulletin W-14026, which contained rate tables that are to be used to calculate premium refunds required under Section 3 of HFIAA. We provided a revised Rate Table 2A in Bulletin W-14031 dated June 19, 2014. To the extent a policyholder was charged a premium in excess of the premium increase caps mandated under Section 5 of HFIAA, FEMA will use these same rate tables to calculate refunds.

The chart below lists the rate and premium tables for replacement in the NFIP Flood Insurance Manual (FIM), or the Specific Rating Guidelines (SRG) used for “Submit for Rate” policies. The effective date of each table for calculating the refunds is provided, and the tables are included in Attachment B to this bulletin.

Rate/Premium Table	Table and Page Number	Table effective date
Emergency Program Rates	Table 1 – FIM Rate 1	October 1, 2013
Regular Program – Pre-FIRM	Table 2A – FIM Rate 2	October 1, 2013
Regular Program – Post-FIRM	Table 3A – FIM Rate 5	March 21, 2014
	Table 3B – FIM Rate 6	March 21, 2014
	Table 3C – FIM Rate 7	March 21, 2014
	Table 5 – FIM Rate 12	March 21, 2014
Regular Program – Pre-FIRM Condo	Table 3A – FIM Condo 10	October 1, 2013
	Table 4A – FIM Condo 14	October 1, 2013
Regular Program – Post-FIRM Condo	Table 4C – FIM Condo 16	March 21, 2014
	Table 4E – FIM Condo 18	March 21, 2014
Regular Program – Post-FIRM PRP	Table 4A – FIM PRP 8	March 21, 2014
	Table 4B – FIM PRP 9	March 21, 2014
	Table 4C – FIM PRP 10	March 21, 2014
Regular Program – Submit for Rate	SRG – Page 1-1	March 21, 2014
	SRG – Page 1-2	March 21, 2014
	SRG – Page 1-3	March 21, 2014
	SRG – Page 1-10	March 21, 2014
	SRG – Page 1-11	March 21, 2014
	SRG – Page 1-14	March 21, 2014
	SRG – Page 1-16	March 21, 2014

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

HFIAA Section 3 Premium Refund Requirements

The following policies are eligible for a premium refund based on Section 3 of HFIAA (restoration of Pre-FIRM subsidized rates). Refunds for policies that are eligible for HFIAA Section 3 refunds are for policy terms that are effective October 1, 2013, or later.

- New policies effective on or after October 1, 2013, covering Pre-FIRM buildings newly insured on or after the date of enactment of BW-12 (July 6, 2012), that were charged full-risk rates, tentative rates, or provisional rates on or after October 1, 2013.

Requirements:

Policy Type: 11A – New Business

New/Rollover/Transfer Indicator: N

Original New Business Date: On or after October 1, 2013

Policy Effective Date: On or after October 1, 2013

Rated Flood Zone: Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, D

Post-FIRM Indicator: N

Risk Rating Method: 1, 2, 6, 8, B, W, E, or S.

Property Purchase Date: Not applicable

Policy Assignment Type: Not applicable

Applicable Rate Table: Refer to FIM Chart

- Renewal policies covering Pre-FIRM buildings that were newly insured with Pre-FIRM subsidized rates on or after July 6, 2012, and before October 1, 2013, and that renewed on or after October 1, 2013, with full-risk rates, tentative rates, or provisional rates.

Requirements:

Policy Type: 17A – Renewal

New/Rollover/Transfer Indicator: N, T, R, or Z.

Original New Business Date: On or after July 6, 2012 and prior to October 1, 2013

Policy Effective Date: On or after October 1, 2013

Rated Flood Zone: Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, D

Post-FIRM Indicator: N

Risk Rating Method: 1, 2, 6, 8, B, W, E, or S.

Property Purchase Date: Not applicable

Policy Assignment Type: Not applicable

Applicable Rate Table: Refer to FIM Chart

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

- Policies covering Pre-FIRM buildings where the building was insured with Pre-FIRM subsidized rates prior to July 6, 2012, and the building was newly purchased on or after July 6, 2012, and where the policy was endorsed upon assignment, and was charged full-risk rates, tentative rates, or provisional rates effective on or after October 1, 2013.

Requirements:

Policy Type: 11A – New Business; 17A – Renewal; 20A – Endorsement;

23A – Policy Correction used for Endorsement

New/Rollover/Transfer Indicator: N, R, Z or T

Original New Business Date: Prior to July 6, 2012

Policy Effective Date: After October 1, 2012 and before October 1, 2013 (for New Business and Renewal only)

Endorsement Effective Date: On or after October 1, 2013 (for Endorsement only)

Rated Flood Zone: Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, D

Post-FIRM Indicator: N

Risk Rating Method: 1, 2, 6, 8, B, W, E, or S.

Property Purchase Date: On or after July 6, 2012

Policy Assignment Type: P

Applicable Rate Table: Refer to FIM Chart

OR

Requirements:

Policy Type: 11A – New Business; 17A – Renewal; 20A – Endorsement;

23A – Policy Correction used for Endorsement

New/Rollover/Transfer Indicator: N, R, Z or T

Original New Business Date: Prior to July 6, 2012

Policy Effective Date: On or after October 1, 2013 (for New Business and Renewal only)

Endorsement Effective Date: On or after July 6, 2012 (for Endorsement only)

Rated Flood Zone: Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, D

Post-FIRM Indicator: N

Risk Rating Method: 1, 2, 6, 8, B, W, E, or S.

Property Purchase Date: On or after July 6, 2012

Policy Assignment Type: P

Applicable Rate Table: Refer to FIM Chart

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

- Policies covering Pre-FIRM buildings with Pre-FIRM subsidized rates prior to July 6, 2012, where the policy lapsed and was reinstated with a reinstatement effective date on or after October 4, 2012, and was subsequently charged full-risk rates, tentative rates, or provisional rates on or after October 1, 2013.

Requirements:

Policy Type: 17A – Renewal

New/Rollover/Transfer Indicator: N, R, Z or T

Original New Business Date: Prior to July 6, 2012

Policy Reinstatement Effective Date: On or after October 4, 2012

Policy Effective Date: On or after October 1, 2013

Rated Flood Zone: Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, D

Post-FIRM Indicator: N

Risk Rating Method: 1, 2, 6, 8, B, W, E, or S.

Property Purchase Date: Not applicable

Policy Assignment Type: Not applicable

Applicable Rate Table: Refer to FIM Chart

- Policies renewing with Pre-FIRM subsidized rates effective on or after October 1, 2013, covering Pre-FIRM primary residence buildings originally insured before July 6, 2012, where continuous coverage with Pre-FIRM subsidized rates has been maintained.

Requirements:

Policy Type: 17A – Renewal

New/Rollover/Transfer Indicator: N, R, Z or T

Original New Business Date: Prior to July 6, 2012

Policy Effective Date: On or after October 1, 2013

Rated Flood Zone: Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30, D

Post-FIRM Indicator: N

Risk Rating Method: 1, 2, 6, 8, B, W, E, or S.

Property Purchase Date: Not applicable

Policy Assignment Type: Not applicable

Applicable Rate Table: Refer to FIM Chart

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

HFIAA Section 5 Premium Refund Requirements

Policies meeting the following criteria are eligible for a premium refund based on Section 5 of HFIAA (policies exceeding the premium increase caps) for policy terms that are effective March 21, 2014, or later.

Requirements:

Policy Type: 11A New Business or 17A – Renewal

Policy Effective Date: On or after March 21, 2014

Post-FIRM Indicator: Y or N

Risk Rating Method: 1, 2, 6, 8, B, W, E, S, P, Q, or R

Applicable Rate Table: Refer to replacement rate/premium tables for changes

Refund Procedures

Section 3 and Section 5 HFIAA premium refunds may be completed by either a policy change endorsement, or by canceling and rewriting a policy. WYO insurers and the NFIP Direct Servicing Agent can begin issuing HFIAA refunds beginning October 1, 2014, and must complete issuing refunds by December 31, 2014. Insurers are required to refund any overpayment amount of \$1.00 or greater and must issue a revised Declaration page that shows the original premium amount and the new premium amount. Attached at the end of this procedure is a sample letter to be used to provide an explanation for the refund. Declarations must be mailed to the policyholder and any mortgagee. Refunds generated by the process must be mailed to the named insured on the policy, regardless of the payor.

TRRP/Edit Specification HFIAA Premium Refund Requirements

Transactions related to HFIAA premium refund processing (endorsement, cancellation, or rewritten new business) must be identified and reported through the Transaction Record Reporting and Processing (TRRP) Plan with a new HFIAA Indicator. Transactions reported with a “Y” in the HFIAA Indicator field will provide information for the financial reporting and Accounting Exhibits and will provide a means to identify transactions to track expense allowance and agent commission adjustments.

For HFIAA refunds being issued by the cancel/rewrite transaction process, in addition to the new HFIAA Indicator, a new cancellation reason code “25” is to be used for the cancellation itself. A policy that is canceled using reason code 25 will be required to have a rewritten policy issued. The full cancellation premium refund will be applied towards the rewritten policy. The HFIAA premium refund will be issued as an overpayment on the rewritten policy. The WYO expense allowance, including Unallocated Loss Adjustment Expenses (ULAE) and agent commission will be retained on the cancellation transaction, and will not be earned on the rewritten new business transaction. Cancel/rewrite transactions using reason code 25 must be effective on or after October 1, 2013. The rewritten policy (11A transaction) must be reported with a “Y” in the HFIAA Indicator field, allowing the insurer to report “zero amount” for expense allowance and agent commission on these transactions. See the Accounting Exhibits in Attachment C.

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

For HFIAA refunds being issued by an endorsement transaction process, the new HFIAA Indicator will be used to identify those transactions. The WYO expense allowance and agent commission, including ULAE will be retained on the endorsement transaction. Endorsement transactions that have a HFIAA Indicator of “Y” must have an endorsement effective date on or after October 1, 2013.

Insurers may use standard business practices in determining whether to process HFIAA refunds by means of the cancel/rewrite or endorsement transaction processes. For HFIAA premium refunds that were issued between May 1, 2014, and October 1, 2014, using the subsidized rates for October 1, 2013, insurers may resubmit the transaction with the HFIAA Indicator of “Y” to obtain the expense allowance.

Updated TRRP and Edit Specification requirements (including requirements for the new HFIAA Indicator and examples of the new cancellation reason code) are attached to this Bulletin as Attachment D.

Accounting Exhibits/Financial Reporting

The insurer will not be compensated for issuing HFIAA premium refunds. However, compensation already earned through the implementation of BW-12 may be retained, including ULAE. Insurers will process the HFIAA premium refunds as they do other premium refunds. To retain the WYO Expense Allowance, use Exhibit IV, Line Number 427. The WYO insurer should attach a reconciliation worksheet with the monthly submissions disclosing the retained expense allowance due to HFIAA premium refund transactions reported in Line Number 427. The NFIP Direct Servicing Agent must complete a similar worksheet to disclose retained expense allowance and agent commission. Updated Accounting Exhibits and worksheets are provided in Attachment C to this Bulletin.

HFIAA Premium Refunds for Canceled Policies

If an HFIAA premium refund is due for the earned premium of a canceled policy, the refund may be issued on the earned premium. To process an HFIAA premium refund for a canceled policy, the request should be submitted to the NFIP Bureau (iService). The insurer may contact iService for guidance for submitting the transaction using the form provided at the end of Attachment C, Accounting Procedures.

HFIAA Premium Refunds for Policies with Prior Claims

If there is a pending or closed claim with a date of loss after October 1, 2013, on a policy eligible for an HFIAA premium refund, the claim must be stripped from the policy record prior to the change to the policy record. The claim must be reapplied to the endorsed or rewritten policy after the appropriate refund has been issued. A new HFIAA loss indicator must be used when the claim is resubmitted, indicating that the policy has been issued an HFIAA refund.

WYO companies can refer to the TRRP Plan – Part 10 (NFIP/WYO System Archiving) regarding procedures for the following:

Underwriting Guidelines for
HFIAA Section 3 and Section 5 Refund Procedures

- Procedures to back out a claim transaction
- Procedures to back out a claim and restore claim history under a new policy number
- Procedures to back out an endorsement transaction

Unless applying Pre-FIRM subsidized rates to a policy that has been tentatively rated, when processing a refund by means of either an endorsement or a cancel/rewrite, coverage may not be increased retroactively by means of the endorsement, even when additional coverage was requested at the time of application. Increases in coverage are subject to the 30-day waiting period required by law (42 U.S.C. 4013 (c)), except when requested in connection with the making, increasing, extension, or renewal of a loan, or when requested during the 13-month period following a map revision.

Coverage for Tentatively Rated Policies

For policies effective on or after October 1, 2013, that are tentatively rated and are eligible for HFIAA premium refunds, coverage may be increased to the amount of coverage that was originally requested without the 30-day waiting period. Increases in coverage on policies that were not rated using tentative rates are subject to the 30-day waiting period.

Optional Rating

When the full-risk premium is more favorable to the insured than the Pre-FIRM subsidized rate (due to annual increases of no less than 5 percent, and no more than 25 percent for certain groups of policies), the Risk Rating Method must be changed to a “B” if the elevation of the lowest floor is at or above the Base Flood Elevation (BFE), or a “W” if the elevation of the lowest floor is below the BFE. Special Rate Consideration provided to certain buildings with the lowest floor below BFE should be reported with a Risk Rating Method of “E” as outlined in the Specific Rating Guidelines.

Because HFIAA continues to phase-out Pre-FIRM subsidies over time, insurers must retain elevation information provided by a policyholder and compare the full-risk premium to the Pre-FIRM subsidized premium at each policy transaction, until full-risk premium rates are achieved.

Other TRRP Changes

- Claim Reserves

A new data element for Claim Reserves will become effective October 1, 2014.

- Valid Policy Data Element

The effective date for the Valid Policy Indicator data element has been changed from October 1, 2014, to January 1, 2015.

IMPORTANT NOTICE REGARDING YOUR
NATIONAL FLOOD INSURANCE PROGRAM (NFIP) POLICY

Thank you for purchasing and maintaining flood insurance to protect your property and your financial well-being. As a result of recent changes to the law, you are eligible for a refund of a portion of the flood insurance premium increase you have been paying.

The Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) was signed into law by President Obama on March 21, 2014. This law makes changes to the National Flood Insurance Program (NFIP) by repealing and modifying some provisions of previous legislation, the Biggert-Waters Flood Insurance Reform Act of 2012, including repealing certain rate increases that already went into effect. As a result, you are eligible for a flood insurance premium refund on your NFIP policy.

The refund of premium is due to policyholders where the Homeowner Flood Insurance Affordability Act:

- Restores the subsidized rate for flood policies covering Pre-Flood Insurance Rate Map (FIRM) buildings whose owners were required to pay the full-risk rate because the building was newly insured or newly purchased effective on or after July 6, 2012, or for coverage effective on or after October 4, 2012, that reinstated a policy covering a Pre-FIRM building.
- Reduces the premium for most flood policies that increased more than 18 percent effective on or after March 21, 2014.

Notes:

- (1) The National Flood Insurance Act of 1968 authorized the use of rates that were less than the full-risk premium rate determined by actuarial principles for buildings constructed before a community adopted the initial Flood Insurance Rate Map into local building ordinance. These discounted rates are considered subsidized.
- (2) The 18-percent cap on flood insurance premium increases does not apply to certain subsidized flood policies covering buildings in the following categories: (1) Non-Primary residences, (2) Businesses, or (3) Severe Repetitive Loss properties.

Refunds will not apply to those policies where the full-risk rate is less than the subsidized rate.

Either [determined by WYO]:

Enclosed is your premium refund as required by the Homeowner Flood Insurance Affordability Act and as instructed by the Federal Insurance and Mitigation Administration (FIMA) of the Federal Emergency Management Agency (FEMA). A revised flood insurance policy declarations page is also enclosed, indicating the premium refund and the revised annual premium.

Or:

Enclosed is your premium refund as required by the Homeowner Flood Insurance Affordability Act and as instructed by the Federal Insurance and Mitigation Administration (FIMA) of the Federal Emergency Management Agency (FEMA). You will also receive a revised flood policy declarations page indicating the premium refund and the revised annual premium.

If you have questions, please contact your agent or Write Your Own Insurance Company.

cc: agent & mortgagee (if applicable)

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Questions and Answers Regarding the Rates for October 1, 2014 and Refunds

Questions and Answers Regarding Section 3 of HFIAA

1. What does Section 3 of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) require of FEMA?

On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA), Pub. L. No. 113-89 (March 21, 2014). Section 3 of HFIAA repeals and amends Section 100205(g) of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12), Pub. L. 112-141 (July 6, 2012).

HFIAA requires FEMA to restore Pre-Flood Insurance Rate Map (FIRM) subsidized rates for: (a) Pre-FIRM properties not insured when the BW-12 was enacted; (b) Pre-FIRM properties purchased after BW-12 was enacted; and (c) policies for Pre-FIRM properties that were rated full-risk under BW-12 due to a lapse in coverage, but only for policies where the lapse was due to a property owner no longer being required to purchase flood insurance.

The effective date of Section 3 of HFIAA is retroactive to the date BW-12 was enacted – July 6, 2012. However, the provisions that Section 3 repeals were first implemented with policies effective October 1, 2013. Section 3 requires FEMA to refund premiums collected in excess of the Pre-FIRM subsidized rate for properties covered by Section 3. The refunds will be effective on the policy effective date on or after October 1, 2013. The date that the refunds will begin to be released is October 1, 2014, and refunds must be issued by December 31, 2014.

2. How is Section 3 of HFIAA, as described above, related to the rates for October 1, 2014?

The premium rates for new and renewal policies effective on or after October 1, 2014, will also be used to determine the refund amounts required by Section 3 of HFIAA.

3. Has FEMA already stopped requiring Elevation Certificates for new Flood Insurance purchased for Pre-FIRM buildings and stopped charging full-risk rates for applications for Pre-FIRM properties?

On April 15, 2014, FEMA issued Bulletin W-14014, providing interim guidance to insurers to stop charging full-risk rates for all types of Pre-FIRM properties covered by Section 3 of HFIAA. That Bulletin permitted the use of the October 1, 2013, Pre-FIRM subsidized rates for Pre-FIRM buildings being newly purchased or newly insured or renewing coverage on or after May 1, 2014. Pre-FIRM subsidized rates allow a premium calculation without the use of the Elevation Certificate. Policies receiving subsidized rates that have lapsed and are reinstated on or after May 1, 2014, by a payment received within 90 days of expiration may also use the subsidized rates.

On May 29, 2014, FEMA issued Bulletin W-14026, providing the rates for new and renewal policies effective October 1, 2014. In every case, the rates for October 1, 2014, are the same or lower than the rates for October 1, 2013.

Questions and Answers Regarding the Rates for October 1, 2014 and Refunds

The refund procedures required by Section 3 of HFIAA will allow FEMA to restore subsidized rates and reimburse those who already paid full-risk rates between October 1, 2013 and April 30, 2014. However, FEMA received no authorization or funding to reimburse the policyholders the cost of obtaining an Elevation Certificate.

4. Who will receive the refunds under Section 3?

Owners of Pre-FIRM buildings newly purchased or newly insured on or after July 6, 2012, may be entitled to a refund for the policy year beginning on or after October 1, 2013 (the date that FEMA implemented Section 100205(g) of BW-12). The rates for October 1, 2014, will be used to determine refund amounts for those policyholders affected by Section 100205(g) for whom the full-risk rates produced a higher premium than the amount of premium that would be determined using the October 1, 2014, Pre-FIRM subsidized rate tables.

In implementing Section 100205(g) of BW-12, which required full-risk rates when a policy deliberately lapsed and was reinstated 90 days or more after the enactment of BW-12 (October 4, 2012), FEMA applied the full-risk rates to all reinstatements of coverage by a payment received after the 30-day grace period, but less than 90 days after the expiration that resulted in a lapse. No procedure was developed to determine whether mandatory purchase was a factor in the reinstatement of coverage. Moreover, no procedures have been developed to determine if a new business application reinstates coverage for a property owner who allowed coverage to expire more than 90 days prior. Thus, FEMA will use the rate tables for October 1, 2014, to determine if refunds are due using subsidized rates for policies effective on or after October 1, 2013, that had lapsed and were originally reinstated on or after October 4, 2012, by a payment received within 90 days of expiration. The procedure to identify the reinstatement of coverage following a lapse that was due to a property owner no longer being required to purchase flood insurance will be implemented at a later date, and such reinstatements will be subject to full-risk rating.

Additionally, some of the Pre-FIRM subsidized rates and full-risk rates for October 1, 2013, when compared to the rates for October 1, 2012, exceed new premium caps imposed by Section 5 of HFIAA. Section 5 will be addressed more fully in subsequent questions. However, some policyholders who will receive refunds were not impacted by subsidy elimination under Section 100205(g) of BW-12 and are not covered by Section 3 of HFIAA, but did exceed the revised cap imposed by Section 5 of HFIAA.

5. If an NFIP policy cancelled or expired prior to the implementation of the refund procedure, will a policyholder who would have been eligible for a refund receive a refund for the earned portion of the premium eligible for refund? For example, if a policy effective in October of 2013 was cancelled due to property sold in January of 2014, will there be a refund for the period the property was covered between October of 2013 and January of 2014?

Questions and Answers Regarding the Rates for October 1, 2014 and Refunds

Yes. A refund for the earned portion of the premium will be generated if a policy otherwise eligible for a refund was cancelled or expired prior to the implementation of the refund procedure.

6. Why are refunds scheduled for October 1, 2014, through December 31, 2014, if the rates used to determine the refunds were already available on May 29, 2014?

In addition to developing the rates used to determine the refund, FEMA must develop guidance for insurers to ensure that the refunds are issued accurately and in a timely manner. This guidance includes underwriting and accounting guidelines, and involves modifications to the procedures used by the insurers to report policy and financial information to FEMA.

7. Why aren't refunds scheduled to begin until October 1, 2014?

The law provides FEMA 6 months to develop the underwriting and accounting guidelines to WYO Insurance Companies, including modifications to the procedures used by the insurers to report policy and financial information to FEMA. FEMA has worked aggressively to shorten the timeline to develop these procedures. While FEMA released refund guidance on June 26, 2014, the insurance companies require time to update their systems and provide notice to policyholders.

8. Will insurance companies be compensated for implementing Section 3 of HFIAA?

Insurers will not be compensated for implementing Section 3 of HFIAA. However, in exchange for implementing Section 3 of HFIAA in a timely manner, insurers will not be required to return the compensation received for implementing those provisions of BW-12 that HFIAA repeals.

9. If a policy was issued with reduced coverage based on full-risk premium rates, should coverage be restored to the original requested amount before issuing a refund based on the restoration of Pre-FIRM subsidized rates?

No. If coverage was reduced on the basis of the premium amount submitted under full-risk rating, the refund should be determined on the basis of the coverage amount issued. The refund may be applied to a coverage increase at the policyholder's request, with a standard 30-day waiting period, as required by law.

10. What rate increases were included in the rates for October 1, 2014?

The rates for October 1, 2014, are the same or lower than the rates for October 1, 2013. There are no increases in the rates for October 1, 2014, compared to October 1, 2013.

Questions and Answers Regarding the Rates for October 1, 2014 and Refunds

Questions and Answers Regarding Section 5 of HFIAA

11. What is required by Section 5 of HFIAA?

Section 5 of HFIAA changes the maximum premium increases that can be applied for most NFIP policies. With some exceptions, Section 5 of HFIAA prohibits FEMA from increasing premiums more than 15 percent per year within a single risk class and more than 18 percent for any individual policyholder. These exceptions include:

- Some properties receiving Pre-FIRM subsidized rates are subject to the 25-percent annual increases mandated by Biggert Waters – non-primary residences, businesses, Severe Repetitive Loss properties (including cumulative loss properties), and substantially damaged or improved;
- Properties that are located in a community that loses its Community Rating System standing;
- Premium increase that result from a decrease in the deductible or an increase of coverage; or
- A property that was misrated.

Section 5 became effective on March 21, 2014, the date HFIAA was enacted.

12. Does Section 5 of HFIAA only apply to Pre-FIRM subsidized premium rates?

No. BW-12 allowed average premium increases up to 20 percent for all rating classes, with no per policy cap. While many of the October 1, 2013 premium rates were consistent with Section 5 of HFIAA, some premiums exceeded the new 18-percent-per-policy premium cap. As revised to comply with HFIAA, rates provided for October 1, 2014, are the same or lower than the October 1, 2013 rates developed under BW-12. For policies with premiums exceeding the premium cap effective on after the enactment of HFIAA (March 21, 2014), a refund will be issued.

13. What are Severe Repetitive Loss (SRL) properties and “cumulative loss” properties?

The Flood Insurance Reform Act of 2004, Public L. 108-264, Section 102, as amended, and Title 44 of the Code of Federal Regulations, Part 79.2, provide the authority for SRL properties. An SRL property is defined in the SRL Section of the NFIP Flood Insurance Manual as an NFIP-insured property that meets at least one of the following criteria since 1978, regardless of ownership:

- Four or more separate claim payments of more than \$5,000 (including building and contents payments); or
- Two or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property.

In either scenario, two of the claim payments must have occurred within 10 years of each other. Multiple losses at the same location within 10 days of each other are counted as one loss, with the payment amounts added together.

Questions and Answers Regarding the Rates for October 1, 2014 and Refunds

A “cumulative loss” property is a property meeting the criteria of the second bullet above, and is considered a subset of the SRL properties.

14. The Pre-FIRM subsidized rates have decreased in the non-residential category on Table 2A for October 1, 2014, compared to October 1, 2013. This category includes businesses. Why have the rates decreased?

Effective October 1, 2013, rates for non-residential structures, including businesses, were increased 25 percent. Until business structures are separated from other non-residential structures within the category, the subsidized premiums for policies within the non-residential category will comply with the 18-percent-per-policy cap on premium increases outlined in Section 5 of HFIAA. We expect guidance on business identification to be released in Fall 2014.

15. Will the premium surcharges required by Section 8 of HFIAA apply to new and renewal policies after October 1, 2014?

The premium surcharges required by Section 8 of HFIAA will not be implemented on October 1, 2014, but will be implemented when annual premium increases are resumed in early 2015. The surcharge is \$25 for primary residences and \$250 for all other properties. The surcharge is not subject to the premium caps imposed by Section 5 of HFIAA.

16. Can premiums increase more than 18 percent for a policy that is not receiving Pre-FIRM subsidized rates?

Yes. Under Section 5 of HFIAA, the 18-percent per policy cap on premium increases does not apply to the correction of a misrating, a downgrade in the Community Rating System class, or premium increases associated with changes to coverage amounts or deductibles.

17. Is a property insured with a Preferred Risk Policy (PRP) that becomes ineligible for the PRP due to loss history subject to the 18-percent-per-policy premium cap when converting to standard X-zone rating?

No. A renewal under the PRP for a property that does not meet loss history requirements is considered a misrating and must be corrected.

ATTACHMENT B
RATE TABLES FOR
OCTOBER 1, 2014 REFUND PROCEDURES

ARCHIVED APRIL 2018

RATING

This section contains information, including rate tables, required to accurately rate a National Flood Insurance Program (NFIP) flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in developing the proper rate for the building. Examples of some rating situations are shown at the end of this section.

I. AMOUNT OF INSURANCE AVAILABLE¹

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 ²	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000 ³	\$175,000	\$325,000	\$500,000
Non-Residential	\$100,000 ³	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

1 These limits apply to all single condominium units and all other buildings not in a condominium form of ownership, including cooperatives and timeshares. Refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available under the RCBAP.

2 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

3 In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1-5

show annual rates per \$100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES (EFFECTIVE OCTOBER 1, 2013)

ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	BUILDING	CONTENTS
Residential	.85	1.07
Non-Residential	.93	1.82

TABLE 2A. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹ (EFFECTIVE OCTOBER 1, 2013)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D²

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.64		.93 / 1.73	
	With Basement	.91 / 1.15	1.07 / 1.18	.91 / 1.15		.85 / 1.37		.98 / 1.69	
	With Enclosure ³	.91 / 1.38	1.07 / 1.40	.91 / 1.38		.91 / 1.71		.98 / 2.13	
	Elevated on Crawlspce	.85 / .78	1.07 / 1.40	.85 / .78		.85 / 1.64		.93 / 1.73	
	Non-Elevated with Subgrade Crawlspce	.85 / .78	1.07 / 1.18	.85 / .78		.85 / 1.64		.93 / 1.73	
	Manufactured (Mobile) Home ⁴	.85 / .78	1.07 / 1.40					.93 / 1.73	
CONTENTS LOCATION	Basement & Above ⁵				1.07 / 1.18		1.07 / 1.18		1.82 / 2.89
	Enclosure & Above ⁶				1.07 / 1.40		1.07 / 1.40		1.82 / 3.46
	Lowest Floor Only – Above Ground Level				1.07 / 1.40		1.07 / 1.40		1.82 / 1.52
	Lowest Floor Above Ground Level and Higher Floors				1.07 / .98		1.07 / .98		1.82 / 1.30
	Above Ground Level – More Than 1 Full Floor				.39 / .20		.39 / .20		.26 / .21
	Manufactured (Mobile) Home ⁴								1.82 / 1.52

FIRM ZONES V, VE, V1-V30

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	With Basement	1.19 / 2.91	1.38 / 2.84	1.19 / 2.91		1.19 / 5.38		1.30 / 6.20	
	With Enclosure ³	1.19 / 3.43	1.38 / 3.34	1.19 / 3.43		1.19 / 6.01		1.30 / 6.92	
	Elevated on Crawlspce	1.11 / 1.96	1.38 / 3.35	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	Non-Elevated with Subgrade Crawlspce	1.11 / 1.96	1.38 / 2.84	1.11 / 1.96		1.11 / 3.61		1.23 / 4.18	
	Manufactured (Mobile) Home ⁴	1.11 / 6.13	1.38 / 3.34					1.23 / 11.78	
CONTENTS LOCATION	Basement & Above ⁵				1.38 / 2.84		1.38 / 2.84		2.40 / 7.32
	Enclosure & Above ⁶				1.38 / 3.34		1.38 / 3.34		2.40 / 7.91
	Lowest Floor Only – Above Ground Level				1.38 / 3.34		1.38 / 3.34		2.40 / 6.63
	Lowest Floor Above Ground Level and Higher Floors				1.38 / 2.94		1.38 / 2.94		2.40 / 5.73
	Above Ground Level – More Than 1 Full Floor				.52 / .45		.52 / .45		.50 / .64
	Manufactured (Mobile) Home ⁴								2.40 / 11.01

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure ³	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspce	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspce	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home ⁴	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above ⁵				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above ⁶				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home ⁴								1.06 / .66

1 Pre-FIRM construction refers to a building that has a date of construction or substantial improvement date on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM), whichever is later. If the building is a non-primary residence located in an SFHA or Zone D, use Table 2B.

2 Pre-FIRM buildings may use Post-FIRM elevation rating if more favorable to the insured. However, when the lowest floor elevation is below the Base Flood Elevation (BFE), follow the Submit-for-Rate procedures for policy processing.

3 For an elevated building on a crawlspace with an attached garage without openings, use "With Enclosure" rates.

4 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

5 Includes subgrade crawlspace.

6 Includes crawlspace.

TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES (EFFECTIVE MARCH 21, 2014)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES A99, B, C, X

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	With Basement	1.11 / .38	1.70 / .55	1.11 / .38		1.19 / .38		1.19 / .38	
	With Enclosure ¹	1.11 / .42	1.70 / .62	1.11 / .42		1.19 / .42		1.19 / .42	
	Elevated on Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Non-Elevated with Subgrade Crawlspace	.99 / .26	1.51 / .47	.99 / .26		.93 / .26		.93 / .26	
	Manufactured (Mobile) Home ²	.99 / .48	1.51 / .47					1.19 / .50	
CONTENTS LOCATION	Basement & Above ³				1.92 / .71		1.92 / .71		1.97 / .78
	Enclosure & Above ⁴				1.92 / .82		1.92 / .82		1.97 / .91
	Lowest Floor Only – Above Ground Level				1.51 / .75		1.51 / .75		1.22 / .55
	Lowest Floor Above Ground Level and Higher Floors				1.51 / .47		1.51 / .47		1.22 / .39
	Above Ground Level – More Than 1 Full Floor				.45 / .16		.45 / .16		.28 / .16
	Manufactured (Mobile) Home ²								1.06 / .66

FIRM ZONE D

	OCCUPANCY	SINGLE FAMILY		2-4 FAMILY		OTHER RESIDENTIAL		NON-RESIDENTIAL	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Non-Elevated with Subgrade Crawlspace	1.66 / .26	1.08 / .50	1.66 / .26		1.52 / .42		1.52 / .42	
	Manufactured (Mobile) Home ²	2.15 / .68	1.26 / .54					2.21 / .86	
CONTENTS LOCATION	Basement & Above ³				***		***		***
	Enclosure & Above ⁴				***		***		***
	Lowest Floor Only – Above Ground Level				1.22 / .50		1.22 / .50		1.28 / .40
	Lowest Floor Above Ground Level and Higher Floors				1.00 / .32		1.00 / .32		1.28 / .39
	Above Ground Level – More Than 1 Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								1.28 / .40

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)⁵

OCCUPANCY	BUILDING		CONTENTS	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance or Elevation Certificate ⁶	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ^{7, 8}	1.35 / .19	1.24 / .26	.98 / .15	1.41 / .19

1 For an elevated building on a crawlspace with an attached garage without openings, use “With Enclosure” rates.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

3 Includes subgrade crawlspace.

4 Includes crawlspace.

5 Zones AO, AH Buildings with Basement/Enclosure/Crawlspace/Subgrade Crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the “With Certification of Compliance or Elevation Certificate” rates and would not have to follow Submit-for-Rate procedures.

6 “With Certification of Compliance or Elevation Certificate” rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community’s elevation requirement, or when there is a Letter of Compliance from the community.

7 “Without Certification of Compliance or Elevation Certificate” rates are to be used on Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community’s elevation requirement. **These rates may be used for Pre-FIRM buildings with the lowest floor less than the community’s requirement when more favorable to the insured than Pre-FIRM subsidized rates.**

8 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company’s file, these rates can continue to be used. Provisional or tentative rates are to be used for new business without an Elevation Certificate or Letter of Compliance. For new business effective on or after October 1, 2011, the provisions of footnote 7 apply.

*****SUBMIT FOR RATING**

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES¹ (EFFECTIVE MARCH 21, 2014)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ^{4,5}		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ^{4,5}		MANUFACTURED (MOBILE) HOME ⁶	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.44 / .11	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	1.78 / .13	1.60 / .25	1.37 / .12	1.20 / .14	1.00 / .10	.87 / .17	2.20 / .32	2.25 / .43
-1	4.40 / .85	4.37 / .93	3.33 / .65	3.14 / .41	2.28 / .41	1.98 / .47	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ⁴		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ⁴		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ⁴		MANUFACTURED (MOBILE) HOME ⁶	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .20	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.14 / .41
-1	2.76 / .51	2.29 / .63	1.70 / .33	1.53 / .41	.72 / .15	1.15 / .15	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ^{2,3}	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the "No Basement/Enclosure/Crawlspace" columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is -1 because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.
- 4 Includes subgrade crawlspace.
- 5 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.
- 6 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

*****SUBMIT FOR RATING**

TABLE 3C. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES (EFFECTIVE MARCH 21, 2014)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**UNNUMBERED ZONE A – WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1, 2}**

ELEVATION DIFFERENCE	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other Residential & Non-Residential	Residential ³	Non-Residential ³	
+5 or more	.46 / .08	.40 / .12	.38 / .12	.38 / .12	No Base Flood Elevation ⁴
+2 to +4	1.30 / .11	1.15 / .17	.75 / .12	.60 / .14	
+1	2.68 / .42	2.31 / .25	1.54 / .16	1.21 / .29	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.39 / .10	.38 / .12	.32 / .13	With Base Flood Elevation ⁵
0 to +1	1.64 / .13	1.40 / .19	1.18 / .13	.93 / .14	
-1	4.75 / .70	4.31 / .42	2.73 / .23	2.14 / .48	
-2 or below	***	***	***	***	
No Elevation Certificate ⁶	5.85 / 1.30	6.17 / .90	3.36 / .80	2.85 / .96	No Elevation Certificate

1 Buildings with basement, enclosure, crawlspace, or subgrade crawlspace: follow Submit for Rate procedures. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage, and building access and are located below the BFE are eligible for Special Rate Consideration.

2 Pre-FIRM buildings may use this table if the rates are more favorable to the insured.

3 For elevation-rated risks other than Single Family, when contents are located 1 floor or more above lowest floor used for rating – use Table 3B, Contents Rates, Above Ground Level More Than 1 Full Floor.

4 Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

5 Elevation difference is the measured distance between the BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

6 For policies with effective dates on or after October 1, 2011, the No Elevation Certificate rates apply only to renewals and transfers. Provisional or tentative rates are to be used for new business without an Elevation Certificate.

***SUBMIT FOR RATING

**TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES (EFFECTIVE MARCH 21, 2014)**

ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AR and AR Dual Zones – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.28 / .13	.28 / .13
+3	.30 / .08	.27 / .10	.25 / .08	.22 / .08	.27 / .08	.23 / .09	.35 / .14	.33 / .13
+2	.42 / .08	.36 / .11	.33 / .08	.29 / .08	.32 / .08	.28 / .10	.50 / .14	.47 / .16
+1	.71 / .10	.62 / .16	.57 / .09	.44 / .11	.46 / .09	.36 / .12	.89 / .20	.87 / .24
0	.99 / .26	.93 / .26	.99 / .26	.93 / .26	1.00 / .10	.87 / .17	.99 / .48	1.19 / .50
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL No Basement/Enclosure/ Crawlspace ¹		LOWEST FLOOR ABOVE GROUND LEVEL & HIGHER FLOORS No Basement/Enclosure/ Crawlspace ¹		MORE THAN 1 FLOOR With Basement/Enclosure/ Crawlspace ¹		MANUFACTURED (MOBILE) HOME ²	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .14	.30 / .15
+2	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .17	.35 / .19
+1	.54 / .12	.42 / .13	.38 / .12	.31 / .12	.38 / .12	.22 / .12	.59 / .23	.59 / .27
0	1.11 / .12	.83 / .22	.69 / .12	.61 / .14	.45 / .12	.35 / .13	1.14 / .36	1.06 / .66
-1 ³	SEE FOOTNOTE ³							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ⁴		.35 / .12	.35 / .12	.22 / .12
-2 ⁴		.35 / .12	.35 / .12	.22 / .12

1 Includes subgrade crawlspace.

2 The definition of Manufactured (Mobile) Home includes travel trailers; see the Definitions section of this manual.

3 Use Table 4.

4 These rates are applicable only to contents-only policies.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES (EFFECTIVE OCTOBER 1, 2013)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
NO BASEMENT/ENCLOSURE	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	1.61 / .27
WITH BASEMENT	1.01 / .37	1.29 / 1.38	1.42 / .08	1.42 / .08	SUBMIT FOR RATE
WITH ENCLOSURE	1.01 / .27	1.29 / .67	1.23 / .06	1.23 / .06	
ELEVATED ON CRAWLSPACE	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.95 / .27	1.21 / .65	1.17 / .06	1.17 / .06	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
BASEMENT/SUBGRADE CRAWLSPACE AND ABOVE	1.07 / 1.16	1.38 / 2.81	1.92 / .71	1.92 / .71	SUBMIT FOR RATE
ENCLOSURE/CRAWLSPACE AND ABOVE	1.07 / 1.38	1.38 / 3.31	1.92 / .82	1.92 / .82	
LOWEST FLOOR ONLY - ABOVE GROUND LEVEL	1.07 / 1.38	1.38 / 3.31	1.51 / .75	1.51 / .75	
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS	1.07 / .96	1.38 / 2.91	1.51 / .47	1.51 / .47	
ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR	.39 / .19	.52 / .44	.45 / .16	.45 / .16	.35 / .12

BUILDING — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ^{2,3}	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/CRAWLSPACE ^{2,3}
+4	.33 / .04	.33 / .04
+3	.35 / .04	.34 / .04
+2	.45 / .04	.40 / .04
+1	.81 / .05	.56 / .05
0	1.61 / .06	1.44 / .06
-1 ⁴	6.10 / .15	3.48 / .12
-2	SUBMIT FOR RATE	

CONTENTS — A1-A30, AE · POST-FIRM

ELEVATION DIFFERENCE	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ⁴	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
-2	SUBMIT FOR RATE			.35 / .12

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Includes subgrade crawlspace.

3 Use Submit-for-Rate procedures if there is an elevator below the BFE regardless of whether there is an enclosure or not.

4 If the lowest floor of a crawlspace or subgrade crawlspace is -1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is -1, also use submit-for-rate procedures.

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES (EFFECTIVE OCTOBER 1, 2013)**(Including Townhouse/Rowhouse)**

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

For Pre-FIRM 1-4 Family SRL property renewals, use Table 4B.

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37
	WITH BASEMENT	.84 / .94	1.07 / 1.20	1.12 / 3.33	1.38 / 3.33	.81 / .30	1.36 / .46
	WITH ENCLOSURE	.84 / 1.12	1.07 / 1.23	1.12 / 3.63	1.38 / 3.63	.81 / .34	1.36 / .54
	ELEVATED ON CRAWLSPACE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.78 / .77	1.07 / 1.43	1.04 / 1.93	1.38 / 3.54	.74 / .21	1.20 / .37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	WITH BASEMENT	.81 / .30	1.36 / .46	***	***
	WITH ENCLOSURE	.81 / .34	1.36 / .54	***	***
	ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37	1.35 / .32	1.22 / .50
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ³		.24 / .08		.38 / .13	
WITHOUT CERTIFICATION OF COMPLIANCE OR ELEVATION CERTIFICATE ^{4, 5}		1.25 / .17		.98 / .15	

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later. If FIRM zone is unknown, use rates for zones A, AE, AO, AH, D.

2 Zones AO, AH Buildings with basement/enclosure/crawlspace/subgrade crawlspace: follow Submit-for-Rate procedures. Pre-FIRM buildings in AO or AH Zones with basement/enclosure/crawlspace/subgrade crawlspace at or above the BFE or Base Flood Depth are to use the "With Certification of Compliance or Elevation Certificate" rates and would not have to follow Submit-for-Rate procedures.

3 "With Certification of Compliance or Elevation Certificate" rates are to be used when the Elevation Certificate shows that the lowest floor elevation used for rating is equal to or greater than the community's elevation requirement, or when there is a Letter of Compliance. This rule applies to all building types, including buildings with basement/enclosure/crawlspace/subgrade crawlspace.

4 "Without Certification of Compliance or Elevation Certificate" rates are to be used on Pre- and Post-FIRM buildings when the Elevation Certificate shows that the lowest floor elevation is less than the community's elevation requirement.

5 For transfers and renewals of existing business where there is no Letter of Compliance or Elevation Certificate in the company's file, these rates can continue to be used. For new business effective on or after October 1, 2011, the provisions of footnote 4 apply.

*****SUBMIT FOR RATING**

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES¹ (EFFECTIVE MARCH 21, 2014)

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**REGULAR PROGRAM – POST-FIRM CONSTRUCTION
FIRM ZONES A1–A30, AE — BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ³	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.22 / .08	.20 / .08	.22 / .08
+3	.26 / .08	.23 / .08	.24 / .08
+2	.36 / .08	.26 / .08	.26 / .08
+1	.64 / .09	.38 / .08	.32 / .09
0	1.60 / .12	1.06 / .11	.84 / .10
–1 ⁴	3.96 / .77	3.00 / .59	1.83 / .49
–2	***	***	***

FIRM ZONES A1–A30, AE — CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE ²	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
–1 ⁴	2.76 / .51	1.70 / .33	.72 / .15	.35 / .12
–2	***	***	***	.35 / .12

- 1 Pre-FIRM elevated buildings with or without enclosure/crawlspace must use the “No Basement/Enclosure/Crawlspace” columns. Use the Lowest Floor Guide to determine the lowest floor elevation for rating. Unfinished partial enclosures below a Pre-FIRM building that are used solely for parking, storage and building access and are located below the BFE are eligible for Special Rate Consideration.
- 2 If the Lowest Floor is –1 or lower because of an attached garage and the building is described and rated as a single-family dwelling, see the Lowest Floor Determination subsection in the Lowest Floor Guide section of this manual or contact the insurer for rating guidance; rate may be lower.
- 3 Includes subgrade crawlspace.
- 4 If the lowest floor of a crawlspace or subgrade crawlspace is –1, use submit-for-rate procedures (Pre-FIRM or Post-FIRM). If the lowest floor of an enclosure below the elevated floor of a Post-FIRM building is –1, also use submit-for-rate procedures.

*****SUBMIT FOR RATING**

TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES (EFFECTIVE MARCH 21, 2014)

(Including Townhouse/Rowhouse)

ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

AR AND AR DUAL ZONES**REGULAR PROGRAM – PRE-FIRM¹ AND POST-FIRM NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74 / .21	1.20 / .37
WITH BASEMENT	.81 / .30	1.36 / .46
WITH ENCLOSURE	.81 / .34	1.36 / .54
ELEVATED ON CRAWLSPACE	.74 / .21	1.20 / .37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74 / .21	1.20 / .37

**REGULAR PROGRAM – PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES
BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	BUILDING TYPE		
	1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR NO BASEMENT/ENCLOSURE/CRAWLSPACE ²	MORE THAN 1 FLOOR WITH BASEMENT/ENCLOSURE/CRAWLSPACE ²
+4	.22 / .08	.20 / .08	.22 / .08
+3	.26 / .08	.23 / .08	.24 / .08
+2	.36 / .08	.26 / .08	.26 / .08
+1	.64 / .09	.38 / .08	.32 / .09
0	.74 / .21	1.06 / .11	.84 / .10
-1 ³	SEE FOOTNOTE		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW THE BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY – ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/CRAWLSPACE ²)	BASEMENT/ENCLOSURE/CRAWLSPACE ² AND ABOVE	ABOVE GROUND LEVEL – MORE THAN 1 FULL FLOOR
+4	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+3	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+2	.38 / .12	.38 / .12	.38 / .12	.35 / .12
+1	.54 / .12	.38 / .12	.38 / .12	.35 / .12
0	1.11 / .12	.69 / .12	.45 / .12	.35 / .12
-1 ³	SEE FOOTNOTE			

1 Pre-FIRM construction refers to a building that has a start of construction date or substantial improvement date on or before 12/31/74, or before the effective date of the initial FIRM, whichever is later.

2 Includes subgrade crawlspace.

3 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

**TABLE 4A. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008
(EFFECTIVE MARCH 21, 2014)**

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

WITH BASEMENT OR ENCLOSURE ⁴			WITHOUT BASEMENT OR ENCLOSURE ⁵		
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM
\$ 20,000	\$ 8,000	\$202	\$ 20,000	\$ 8,000	\$150
\$ 30,000	\$ 12,000	\$243	\$ 30,000	\$ 12,000	\$210
\$ 50,000	\$ 20,000	\$311	\$ 50,000	\$ 20,000	\$277
\$ 75,000	\$ 30,000	\$366	\$ 75,000	\$ 30,000	\$325
\$100,000	\$ 40,000	\$402	\$100,000	\$ 40,000	\$362
\$125,000	\$ 50,000	\$429	\$125,000	\$ 50,000	\$389
\$150,000	\$ 60,000	\$454	\$150,000	\$ 60,000	\$414
\$200,000	\$ 80,000	\$501	\$200,000	\$ 80,000	\$454
\$250,000	\$100,000	\$537	\$250,000	\$100,000	\$484

RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 6}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$ 61	\$ 8,000	\$ 86
\$ 12,000	\$ 82	\$ 12,000	\$119
\$ 20,000	\$124	\$ 20,000	\$167
\$ 30,000	\$142	\$ 30,000	\$191
\$ 40,000	\$159	\$ 40,000	\$215
\$ 50,000	\$174	\$ 50,000	\$237
\$ 60,000	\$190	\$ 60,000	\$260
\$ 80,000	\$223	\$ 80,000	\$288
\$100,000	\$255	\$100,000	\$314

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

**TABLE 4B. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND
PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008
(EFFECTIVE MARCH 21, 2014)**

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁴

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$220	\$238	\$256	\$273	\$290	\$304	\$319	\$333	\$346
	\$ 30,000	\$238	\$258	\$275	\$293	\$308	\$323	\$338	\$351	\$364
	\$ 50,000	\$284	\$303	\$320	\$338	\$354	\$368	\$384	\$397	\$410
	\$ 75,000	\$306	\$324	\$342	\$359	\$376	\$390	\$405	\$418	\$432
	\$100,000	\$336	\$354	\$371	\$389	\$405	\$420	\$434	\$447	\$460
	\$125,000	\$345	\$363	\$381	\$398	\$414	\$429	\$444	\$457	\$471
	\$150,000	\$351	\$369	\$388	\$405	\$421	\$436	\$450	\$464	\$477
	\$200,000	\$393	\$411	\$429	\$446	\$462	\$477	\$492	\$505	\$519
	\$250,000	\$415	\$434	\$451	\$470	\$485	\$499	\$515	\$528	\$541
	\$300,000	\$432	\$449	\$466	\$483	\$498	\$512	\$527	\$539	\$553
	\$400,000	\$464	\$480	\$496	\$513	\$527	\$542	\$556	\$568	\$581
	\$500,000	\$490	\$505	\$522	\$538	\$552	\$566	\$579	\$590	\$603

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$182	\$199	\$213	\$228	\$242	\$255	\$267	\$278	\$290
	\$ 30,000	\$207	\$221	\$236	\$251	\$264	\$277	\$290	\$302	\$312
	\$ 50,000	\$254	\$268	\$282	\$298	\$311	\$324	\$337	\$349	\$359
	\$ 75,000	\$280	\$295	\$310	\$323	\$337	\$350	\$362	\$373	\$385
	\$100,000	\$304	\$319	\$334	\$347	\$360	\$373	\$386	\$398	\$408
	\$125,000	\$316	\$332	\$346	\$359	\$372	\$385	\$397	\$408	\$420
	\$150,000	\$325	\$341	\$355	\$368	\$382	\$394	\$406	\$418	\$429
	\$200,000	\$363	\$379	\$393	\$406	\$420	\$432	\$444	\$454	\$466
	\$250,000	\$384	\$398	\$412	\$427	\$440	\$451	\$464	\$475	\$485
	\$300,000	\$409	\$422	\$435	\$447	\$460	\$471	\$483	\$493	\$504
	\$400,000	\$444	\$456	\$469	\$479	\$492	\$502	\$513	\$523	\$534
	\$500,000	\$473	\$485	\$496	\$506	\$518	\$527	\$538	\$548	\$558

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5. Deduct this amount if the risk is a condominium unit.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces; see footnote 5. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

**TABLE 4C. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008
(EFFECTIVE MARCH 21, 2014)**

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$1,194	\$1,539	\$1,871	\$2,184	\$2,484	\$2,770	\$3,041	\$3,295	\$3,536	\$3,761
	\$100,000	\$1,692	\$2,038	\$2,367	\$2,682	\$2,982	\$3,268	\$3,538	\$3,793	\$4,032	\$4,258
	\$150,000	\$2,059	\$2,405	\$2,734	\$3,048	\$3,349	\$3,635	\$3,905	\$4,160	\$4,399	\$4,625
	\$200,000	\$2,258	\$2,603	\$2,933	\$3,248	\$3,547	\$3,833	\$4,103	\$4,358	\$4,599	\$4,823
	\$250,000	\$2,398	\$2,744	\$3,073	\$3,387	\$3,688	\$3,973	\$4,244	\$4,498	\$4,738	\$4,963
	\$300,000	\$2,553	\$2,898	\$3,228	\$3,543	\$3,842	\$4,128	\$4,398	\$4,653	\$4,893	\$5,118
	\$350,000	\$2,724	\$3,068	\$3,399	\$3,713	\$4,012	\$4,298	\$4,568	\$4,822	\$5,062	\$5,288
	\$400,000	\$2,836	\$3,180	\$3,510	\$3,825	\$4,124	\$4,410	\$4,679	\$4,934	\$5,175	\$5,400
	\$450,000	\$2,963	\$3,309	\$3,638	\$3,953	\$4,253	\$4,539	\$4,808	\$5,062	\$5,302	\$5,527
	\$500,000	\$3,104	\$3,448	\$3,779	\$4,093	\$4,392	\$4,678	\$4,948	\$5,202	\$5,442	\$5,668

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
BUILDING COVERAGE	\$ 50,000	\$ 754	\$ 938	\$1,114	\$1,282	\$1,442	\$1,594	\$1,738	\$1,874	\$2,002	\$2,122
	\$100,000	\$1,010	\$1,194	\$1,370	\$1,538	\$1,698	\$1,851	\$1,994	\$2,130	\$2,258	\$2,378
	\$150,000	\$1,200	\$1,384	\$1,560	\$1,729	\$1,888	\$2,040	\$2,184	\$2,320	\$2,449	\$2,569
	\$200,000	\$1,400	\$1,584	\$1,760	\$1,927	\$2,088	\$2,240	\$2,384	\$2,520	\$2,647	\$2,767
	\$250,000	\$1,533	\$1,717	\$1,893	\$2,061	\$2,221	\$2,373	\$2,517	\$2,653	\$2,780	\$2,901
	\$300,000	\$1,674	\$1,858	\$2,035	\$2,202	\$2,361	\$2,514	\$2,658	\$2,795	\$2,922	\$3,042
	\$350,000	\$1,750	\$1,934	\$2,110	\$2,278	\$2,438	\$2,590	\$2,734	\$2,870	\$2,999	\$3,118
	\$400,000	\$1,834	\$2,018	\$2,194	\$2,361	\$2,522	\$2,674	\$2,818	\$2,954	\$3,082	\$3,202
	\$450,000	\$1,926	\$2,110	\$2,286	\$2,453	\$2,614	\$2,766	\$2,910	\$3,046	\$3,174	\$3,294
	\$500,000	\$2,026	\$2,210	\$2,386	\$2,554	\$2,714	\$2,866	\$3,010	\$3,146	\$3,274	\$3,394

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2}

CONTENTS ABOVE GROUND LEVEL MORE THAN 1 FLOOR		ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)	
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 50,000	\$212	\$ 50,000	\$459
\$100,000	\$312	\$100,000	\$687
\$150,000	\$412	\$150,000	\$914
\$200,000	\$514	\$200,000	\$1,140
\$250,000	\$614	\$250,000	\$1,368
\$300,000	\$714	\$300,000	\$1,594
\$350,000	\$814	\$350,000	\$1,821
\$400,000	\$914	\$400,000	\$2,048
\$450,000	\$1,014	\$450,000	\$2,274
\$500,000	\$1,114	\$500,000	\$2,501

1 Add the \$50 Probation Surcharge, if applicable.

2 Premium includes Federal Policy Fee of \$22.

3 Premium includes ICC Premium of \$5.

4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND LOW-RISE RESIDENTIAL
CONDOMINIUM BUILDING ASSOCIATION POLICY
(EFFECTIVE MARCH 21, 2014)

ALL NON-ELEVATED BUILDINGS WITH NO BASEMENT
AND PRE-FIRM ELEVATED WITH ENCLOSURE OTHER THAN CRAWLSPACE
(For Pre-FIRM with partial enclosure, the building rates are eligible for Special Rate Consideration)

Lowest Floor Elevation Difference	Building Rates (1 Floor)		Building Rates (more than 1 Floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	5.02	0.94	3.39	0.77
-3	6.18	1.38	5.19	0.82
-4	6.84	1.98	6.84	0.89
-5	9.26	2.01	9.26	0.94
-6	11.77	2.10	10.84	0.98
-7	14.08	2.24	11.84	1.03
-8	14.92	2.84	12.71	1.37
-9	15.60	3.46	13.45	1.74
-10	16.16	4.10	14.09	2.13
-11	16.63	4.73	14.65	2.54
-12	17.04	5.35	15.15	2.95
-13	17.43	5.93	15.61	3.36
-14	17.81	6.45	16.06	3.75
-15	18.23	6.91	16.50	4.12

Lowest Floor Elevation Difference	Contents Rates (1 Floor)		Contents Rates (more than 1 Floor)	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-2	3.20	0.63	1.79	0.41
-3	5.05	0.68	2.95	0.44
-4	6.84	0.74	4.18	0.48
-5	9.64	0.79	6.25	0.51
-6	10.82	0.85	7.24	0.55
-7	11.80	0.90	8.16	0.58
-8	12.64	1.18	9.00	0.79
-9	13.34	1.48	9.78	1.01
-10	13.93	1.79	10.50	1.25
-11	14.45	2.10	11.16	1.49
-12	14.90	2.40	11.75	1.73
-13	15.33	2.68	12.29	1.97
-14	15.75	2.93	12.77	2.19
-15	16.19	3.14	13.21	2.39

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND
LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY
(EFFECTIVE MARCH 21, 2014)

WITH BASEMENT (2 or more floors, not split-level)

Basement Floor Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	2.42	0.43	2.47	0.45	0.74	0.15
-3	2.55	0.45	2.67	0.48	0.77	0.15
-4	2.69	0.47	2.93	0.74	0.79	0.16
-5	2.76	0.71	2.93	1.08	0.82	0.16
-6	2.76	1.00	2.93	1.26	0.84	0.17
-7	2.76	1.26	2.93	1.26	1.20	0.24
-8	3.60	1.46	3.79		1.67	0.35
-9	4.73	1.55	5.03	2.11	2.46	0.51
-10	6.08	1.72	6.61		2.36	0.73
-11	7.43	2.01	8.81	2.53	4.73	1.03
-12	8.92	2.40	9.81	2.93	6.35	1.40
-13	10.72	2.86	11.76	3.38	8.36	1.87
-14	12.86	3.38	14.13	3.88	10.80	2.43
-15	15.42	3.98	16.94	4.44	13.71	3.11

NOTE: For AE, A1-A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; and
- The unfinished basement is used only for parking and storage.

ZONES A1-A30, AE
1-4 FAMILY DWELLINGS AND
LOW-RISE RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY
(EFFECTIVE MARCH 21, 2014)

SPLIT LEVEL WITH BASEMENT

Basement Floor Elevation Difference	Building				Contents	
	No Machinery In Basement		With Machinery In Basement		Basic Coverage Rates	Additional Coverage Rates
	Basic	Additional	Basic	Additional		
-2	1.51	0.46	2.02	0.48	0.95	0.19
-3	2.76	0.52	2.93	0.73	0.95	0.21
-4	2.76	1.06	2.93	1.26	0.95	0.21
-5	3.61	1.40	3.79	1.50	2.09	1.03
-6	4.73	1.72	4.93	1.94	3.42	1.37
-7	6.82	2.02	7.02	2.27	4.91	1.79
-8	7.99	2.14	8.14	2.40	6.37	2.34
-9	11.58	2.25	11.74	2.53	8.94	2.64
-10	14.91	2.31	15.65	2.66	12.16	2.72
-11	16.43	3.04	17.09	3.45	14.83	3.29
-12	17.81	3.93	18.34	4.40	16.61	4.12
-13	19.01	4.99	19.40	5.53	18.21	5.09
-14	19.99	6.25	20.24	6.85	19.57	6.19
-15	20.72	7.71	20.82	8.38	20.62	7.44

NOTE: For AE, A1-A30 zone risks, condominium unit owners are eligible to use the elevation of the lowest finished floor for rating if the following conditions are met:

- The condominium building is currently insured under the RCBAP (copy of the declarations page must be provided);
- The condominium building is classified as a high-rise building; and
- The unfinished basement is used only for parking and storage.

ZONES A1-A30, AE
MANUFACTURED (MOBILE) HOMES¹
SINGLE-FAMILY DWELLINGS
INCLUDING ELEVATED BUILDINGS WITH ENCLOSURES AND
SUBGRADE CRAWLSPACES
(EFFECTIVE MARCH 21, 2014)

NO BASEMENT

Lowest Floor Elevation Difference ²	Building		Contents	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-1	3.76	1.47	2.61	0.50
-2	4.14	1.53	4.22	1.72
-3	5.46	2.04	6.03	2.78
-4	7.23	3.09	8.76	3.44
-5	10.17	4.36	10.94	4.21
-6	14.56	6.16	12.28	5.17
-7	17.23	8.49	13.39	6.11
-8	17.96	10.35	14.29	7.03
-9	18.48	11.24	15.03	7.90
-10	18.85	12.05	15.63	8.72

- 1 Doublewide manufactured (mobile) homes defined as non-movable, permanent buildings, at least 16' wide and with an area within the perimeter walls of at least 600 square feet must be classified as a manufactured (mobile) home and not one of the other building types.
- 2 Above rates are based on the lowest elevated floor of an elevated building.

**ZONES A1-A30, AE
MANUFACTURED (MOBILE) HOMES¹
NON-RESIDENTIAL BUILDINGS
INCLUDING ELEVATED BUILDINGS WITH ENCLOSURES
AND SUBGRADE CRAWLSPACES
(EFFECTIVE MARCH 21, 2014)**

NO BASEMENT

Lowest Floor Elevation Difference ²	Building		Contents	
	Basic Coverage Rates	Additional Coverage Rates	Basic Coverage Rates	Additional Coverage Rates
-1	4.20	1.67	2.53	.56
-2	4.89	2.02	4.57	1.77
-3	6.60	2.67	6.49	2.98
-4	9.03	3.95	8.74	3.99
-5	12.92	5.48	11.03	4.89
-6	16.00	7.72	12.44	6.09
-7	17.05	15.60	13.62	7.29
-8	17.84	15.48	14.60	8.47
-9	18.40	18.40	15.42	9.62
-10	18.81	18.81	16.09	10.70

1 Doublewide manufactured (mobile) homes defined as non-moveable, permanent buildings, at least 16' wide and with an area within the perimeter walls of at least 600 square feet must be classified as a manufactured (mobile) home and not one of the other building types.

2 Above rates are based on the lowest elevated floor of an elevated building.

4. D Zone – Non-Elevated Buildings With Basements/Subgrade Crawlspaces or Elevated Buildings With Enclosures/Crawlspaces Rate Tables
(EFFECTIVE MARCH 21, 2014)

Building Rates

Occupancy/ Building Type	Single Family	2–4 Family	Other- Residential	Non- Residential	RCBAP
With Basement	.91 / .15	.91 / .15	.85 / .38	.98 / .57	1.01 / .37
With Enclosure	.91 / .41	.91 / .41	.91 / 1.23	.98 / 1.19	1.01 / .26
Elevated on Crawlspace	N/A	N/A	N/A	N/A	N/A
Non-Elevated with Subgrade Crawlspace	N/A	N/A	N/A	N/A	N/A

Contents Rates

Occupancy/ Building Type	Single Family	2–4 Family	Other- Residential	Non- Residential	RCBAP
Basement & Above	1.07 / .64	1.07 / .55	1.07 / .55	1.28 / .40	1.07 / 1.11
Enclosure & Above	1.07 / .71	1.07 / .55	1.07 / .55	1.28 / .40	1.07 / 1.23
Subgrade Crawlspace & Above	N/A	N/A	N/A	N/A	N/A
Crawlspace & Above	N/A	N/A	N/A	N/A	N/A

Use the Numbered A Zone Non-Elevated or Elevated Building type worksheet with an explanation on the worksheet when submitting the specific rating information to FEMA in accordance with the instructions on pages iv-vii.

1981 V1-V30, VE ZONE RATES
ALL OCCUPANCY TYPES AND RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY NON-ELEVATED OR ELEVATED
WITH NON-BREAKAWAY WALL ENCLOSURE
(EFFECTIVE MARCH 21, 2014)

This table is to be used to rate all Post-FIRM buildings constructed on or after October 1, 1981, or Pre-FIRM buildings with a current FIRM effective on or after October 1, 1981, including Pre-FIRM elevated buildings with or without enclosure (whether breakaway wall or not).

Non-elevated risks, including those with basements and subgrade crawlspaces, and elevated buildings with non-breakaway wall enclosures (solid [perimeter] foundation walls or masonry), in V1-V30 and VE zones, including high-rise and low-rise RCBAP, are Submit-for-Rate, regardless of the elevation difference.

The lowest floor elevation to be used in this case is the elevation of the bottom of the slab, or grade beam if there is one. If this elevation is not available, subtract 1 foot from the top of the bottom floor elevation on 1–4 family dwellings and 1.5 feet from the top of the bottom floor elevation on other residential and non-residential buildings. For RCBAP building rates, use only the “.75 or More” column below.

Bottom of Slab Elevation Difference ¹	Building Rates			Contents Rates	
	Insurance to Replacement Cost Ratio				
	.75 or More	.50 to .74	Under .50	Residential	Non-Residential
+4 or more	1.47	1.92	2.85	.80	.80
+3	1.69	2.27	3.46	.86	.86
+2	2.33	2.85	4.01	1.20	1.25
+1	2.85	3.48	4.56	1.52	1.57
0	3.36	4.14	5.41	1.82	1.94
-1	4.35	5.42	7.13	2.28	2.35
-2	5.61	7.03	9.20	3.46	3.65
-3	7.18	8.99	11.52	4.65	4.93
-4	8.71	10.85	13.60	5.75	6.01
-5	10.17	12.56	15.43	7.12	7.44
-6	11.52	14.10	17.01	8.47	8.87
-7	12.73	15.45	18.32	9.75	10.22
-8	13.79	16.57	19.34	10.93	11.47
-9	14.65	17.43	20.08	11.94	12.54
-10	15.30	18.01	20.51	12.75	13.39
-11	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau	Submit to NFIP Bureau

¹ The difference between the elevation of the bottom of the slab (see second paragraph above) and the Base Flood Elevation, including the effects of wave action. If the top of the bottom floor is below grade on all sides, do not follow this procedure.

ATTACHMENT C

**ACCOUNTING GUIDELINES FOR
OCTOBER 1, 2014 REFUND PROCEDURES**

ARCHIVED APRIL 2018

HFIAA Premium Refund Accounting Procedures

The Write Your Own (WYO) Companies expense allowance and the Direct Servicing Agent (DSA) agent commissions already earned on the Homeowner Flood Insurance Affordability Act (HFIAA) refunded premium will be retained.

The WYO Companies will not receive additional expense allowance and the DSA will not fund additional agent commission for the implementation of HFIAA, including the HFIAA rewritten policy premium.

Write Your Own Companies

WYO Companies should process premium refunds required by HFIAA as they would normally process premium refunds.

HFIAA premium refunds will be included on Line 415/Cancellation Premium Refund Adjustment Base on the monthly National Flood Insurance Program (NFIP) financial statement Exhibit IV/Expense Allowance Calculation, along with non-HFIAA premium refunds.

To determine the WYO HFIAA Expense Allowance to be recaptured and retained, WYO Companies must submit the attached **HFIAA WYO Retained Expense Allowance: Worksheet A** with the required monthly financial Exhibit IV submission. The HFIAA required input on the **HFIAA WYO Retained Expense Allowance: Worksheet A** will determine the Total HFIAA Retained Expense Allowance for the HFIAA premium refunds issued for the current reporting period and disclose the year-to-date HFIAA net retained expense allowance before the adjustment for the premium refund commission allowance.

The WYO Companies will then complete the **HFIAA WYO Retained Expense Allowance: Worksheet B** to calculate and record the **Net Retained Expense Allowance** on Line 427 of Exhibit IV/Rating Org. Expense and Retained Expense Allowance.

Direct Servicing Agent

The DSA should process premium refunds required by HFIAA as it would normally process premium refunds.

HFIAA premium refunds will be reported on Line 2120 Premium Refund, with non-HFIAA premium refunds on the DSA Exhibit II Income Statement.

To determine the DSA HFIAA agent commission to be retained by the agents and not recovered, the DSA will be responsible for programming and editing the respective DSA Agent Commission System and other integrated systems to process HFIAA policy premium refund transactions. The HFIAA transactions will be identified by the new HFIAA transaction reason code 25 and the respective HFIAA transaction indicator of "Y."

HFIAA Premium Refund Accounting Procedures

The DSA required programming and editing will also disallow payment of an agent commission when the HFIAA rewritten premium has the transaction indicator of “Y.” The HFIAA policy premium refund-related agent commissions will not be recovered from the agents, and the DSA will not increase or recapture the agent commission on Line 2231 Commission Expense with non-HFIAA premium refunds on the DSA Exhibit II Income Statement.

For financial control and audit compliance, the DSA should develop and submit a monthly activity report consistent with the attached **DSA HFIAA Retained Agent Commission: Worksheet C**, with the monthly DSA financial statements that will disclose the following minimum information for HFIAA premium refunds and HFIAA rewritten policy premium: 1) report the total count of HFIAA policy premium refunds and rewritten premium; 2) the total dollar amount of HFIAA policy premium refunds and rewritten premium; 3) the total dollar amount of HFIAA agent commissions retained and not retained when rewritten; and 4) also disclose the requested HFIAA activity for the current month, year to date, and inception to date periods.

Process HFIAA Policy Premium Refunds by Cancel/Rewrite or Endorsement

WYOs and the DSA may begin processing HFIAA policy premium refunds by either cancel/rewrite or endorsement beginning October 1, 2014.

- 1) **For the cancel/rewrite option**, FEMA is introducing new **HFIAA reason code 25**, which will be used as the required transaction reason code for the HFIAA policy cancellation transaction with an indicator of “Y.” In addition, a rewritten policy (new business transaction code 11A) from a cancellation with a reason code 25 will also have the HFIAA indicator of “Y.”

The WYO Companies will not receive an additional expense allowance and the DSA will not fund additional agent commission for the implementation of HFIAA (nor the rewritten policy premium) due to the HFIAA reason code 25 and indicator “Y.”

A policy qualified for cancellation with new HFIAA reason code 25 cannot be cancelled if the policy has a paid or pending claim during the policy year(s). In the event that a policy to be cancelled has losses, follow the procedure in **#4 below**.

- a) **To calculate the retained expense allowance/commission**: For qualified policies without paid or pending losses, report the HFIAA reason code 25 policy premium refunds on the designated lines of the **HFIAA WYO Retained Expense Allowance: Worksheet A and Worksheet B**.

The DSA will disclose the HFIAA activity on the **DSA HFIAA Retained Agent Commission: Worksheet C**.

HFIAA Premium Refund Accounting Procedures

- b) To calculate the duplicate expense allowance/commission resulting from HFIAA indicator “Y” for the rewritten policy premium: Report the HFIAA rewritten policy premium on the designated lines of the same attached **HFIAA WYO Retained Expense Allowance: Worksheet A and Worksheet B**.

The DSA will disclose the HFIAA rewritten policy premium activity on the **DSA HFIAA Retained Agent Commission: Worksheet C**.

- c) **Net HFIAA Retained Expense Allowance:** Total the HFIAA reason code 25 cancellation premium refunds, HFIAA rewritten new business premium, and HFIAA endorsement premium refunds. Apply the WYO expense allowance rate of 30.7% and the WYO refund commission credit of 15% to determine the Net HFIAA Retained Expense Allowance Adjustment on the **HFIAA WYO Retained Expense Allowance: Worksheet B**.

This is not applicable to the DSA.

- d) WYO Companies will total, transfer, and record the Net HFIAA Retained HFIAA Expense Allowance to the NFIP **financial EXHIBIT IV Line 427/Rating Organization Expense and Retained Expense Allowance**.
- e) The DSA will complete and submit the period HFIAA policy premium refund activity on the **DSA HFIAA Retained Agent Commission: Worksheet C. An adjustment to the DSA financial statement will not be required** because HFIAA activity and agent commissions will be processed within the DSA agent commission system and integrated systems. The related agent commissions will be retained within the DSA agent commission activity when the HFIAA premium refunds (reason code 25) are issued. Agent commissions will not be paid within the DSA agent commission system activity when HFIAA rewritten policy premium has an indicator of “Y.”

- 2) **WYO Companies may also use the endorsement transaction** to process HFIAA qualified premium refunds. The HFIAA indicator value of “Y” is required to be added to any HFIAA 20A endorsement to indicate the HFIAA refund endorsement transaction. See the attached **HFIAA WYO Retained Expense Allowance: Worksheet A** or disclose the period HFIAA premium refund activity on the **DSA HFIAA Retained Agent Commission: Worksheet C**.

Input the HFIAA endorsement premium refund activity on the designated worksheet and calculate the retained WYO expense allowance or DSA agent commission as indicated above.

- 3) **The premium refund due for policies cancelled prior to October 1, 2014,** will be processed manually by iService.

HFIAA Premium Refund Accounting Procedures

iService will determine the HFIAA premium refund due and issue the refund. In addition, iService will calculate the retained expense allowance or retained agent commission, and notify the WYO Companies/DSA of the HFIAA premium refund and retained expense allowance. However, iService will not invoice reimbursement of the expense allowance/commission. iService will notify the WYO Companies/DSA of the retained HFIAA-related expense allowance/commission.

iService will revise the current monthly Prior Term Refund report to include a separate schedule that discloses a listing of the HFIAA premium refunds issued and the retained expense allowance/commission. The schedule should disclose monthly, Year-to-Date (YTD), and inception to date totals.

- 4) **If there is a pending or closed claim on a policy receiving the new HFIAA rates,** the claim will be removed from the policy record prior to the change to the policy record. The claim will be reapplied to the rewritten policy after the refund has been issued. The Unallocated Loss Adjustment Expenses (ULAE) must be adjusted for the removed and reapplied pending and closed claim adjustments.

To support calculation of the ULAE for the removed and reapplied pending or closed claims, a new HFIAA indicator of "Y" will be added to each removed pending or closed claim and to each reapplied pending or closed claim. See the attached **ULAE: WYO Removed Pending or Paid Claims and Net Written Premium: Worksheet D.**

The ULAE for HFIAA net premiums at .90% will also be included on Worksheet D.

Calculate the Total WYO HFIAA ULAE Retained amount and transfer the resulting amount to the WYO EXHIBIT VI/Other Loss and LAE Calculation, Line 620, Unallocated LAE.

HFIAA WYO RETAINED EXPENSE ALLOWANCE: WORKSHEET A
ADJUSTMENT TO FINANCIAL STATEMENT EXHIBIT IV - EXPENSE ALLOWANCE CALCULATION

Description		Current Month	Fiscal Year To Date
	HFIAA Codes		
1	HFIAA Premium Refunds		
	Cancellation Refunds	26 or 29: Reason Code 25 and Indicator Y \$ 500	\$ 1,000
	Endorsement Refunds	20A: Indicator Y 300	600
2	Total HFIAA Premium Refunds	800	1,600
3	Expense Allowance Rate	30.7%	30.7%
4	Subtotal HFIAA Premium Refund Retained Expense Allowance	246	491
5	Deduct Expense Allowance Not Retained		
6	HFIAA Rewritten Policy Premium	11A: Indicator Y (175)	(575)
7	Expense Allowance Rate	30.7%	30.7%
8	Subtotal HFIAA Rewritten Premium Expense Allowance Not Retained	(54)	(177)
	Total HFIAA Retained Expense Allowance	\$ 192	\$ 315

HFIAA WYO RETAINED EXPENSE ALLOWANCE: WORKSHEET B
ADJUSTMENT TO FINANCIAL STATEMENT EXHIBIT IV - EXPENSE ALLOWANCE CALCULATION

	Description	Current Month	Fiscal Year To Date
1	Total HFIAA Retained Expense Allowance (From Worksheet A)	<u>\$ 192</u>	<u>\$ 315</u>
WYO Exhibit IV Refund Commission Allowance			
	HFIAA Premium Refunds (From Worksheet A)	\$ 800	\$ 1,600
	Cancellation Commission Allowance Rate (WYO only)	<u>-15%</u>	<u>-15%</u>
2	Premium Refund Commission Allowance Not retained (WYO only)	<u>(120)</u>	<u>(240)</u>
	Net HFIAA Retained Expense Allowance Record on EXHIBIT IV Line #427 (1 + 2)	<u>\$ 72</u>	<u>\$ 75</u>

DSA HFIAA RETAINED AGENT COMMISSION: WORKSHEET C

Description		HFIAA Policy Premium Refund Summary						
		Current Month		Fiscal YTD		Inception To date		
		Count	Amount	Count	Amount	Count	Amount	
	HFIAA Codes							
1	HFIAA Premium Refunds							
	Cancellation Refunds	26 or 29: Reason Code 25 and Indicator Y	25	\$ 200	75	\$ 600	225	\$ 1,800
	Endorsement Refunds	20A: Indicator Y	15	100	30	200	90	600
2	Total HFIAA Premium Refunds		40	\$ 300	105	\$ 800	315	\$ 2,400
3	HFIAA Premium Refund Agent Commission Retained	Reason Code 25 and Indicator Y		\$ 45		\$ 100		\$ 300
	Not recovered from agents							
4	HFIAA Rewritten Policy Premium Agent Commission							
5	HFIAA Rewritten Policy Premium	11A: Indicator Y	15	\$ 100	15	\$ 300	15	\$ 900
6	HFIAA Rewritten Agent Commission Not Retained	11A: Indicator Y		(15)		(30)		(90)
7	Net Retained Agent Commission			\$ 30		\$ 70		\$ 210

DSA HFIAA activity reported in the DSA Financial Statements

ULAE: WYO REMOVED PENDING OR PAID CLAIMS AND NET WRITTEN PREMIUM: WORKSHEET D

ADJUSTMENT TO FINANCIAL STATEMENT EXHIBIT VI - OTHER LOSSES & LAE

Description		Losses Removed HFIAA Loss Indicator Code Y	Losses Added Back HFIAA Loss Indicator Code Y	Current Month Net HFIAA Losses	Fiscal Year To Date
ULAE HFIAA Process Losses					
Removed Losses		\$ 500		\$ 500	\$ 5,000
Losses Added Back			(400)	(400)	(1,000)
Removed Case Reserves		50		50	2,000
Case Reserves Added Back			(25)	(25)	(1,500)
HFIAA Net Process Losses		550	(425)	125	4,500
ULAE Incurred Loss %		1.5%	1.5%	1.5%	1.5%
1	Subtotal ULAE Incurred Loss Retained	\$ 8	\$ (6)	\$ 2	\$ 68
ULAE HFIAA Net Premiums				Current Month	Fiscal Year To Date
HFIAA Premium Refunds (From Worksheet A)				\$ 800	\$ 1,600
HFIAA Rewritten Policy Premium (From Worksheet A)				(175)	(575)
HFIAA Net Premiums				625	1,025
ULAE Net Premium %				0.9%	0.9%
2	Subtotal ULAE Premium Amount Retained			\$ 6	\$ 9
Total WYO HFIAA ULAE Retained				\$ 8	\$ 77

Record on EXHIBIT VI line 620

Unallocated LAE (1 + 2)

EXHIBIT IV
EXPENSE ALLOWANCE CALCULATION

COMPANY NAME :
 COMPANY NUMBER :
 PERIOD ENDING :

EXPENSE ALLOWANCE	CURRENT MONTH	FISCAL YEAR-TO-DATE
400. NET WRITTEN PREMIUM	0	0
(Do Not Use for Premium)		
405. EXPENSE ALLOWANCE % A	0.0%	0.0%
410. EXPENSE ALLOWANCE FOR NET WRITTEN PREMIUM	0	0
* 411. NET WRITTEN PREMIUM		
(Use 10/1/2008 data month and later)	0	0
412. EXPENSE ALLOWANCE % B	30.7%	30.7%
413. EXPENSE ALLOWANCE FOR NET WRITTEN PREMIUM B	0	0
414. SUBTOTAL EXPENSE ALLOWANCE	0	0
415. CANCELLATION PREMIUM REFUND ADJUSTMENT BASE	0	0
420. COMMISSION ALLOWANCE %	15%	15%
425. CANCELLATION COMMISSION RETENTION	0	0
426. EXPENSE ALLOWANCE ADJUSTMENT FOR BONUS COMMISSION	0	0
427. RATING ORG. EXPENSE AND RETAINED EXPENSE ALLOWANCE	0	0
428. STATE SALES TAX ON INSURANCE SERVICES	0	0
429. PRIOR TERM REFUND EXPENSE ALLOWANCE DUE THE NRIP	0	0
430. TOTAL EXPENSE ALLOWANCE \$	0	\$ 0

EXHIBIT VI
OTHER LOSS & LAE CALCULATION

COMPANY NAME :
COMPANY NUMBER :
PERIOD ENDING :

	CURRENT MONTH	FISCAL YEAR-TO-DATE
UNALLOCATED L.A.E.PAID		
* 600A. NET PAID LOSSES(LINE 115 CUR MONTH)	0	0
(Use 10/1/2008 data month and later)		
* 605A. CHANGE IN CASE RESERVES(LINE 325,COL C)		
(Use 10/1/2008 data month and later)	0	0
610. CASE INCURRED LOSSES	0	0
611. ULAE INCURRED LOSS %	1.5%	1.5%
612. SUBTOTAL ULAE INCURRED LOSS	0	0
613. ULAE NET WRITTEN PREMIUM %	0.9%	0.9%
614. SUBTOTAL ULAE NET WRITTEN PREMIUM	0	0
620A. UNALLOCATED LAE(6/1/08thru9/30/08)	0	0
620. UNALLOCATED LAE	0	0
* 620B. TOTAL UNALLOCATED LAE	0	0
SALVAGE & SUBROGATION		
625. NET SALVAGE RECEIVED	0	0
630. SALVAGE ALLOWANCE %	10%	10%
635. SALVAGE CREDIT	0	0
640. NET SUBROGATION RECEIVED	0	0
645. SUBROGATION ALLOWANCE %	25%	25%
650. SUBROGATION CREDIT	0	0
652. RECOVERY OF LOSSES PAID	0	0
Enter Recovery as a Debit		
SPECIAL ALLOCATED LAE		
655. SPECIAL ALLOCATED LOSS ADJUSTMENT EXPENSE	0	0
660. TOTAL OTHER LOSS & LAE ITEMS (SUM OF LINES 620B, 635,650,655)	\$ 0	\$ 0

NFIP DIRECT SERVICING AGENT
As OF MARCH 31,2014

EXHIBIT II
INCOME STATEMENT

	<u>March 2014</u>	
	<u>Current Month</u>	<u>Fiscal YTD</u>
REVENUE		
2110. Written Premium	\$ -	\$ -
2120. Premium Refund	-	-
2130. Premium Breakage	-	-
2140. Change in Unearned Premium	-	-
Total Earned Premium	<u>\$ -</u>	<u>\$ -</u>
EXPENSES		
2211. Claim Losses Paid - Building	\$ -	\$ -
2212. Claim Losses Paid - Contents	-	-
2213. Salvage	-	-
2214. Subrogation	-	-
2215. Recovery of Losses Paid	-	-
2216. Change in Est. Loss Reserve	-	-
Net Losses Incurred	<u>-</u>	<u>-</u>
2221. LAE Paid - Allocated	-	-
2222. LAE Paid - Special	-	-
2223. Recovery of LAE Paid	-	-
2224. Change in LAE Reserve	-	-
Net LAE Incurred	<u>-</u>	<u>-</u>
2231. Commission Expense	-	-
2232. Commission Recovered	-	-
2233. Change in Deferred Acquisition Cost	-	-
Net Commission Incurred	<u>-</u>	<u>-</u>
2241. FICO Expense	-	-
2242. Postage Expense	-	-
2243. Other Operating Expenses	-	-
Total Operating Expenses	<u>-</u>	<u>-</u>
Operating Income	<u>-</u>	<u>-</u>
Other Income		
2311. Federal Policy Fee	-	-
2312. Change in Unearned Federal Policy Fee	-	-
2313. Miscellaneous	-	-
2314. Reserve Fund	-	-
2315. Change in Unearned Reserve Fund	-	-
Total Other Income	<u>-</u>	<u>-</u>
2412. Miscellaneous	-	-
Net Income (Loss)	<u>\$ -</u>	<u>\$ -</u>

NFIP BUREAU & STATISTICAL AGENT
HFIAA PREMIUM REFUND EXPENSE WORKSHEET

WYO/DSA NAME: _____

POLICY NUMBER: _____

INSURED/PAYEE NAME: _____

INSURED MAILING ADDRESS: _____

REASON FOR REFUND: **HFIAA Premium Refund**

Policy Term	Original Premium	New Premium	Refund Amount Due to Insured	DSA Agent Commission Retained	Expense Allowance Rate Applied	Expense Allowance Adjustment Retained
TOTAL						

ATTACHMENT D

**TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN AND
EDIT SPECIFICATIONS FOR
OCTOBER 1, 2014 REFUND PROCEDURES**

ARCHIVED APRIL 2018

A summary of the October 2014 TRRP Plan updates (Change 21) is as follows:

Part 3 – Reporting Requirements	<ul style="list-style-type: none"> • Added new data element ‘HFIAA Indicator’ • Added new data element ‘HFIAA Loss Indicator’
Part 4 – Data Dictionary	<ul style="list-style-type: none"> • Data Dictionary Table of Contents – added new data elements ‘HFIAA Indicator’ and ‘HFIAA Loss Indicator’ • Cancellation/Voidance Reason: added new reason code ‘25’ – Cancel/Rewrite due to HFIAA; added Case XIII; added reason code ‘25’ to TRRP Reason Code table chart and Edit Criteria • HFIAA Indicator: New data element • HFIAA Loss Indicator: New data element • New/Rollover/Transfer Indicator: Added reference to cancellation reason code ‘25’ when using New/Rollover/Transfer indicator ‘Z’ • Valid Policy Indicator: Effective date has been changed from October 1, 2014 to January 1, 2015.
Part 5 - Codes	<ul style="list-style-type: none"> • Added new data elements HFIAA Indicator and HFIAA Loss Indicator • Added new Cancellation/Voidance Reason code ‘25’ • Added reference to Cancellation/Voidance Reason code ‘25’ for the New/Rollover/Transfer Indicator • Added reference to New/Rollover/Transfer Indicator to reference Cancellation/Voidance Reason code ‘25’ for New/Rollover/Transfer Indicator ‘Z’
Part 6 – Record Layouts	<ul style="list-style-type: none"> • Revised Policy and Claim TRRP transaction record layouts to include new data elements HFIAA Indicator and HFIAA Loss Indicator
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	<ul style="list-style-type: none"> • Added new data elements HFIAA Indicator and HFIAA Loss Indicator
Appendix C - Error Reporting	<ul style="list-style-type: none"> • Added new data elements HFIAA Indicator and HFIAA Loss Indicator to Policy and Claim record layouts • Added seven (7) existing Case Reserves claim error codes (CL068030, CL068040, CL069030, CL069040, CL155030, CL155040, CL155050) to reports W2RCINVD and W2RCINVA.

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 January 1, 1992
Revision 2 March 1, 1995
Revision 3 October 1, 1997
Revision 4 October 1, 2001
Changes 1 & 2 May 1, 2002
Change 3 October 1, 2002
Change 4 May 1, 2003
Change 5 October 1, 2003
Change 6 May 1, 2004
Change 6.1 February 1, 2005
Changes 7 & 7 (Revised) May 1, 2005
Changes 8 & 8.1 October 1, 2005
Change 9 May 1, 2006
Changes 10, 11 & 12 May 1, 2008
Changes 13, 13.1 & 13.2 October 1, 2009
Change 14 January 1, 2011
Change 15 October 1, 2011
Change 16 May 1, 2012
Change 17 October 1, 2012
Change 18 January 1, 2013
Change 19, 19.1, 19.2 & 19.3 .. October 1, 2013
Change 20 June 1, 2014
Change 21 October 1, 2014
Change 22 January 1, 2015

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
First Lender Name ²	N	4-104	Application - 1st Mortgagee
First Lender State ²	N	4-105	Application - 1st Mortgagee
First Lender Street Address ²	N	4-106	Application - 1st Mortgagee
First Lender ZIP Code ²	N	4-107	Application - 1st Mortgagee
Flood Risk Zone (Rating Map Information)	Y	4-110	Application - Community (Rating Map Information)
Floodproofed Indicator	Y	4-112	Application - Elevation Data
HFIAA Indicator	N	4-115C	
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name ³	Y	4-127	Application - Insured Information
Insured Last Name ³	Y	4-128	Application - Insured Information
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade ¹	N	4-130	Application - Elevation Data

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>CLAIMS TRANSACTIONS (Cont'd.)</u>			
Duration Building Will Not Be Habitable	N	4-82	Final Report, 17
Duration of Flood Waters in the Building	N	4-83	Prelim. Report, 10
Expense of Contents Removal	Y	4-92	Final Report, Sum of 27
Expense of Manufactured (Mobile) Home Removal	Y	4-93	
Exterior Wall Structure Type	N	4-94	Prelim. Report, 7
Exterior Wall Surface Treatment	N	4-95	Prelim. Report, 7A
Factors Related to Cause of Loss	N	4-96	Prelim. Report, 9; Subrogation Form
Final Payment Indicator-Building	Y	4-99	
Final Payment Indicator-Contents	Y	4-100	
Final Payment Indicator-ICC	Y	4-101	
Flood Characteristics	N	4-108	Prelim. Report, 8A
Foundation Type	N	4-113	Prelim. Report, 6
HFIAA Loss Indicator	N	4-115D	
ICC Actual Expense	Y	4-116	
ICC Claim Indicator	Y	4-117	
ICC Claim Payment	Y	4-118	
ICC Flood Damage Amount-Prior	Y	4-120	
ICC Mitigation Indicator	Y	4-121	
ICC Prior Date of Loss	Y	4-123	
ICC Property Value-Current	Y	4-124	

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

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

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

Premium Refund:

- Full-- Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded.
- Pro-Rata-- N/A

One-Year Term: Cancellation effective date is within October 1, 2013 and September 30, 2014:

- Current term-- Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

45. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program.

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

*The WYO companies are responsible for canceling and returning the premium up to 6 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Return all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Pro-Rata--Mid-term cancellation of a 1-year or 3-year policy. Pro-rata calculations of all premiums including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior year and full refund for the current year.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge.

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

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge
should be included as part of the Expense Constant.

Cases I, II, III, VI, VIII: Cancellation effective halfway
 through 1-year policy term

Cases VII, X: Cancellation effective at second anniversary date
 of 3-year policy term

Cases IV, V, IX, XII, XIII: Cancellation effective on policy term
 effective date

Case XI: Cancellation effective at the beginning of the term or mid-
 term

Case I: **Reasons 1 and 2 with cancellation dates before 10/1/2003.**
 See Case III for cancellation dates on or after 10/1/2003.

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

a) Calculation of Refund to Insured:

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

b) Calculation of Expense Allowance Retained by WYO Company:

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

Premium Refund to Insured	\$ 120.00
Agent Commission Percentage	<u>x 15.0%</u>
Allowance for Agent Commission	\$ 18.00

Total Expense Allowance Retained	\$ 73.93
----------------------------------	----------

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

DESCRIPTION: (Cont'd.)

Case XII: Reason 24

- a) Refund resulting from the cancellation of the standard rated policy must be applied to the rewritten PRP prior to any refund being generated.
- b) Full expense allowance is retained by the WYO Company on the canceled standard rated policy.
- c) Full expense allowance is retained by the WYO Company on the new PRP.
- d) Any overpayment on the PRP is returned to insured.

Case XIII: Reason 25

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

**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 10/1/2014**

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

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

4-43C

Revision 4 (10/1/01)
Change 21 Effective 10/1/14

ARCHIVED APRIL 2018

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 01 - Building Sold or Removed
- 02 - Contents Sold or Removed (contents-only policy)
- 03 - Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage
- 04 - Duplicate NFIP Policies
- 05 - Non-Payment
- 06 - Risk Not Eligible for Coverage
- 08 - Property Closing Did Not Occur
- 09 - Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision
- 10 - OTHER: Continuous Lake Flooding or Closed Basin Lakes
- 11 - Non-Payment/No Refund (No longer valid)
- 16 - Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination
- 17 - Duplicate Policies from Sources Other Than NFIP
- 18 - Mid-term Cancellation of a 3-Year Policy to Obtain ICC Coverage
- 19 - Mortgage Paid-off on an MPPP Policy (combined with 52)
- 20 - Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)
- 21 - Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)
- 22 - Cancel/Rewrite Due to Misrating
- 23 - Fraud
- 24 - Cancel/Rewrite Due to Map Revision
- 25 - Cancel/Rewrite Due to HFIAA
- 45 - Condominium Policy (Unit or Association) Converting to RCBAP
- 50 - Policy Not Required by Mortgagee
- 51 - Mid-term Voidance of a 3-Year Policy Due to Cessation of Community Participation in NFIP
- 52 - Mortgage Paid Off
- 60 - Voidance Prior to Effective Date
- 70 - Voidance due to Credit Card Error

LENGTH: 2

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

SYSTEM FUNCTION: Policy History
Validation of Cancellation Reason

REPORTING REQUIREMENT: Required

NOTE: Valid cancellation reason codes for Group Flood policies (GFIP) are 04, 06, or 10.

DATA ELEMENT: HFIAA Indicator

ALIAS: None

ACRONYM: (PMF) HFIAA_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if a policy transaction was identified as a HFIAA premium refund transaction based on criteria for the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014.

EDIT CRITERIA: Alpha, acceptable values:

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

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for new business (11A), renewals (17A), endorsements (20A) and cancellations (26A) with policy effective dates within October 1, 2013 thru September 30, 2014. Also included are policy correction transactions (23A), policy reinstatement transactions (14A, 15A) and cancellation correction transactions (29A) associated with identified policies affected by HFIAA.

NOTE:

- Policies with policy effective dates on or after October 1, 2013 that are not affected by HFIAA will report **blank** in the HFIAA indicator.
- For HFIAA cancel/rewrite transactions reported with HFIAA indicator 'Y', the **policy effective date** must be within October 1, 2013 thru September 30, 2014 - otherwise report **blank** in the HFIAA indicator.
- For HFIAA premium refund endorsements (20A) reported with HFIAA indicator 'Y', the **endorsement effective date** on the 20A must be within October 1, 2013 thru September 30, 2014, if the policy effective date is before October 1, 2013 ~~-or-~~ the policy effective date is on or after October 1, 2013.
- HFIAA indicator 'Y' will no longer need to be reported on policies effective October 1, 2014 and after - **blank** will be reported instead.

DATA ELEMENT: HFIAA Loss Indicator

ALIAS: None

ACRONYM: (CMF) HFIAA_LOSS_IND

FILE: Claims Master (CMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

Y - Yes

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

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

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

NOTE:

- Claim transactions on policies with policy effective dates prior to October 1, 2013 will report blank. Claim transactions on policies with policy effective dates on or after October 1, 2013 that are not affected by HFIAA will also report blank in the HFIAA Loss indicator.
- Claim transactions on policies with policy effective dates within October 1, 2013 thru September 30, 2014 must report 'Y' in the HFIAA Loss indicator if the policy met the criteria for HFIAA. This is related to HFIAA cancel/rewrite transactions on policies with existing claims. The claim must be backed out and resubmitted under the new policy.
- HFIAA Loss indicator 'Y' will no longer need to be reported on claim transactions for those policies effective October 1, 2014 and after - blank will be reported instead.

DATA ELEMENT: New/Rollover/Transfer Indicator

ALIAS: Rollover

ACRONYM: (PMF) ROLLOVER

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Code indicating whether:

- The policy is a new issue generated by the WYO company (N).
- The policy was transferred from one WYO company to another and is considered a rollover or renewal (R).
- The policy is renewed by the WYO company but reported as new business due to either a cancellation/rewrite or conversion of an existing policy to a new NFIP policy form (R).
- The policy was transferred from the NFIP Direct to a WYO company and is considered a rollover or renewal (R).
- The policy was canceled and rewritten for TRRP reason code 22. This is used when an MPPP policy was canceled and rewritten, and when changes are due to system constraints. It should also be used to identify a policy that was canceled as a standard X Zone policy and rewritten as a PRP due to misrating (Z).
- The policy was canceled and rewritten for TRRP reason code 24. This is used to identify a policy that was canceled as a standard rated policy and rewritten as a PRP as a result of a map revision, LOMA, or LOMR (Z).
- The policy was canceled and rewritten for TRRP reason code 25. This is used to identify a policy that was affected by the Homeowners Flood Insurance Affordability Act (HFIAA) (Z).
- Effective May 1, 2005, code 'E' will no longer be valid. Policies with original new business dates prior to May 1, 2005, and reported with 'E' will not be required to report lowest adjacent grade, diagram number, elevation certification date, replacement cost, and map panel number.
- Effective October 1, 2013, code 'T' (transfer) represents a policy with a new application that is a transfer from the NFIP Direct or WYO company, and has no lapse in coverage from the most recent policy term.

EDIT CRITERIA: Alpha, Acceptable Values:

N - New Issue
R - Rollover/Renewal
E - (Canceled effective May 1, 2005)
Z - Rewritten for TRRP cancellation reason codes 22, 24, 25
T - Transfer

LENGTH: 1

DEPENDENCIES: Will be provided by WYO company or agent.

SYSTEM FUNCTION: Marketing Analysis
WYO Program Evaluation
Rating

REPORTING REQUIREMENT: Required

DATA ELEMENT: Valid Policy Indicator

ALIAS: None

ACRONYM: (PMF) VALPOL_IND

FILE: Policy Master (PMF)

DESCRIPTION:

If a policy is identified as a duplicate policy, a PRP Repetitive Loss property, or a SRL property, then this indicator can be used to identify the policy as not being a duplicate policy, SRL policy, or PRP Repetitive Loss policy if appropriate.

If the policy is identified as a duplicate policy and receives error PL004200, value '1' can be selected to remove the error if it is not a duplicate policy.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 0 - Default
- 1 - No duplicate policy
- 2 - No PRP Repetitive Loss property
- 3 - No SRL property

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with policy effective dates on or after January 1, 2015. Policies with effective dates prior to 01/01/2015 can report zero for the Valid Policy indicator.

PART 5 - CODES

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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
Fence damage	11

FLOOD CHARACTERISTICS

<u>DESCRIPTION</u>	<u>CODE</u>
Velocity Flow	1
Low-Velocity Flow or Ponding	2
Wave Action	3
Mudflow	4
Erosion	5

FLOODPROOFED INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Floodproofed	Y
Not Floodproofed	N

FOUNDATION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Concrete Piles	11
Wood Piles	12
Steel Piles	13
Reinforced Concrete Piers	21
Reinforced Concrete Block Piers	22
Unreinforced Concrete Block Piers	23
Brick Piers	24
Other Piers	25
Wood Posts	30
Reinforced Concrete Walls	41
Concrete Block Walls	42
Reinforced Concrete Shear Walls	43
Treated Plywood	44
Brick Walls	45
Other Walls	46
Concrete Slab	50
Other	60

GRANDFATHERING TYPE CODE

<u>DESCRIPTION</u>	<u>CODE</u>
No Grandfathering	1
Grandfathering Built to Code	2
Grandfathering Continuous Coverage	3

HFIAA INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
Blank (Not a HFIAA policy)	Blank

HFIAA LOSS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
Blank (Loss not associated with a HFIAA policy)	Blank

ICC CLAIM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Not an ICC Claim	N or Blank
Repetitive Loss ICC Claim	R
Substantial Damage ICC Claim	S

NEW/ROLLOVER/TRANSFER INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
New Issue	N
Rollover/Renewal	R
Rollover/Renewal with Elevation Certification Date Prior to October 1, 1997 (effective May 1, 2005, code no longer valid)	E
Rewritten for TRRP Cancellation Reason Codes 22, 24 and 25	Z
Transfer	T

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
One Floor	1
Two Floors	2
Three or More Floors	3
Split-Level	4
Manufactured (Mobile) Home or Travel Trailer on Foundation	5
Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)	6

OBSTRUCTION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20
With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/ equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor	50

11 New Business

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

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

11 New Business (Cont'd.)

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

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
Reserved for NFIP Use2	105	596-700

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12 Mailing Address Data

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (12A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Name or Descriptive Information Indicator	1	27
Mailing Address 1	50	28-77
Mailing Address 2	50	78-127
Mailing City	30	128-157
Mailing State	2	158-159
Mailing ZIP Code	9	160-168
HFIAA Indicator	1	169
Reserved for NFIP Use	288	170-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

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

14 Policy Reinstatement Without Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (14A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
HFIAA Indicator	1	43
Reserved for NFIP Use	414	44-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

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

15 Policy Reinstatement With Policy Changes

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

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

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

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

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
HFIAA Indicator	1	599
Reserved for NFIP Use2	101	600-700

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17 Renewal

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

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

17 Renewal (Cont'd.)

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

17 Renewal (Cont'd.)

<u>Record A</u> (Cont'd.)	<u>Field Length</u>	<u>Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
Reserved for NFIP Use2	105	596-700

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20 Endorsement

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

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

20 Endorsement (Cont'd.)

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

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
Reserved for NFIP Use2	105	596-700

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23 Policy Correction

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

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

23 Policy Correction (Cont'd.)

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

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA Indicator	1	595
Reserved for NFIP Use2	105	596-700

26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA Indicator	1	63
Reserved for NFIP Use	394	64-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA Indicator	1	63
Reserved for NFIP Use	394	64-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

31 Open Claim/Loss - Reserve

<u>Record A</u>	<u>Field Length</u> <u>Position</u>	<u>Record</u>
Transaction Code (31A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Reserve - Building	12	38-49
Reserve - Contents	9	50-58
Cause of Loss	1	59
Water Depth - Relative to Main Building	3	60-62
Total Property Value - Main and Appurtenant (ACV)	10	63-72
Total Building Damages - Main and Appurtenant (ACV)	10	73-82
Total Damage to Contents - Main and Appurtenant (ACV)	7	83-89
Expense of Contents Removal	4	90-93
Total Expense of Temp. Flood Protection	4	94-97
Building Claim Payment (ACV or RCV)	12	98-109
Contents Claim Payment (ACV)	9	110-118
Payment Date	8	119-126
Final Payment Indicator - Building	1	127
Final Payment Indicator - Contents	1	128
Replacement Cost Indicator	1	129
Expense of Manufactured (Mobile) Home Removal	4	130-133
Total Property Value - Main and Appurtenant (RCV)	10	34-143
Total Building Damages - Main and Appurtenant (RCV)	10	144-153
Total Damage to Contents - Main and Appurtenant (RCV)	7	154-160
ICC Claim Payment	7	161-167
ICC Mitigation Indicator	1	168
ICC Claim Indicator	1	169
ICC Prior Date of Loss	8	170-177
ICC Property Value - Current	10	178-187
ICC Property Value - Prior	10	188-197
ICC Actual Expense	10	198-207
ICC Flood Damage Amount - Prior	10	208-217
Final Payment Indicator - ICC	1	218
Reserve - ICC	7	219-225
HFIAA Loss Indicator	1	226
Reserved for NFIP Use	231	227-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

31 Open Claim/Loss - Reserve (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (31B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

34 Reopen Claim/Loss

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (34A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Reopen Date	8	5-42
Reserve - Building	12	43-54
Reserve - Contents	9	55-63
Building Claim Payment (ACV or RCV)	12	64-75
Contents Claim Payment (ACV)	9	76-84
Payment Date	8	85-92
Final Payment Indicator - Building	1	93
Final Payment Indicator - Contents	1	94
ICC Claim Payment	7	95-101
Final Payment Indicator - ICC	1	102
Reserve - ICC	7	103-109
HFIAA Loss Indicator	1	110
Reserved for NFIP Use	347	111-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

37 Change Reserve

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator - Building	1	63
Final Payment Indicator - Contents	1	64
Final Payment Indicator - ICC	1	65
HFIAA Loss Indicator	1	66
Reserved for NFIP Use	391	67-457
Original Submission Month	8	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

40 Partial Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA Loss Indicator	1	74
Reserved for NFIP Use	383	75-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

43 Close Claim/Loss

<u>Record A</u>	<u>Field Length</u> <u>Position</u>	<u>Record</u>
Transaction Code (43A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Building Claim Payment (ACV or RCV)	12	77-88
Contents Claim Payment (ACV)	9	89-97
Payment Date	8	98-105
Replacement Cost Indicator	1	106
Claim/Loss Closed Date	8	107-114
Expense of Manufactured (Mobile) Home Removal	4	115-118
Claim Closed without Payment Reason - Building	2	119-120
Claim Closed without Payment Reason - Contents	2	121-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Claim Payment	7	152-158
ICC Mitigation Indicator	1	159
ICC Claim Indicator	1	160
ICC Prior Date of Loss	8	161-168
ICC Property Value - Current	10	169-178
ICC Property Value - Prior	10	179-188
ICC Actual Expense	10	189-198
ICC Flood Damage Amount - Prior	10	199-208
Final Payment Indicator - ICC	1	209
Claim Closed Without Payment Reason - ICC	2	210-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA Loss Indicator	1	213
Reserved for NFIP Use	244	214-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

43 Close Claim/Loss (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (43B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

46 Close Claim/Loss Without Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (46A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Closed Date	8	35-42
Claim Closed Without Payment Reason - Building	2	43-44
Claim Closed Without Payment Reason - Contents	2	45-46
Claim Closed Without Payment Reason - ICC	2	47-48
HFIAA Loss Indicator	1	49
Reserved for NFIP Use	408	50-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

49 Addition to Final Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages - Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason - Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinurance Claim Settlement Indicator	1	152
HFIAA Loss Indicator	1	153
Reserved for NFIP Use	304	154-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

49 Addition to Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	Record
Transaction Code (49B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Property Value - Main (ACV)	10	35-44
Property Value - Appurtenant (ACV)	7	45-51
Damage - Main (ACV)	10	52-61
Damage - Appurtenant (ACV)	7	62-68
Damage to Contents - Main (ACV)	7	69-75
Damage to Contents - Appurtenant (ACV)	7	76-82
Reserved for NFIP Use	375	83-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	8	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

52 Recovery After Final Payment

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages - Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents - Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
Coinurance Claim Settlement Indicator	1	186
HFIAA Loss Indicator	1	187
Reserved for NFIP Use	270	188-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

52 Recovery After Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (52B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Factors Related to Cause of Loss	1	35
Property Value - Main (ACV)	10	36-45
Property Value - Appurtenant (ACV)	7	46-52
Damage - Main (ACV)	10	53-62
Damage - Appurtenant (ACV)	7	63-69
Damage to Contents - Main (ACV)	7	70-76
Damage to Contents - Appurtenant (ACV)	7	77-83
Reserved for NFIP Use	374	84-457
Original Submission Month	8	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

61 General Claim/Loss Correction

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve - Building	12	77-88
Reserve - Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason - Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason - Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204
Reserve - ICC	7	205-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA Loss Indicator	1	213
Reserved for NFIP Use	244	214-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

61 General Claim/Loss Correction (Cont'd.)

<u>Record B</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (61B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Damage - Main (ACV)	10	71-80
Damage - Appurtenant (ACV)	7	81-87
Damage to Contents - Main (ACV)	7	88-94
Damage to Contents - Appurtenant (ACV)	7	95-101
Deductible - Applicable to Building		
Claim Payment	1	102
Deductible - Applicable to Contents		
Claim Payment	1	103
Value of Building Items Subject to Policy		
Exclusions (ACV)	1	104
Value of Contents Subject to Policy		
Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions		
(ACV)	1	106
Contents Damage Subject to Policy Exclusions		
(ACV)	1	107
Value of Contents (ACV)	7	108-114
Reserved for NFIP Use	343	115-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
■ Reserved for NFIP Use2	200	501-700

64 Claim Payment Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator - Building	1	64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA Loss Indicator	1	74
Reserved for NFIP Use	383	75-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

67 Recovery Correction

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
HFIAA Loss Indicator	1	111
Reserved for NFIP Use	346	112-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

71 Special Allocated Loss Adjustment Expense

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA Loss Indicator	1	53
Reserved for NFIP Use	404	54-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

74 Special Allocated Loss Adjustment Expense Correction

<u>Record A</u>	<u>Field Length Position</u>	<u>Record</u>
Transaction Code (74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA Loss Indicator	1	53
Reserved for NFIP Use	404	54-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

81 Change Policy Number Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (81A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Old Policy Number	10	17-26
New Policy Number	10	27-36
HFIAA Indicator	1	37
Reserved for NFIP Use	420	38-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

84 Change Date of Loss Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (84A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Old Date of Loss	8	27-34
New Date of Loss	8	35-42
HFIAA Loss Indicator	1	43
Reserved for NFIP Use	414	44-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

87 Change Claim Payment Date Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (87A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Old Payment Date	8	35-42
New Payment Date	8	43-50
HFIAA Loss Indicator	1	51
Reserved for NFIP Use	406	52-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

99 Lender Data (Expired Policy Notification)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (99A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
First Lender Name	30	27-56
First Lender Street Address	50	57-106
First Lender City	30	107-136
First Lender State	2	137-138
First Lender ZIP Code	9	139-147
First Lender Loan Number	15	148-162
Second Lender Name	30	163-192
Second Lender Street Address	50	193-242
Second Lender City	30	243-272
Second Lender State	2	273-274
Second Lender ZIP Code	9	275-283
Second Lender Loan Number	15	284-298
HFIAA Indicator	1	299
Reserved for NFIP Use	158	300-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	200	501-700

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R	¹ I ²	S ³	⁴ \$¢ ⁵ \$/100 ⁶	Picture
Actual Salvage Recovery		I	S	\$¢	9(10)V99
Actual Salvage Recovery Date		R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO		R	-	-	9(2)V999
Additional Contents Rate WYO		R	-	-	9(2)V999
■ Additions/Extensions Indicator		R	-	-	X
■ Alteration Date		R	-	-	9(8)YYYYMMDD
■ Application Date		R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE)					
(Rating Map Info.)		R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type		R	-	-	X
Basic Building Rate WYO		R	-	-	9(2)V999
Basic Contents Rate WYO		R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)		I	S	\$¢	S9(10)V99
Building Claim Payment Recovery		I	S	\$¢	S9(10)V99
Building Construction Date Type		R	-	-	X
Building Damage Subject to Policy					
Exclusions (ACV)		R	-	-	X
Building in Course of Construction					
Indicator		R	-	-	X
■ Building over Water Type		R	-	-	X
■ Building Purpose Type		R	-	-	X
■ Building Use Type		R	-	-	XX
■ Business Property Indicator		R	-	-	X
Cancellation/Voidance Reason		R	-	-	XX
Case File Num. for Disaster Assistance		R	-	-	X(9)
Catastrophe Number		R	-	-	9(3)
Cause of Loss		R	-	-	X
Claim/Loss Closed Date		R	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date		R	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.		R	-	-	XX
Claim Closed w/o Pymt. Reason - Cont.		R	-	-	XX
Claim Closed w/o Pymt. Reason - ICC		R	-	-	XX
Coinsurance Claim Settlement Indicator		R	-	-	X
Community Identification Number					
(Rating Map Info.)		R	-	-	X(6)
Condominium Form of Ownership Indicator		R	-	-	X
Condominium Indicator		R	-	-	X
■ Condominium Master Policy Units		R	-	-	9(5)
Contents Claim Payment (ACV)		I	S	\$¢	S9(7)V99
Contents Claim Payment Recovery		I	S	\$¢	S9(7)V99
Contents Damage Subj. to Policy					
Exclusions (ACV)		R	-	-	X
Coverage Req. for Disaster Assistance		R	-	-	X
CRS Classification Credit Percentage		R	-	-	9(2)
Current Map Info -					
Base Flood Elevation (BFE)		R	S	-	S9(5)V9
Current Map Info -					
Community Identification Number		R	-	-	X(6)
Current Map Info - Flood Risk Zone		R	-	-	X(3)
Current Map Info - Map Panel Number		R	-	-	X(4)
Current Map Info - Map Panel Suffix		R	-	-	X
■ Current Map Info - Prior Policy Number					
(renamed)		R	-	-	X(10)
Damage - Appurtenant (ACV)		R	-	\$	9(7)

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

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

Data Element	R	¹ I ²	S ³	⁴ \$ \$ \$/100 ⁶	Picture
Damage - Main (ACV)	R	-	-	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	-	-	\$	9(7)
Damage to Contents - Main (ACV)	R	-	-	\$	9(7)
Date of Loss	Key	-	-	-	9(8) YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	-	-	-	X
Deductible - App. to Cont. Claim Pymt.	R	-	-	-	X
Deductible - Building	R	-	-	-	X
Deductible - Contents	R	-	-	-	X
Deductible Percentage WYO	R	-	-	-	9V999
Diagram Number	R	-	-	-	X
Duration Bldg. Will Not Be Habitable	R	-	-	-	X
Duration of Flood Waters in Bldg.	R	-	-	-	9(3) Hours
Elevated Bldg. Indicator	R	-	-	-	X
Elevation Certificate Indicator	R	-	-	-	X
Elevation Certification Date	R	-	-	-	9(8) YYYYMMDD
Elevation Difference	R	S	-	-	S9(4)
Enclosure Type	R	-	-	-	X
Endorsement Effective Date	R	-	-	-	9(8) YYYYMMDD
Endorsement Premium Amount	I	S	-	\$	S9(7)
Expense Constant	R	-	-	\$	9(3)
Expense of Contents Removal	R	-	-	\$	9(4)
Expense of Manufactured (Mobile)	R	-	-	\$	9(4)
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(5)
Federal Policy Fee - Refunded	I	S	-	\$	S9(5) V99
Final Payment Indicator - Bldg.	R	-	-	-	X
Final Payment Indicator - Cont.	R	-	-	-	X
Final Payment Indicator - ICC	R	-	-	-	X
First Lender City	R	-	-	-	X(30)
First Lender Loan Number	R	-	-	-	X(15)
First Lender Name	R	-	-	-	X(30)
First Lender State	R	-	-	-	X(2)
First Lender Street Address	R	-	-	-	X(50)
First Lender ZIP Code	R	-	-	-	9(9)
Flood Characteristics	R	-	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	-	X(3)
Floodproofed Indicator	R	-	-	-	X
Foundation Type	R	-	-	-	XX
Grandfathering Type Code	R	-	-	-	X
HFIAA Indicator	R	-	-	-	X
HFIAA Loss Indicator	R	-	-	-	X
ICC Actual Expense	R	-	-	-	9(10)
ICC Claim Indicator	R	-	-	-	X
ICC Claim Payment	I	S	-	\$	S9(5) V99
ICC Claim Payment Recovery	I	S	-	\$	S9(5) V99
ICC Flood Damage Amount - Prior	R	-	-	-	9(10)
ICC Mitigation Indicator	R	-	-	-	X
ICC Premium WYO	R	-	-	\$	9(3)

- ¹R - Replacement Value
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⁶\$/100 - Hundreds of Dollars

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

Data Element	R	¹ I ²	S ³	⁴ \$¢ \$/100 ⁶	Picture
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 (Rating Map Info.)	R	-	-	-	X (4)
Map Panel Suffix (Rating Map Info.)	R	-	-	-	X
Mitigation Offer Indicator	R	-	-	-	X
Name Format Indicator	R	-	-	-	X
Name or Descriptive Information Indicator	R	-	-	-	X
New Date of Loss	Key	-	-	-	9 (8) YYYYMMDD
New Payment Date	Key	-	-	-	9 (8) YYYYMMDD
New Policy Number	Key	-	-	-	X (10)
New/Rollover/Transfer Indicator	R	-	-	-	X
Number of Elevators	R	-	-	-	X (2)
Number of Floors (Including Basement) / Building Type	R	-	-	-	X
Obstruction Type	R	-	-	-	XX
Occupancy Type	R	-	-	-	X
Old Date of Loss	Key	-	-	-	9 (8) YYYYMMDD
Old Payment Date	Key	-	-	-	9 (8) YYYYMMDD
Old Policy Number	Key	-	-	-	X (10)
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 Assignment Type	R	-	-	-	X
Policy Effective Date	R	-	-	-	9 (8) YYYYMMDD
Policy Expiration Date	R	-	-	-	9 (8) YYYYMMDD
Policy Number	Key	-	-	-	X (10)
Policy Term Indicator	R	-	-	-	X
Policy Termination Date	R	-	-	-	9 (8) YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	-	X
Premium Payment Indicator	R	-	-	-	X
Premium Receipt Date	R	-	-	-	9 (8) YYYYMMDD
Primary Residence Indicator	R	-	-	-	X
Prior Policy Number	R	-	-	-	X (10)

¹R - Replacement Value

²I - Incremental Value

³S - Signed Data Element

⁴\$¢ - Dollars and Cents

⁵\$ - Whole Dollars

⁶\$/100 - Hundreds of Dollars

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

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

- ¹R - Replacement Value
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⁴\$¢ - Dollars and Cents
⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

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

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

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

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

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

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

Data Element	R	¹ I ²	S ³	⁴ \$¢ ⁵ \$ \$/100 ⁶	Picture
Total Premium Refund		I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)		R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)		R	-	\$	9(10)
Valid Policy Indicator		R	-	-	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)		R	-	-	X
Value of Contents (ACV)		R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)		R	-	-	X
Waiting Period Type		R	-	-	X
Water Depth - Relative to Main Bldg.		R	S	-	S9(3)
WYO Prefix Code		Key	-	-	9(5)
WYO Transaction Code		Key	-	-	X(3)
WYO Transaction Date		R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator		R	-	-	X

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

RECORD LAYOUT

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

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

Record Layout (cont'd.)

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

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Assessment - Refunded*		10	610-619
NFIP Reserve Fund Assessment		8	620-627
Reserved for NFIP Use		22	628-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Use Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA Indicator		1	1144
Reserved for NFIP Use2		128	1145-1272

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

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

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

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

01 Output - Record

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

*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number will not be reported, effective May 1, 2008.

Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Primary-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

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

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	Filler	PIC X(22).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Use-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Subsidized-Rated-Ind	PIC X(1).
05	OP-Valid-Policy-Ind	PIC X(1).
05	OP-HFIAA-Ind	PIC X(1).
05	OP-Reserved-NFIP-Use2	PIC X(128).

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

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Catastrophe Number	3	24-26
Cause of Loss	1	27
Water Depth - Relative to Main Building	3	28-30
Total Property Value - Main and Appurtenant (ACV)	10	31-40
Total Building Damages - Main and Appurtenant (ACV)	10	41-50
Total Damage to Contents - Main and Appurtenant (ACV)	7	51-57
Expense of Contents Removal	4	58-61
Total Expense of Temporary Flood Protection	4	62-65
Reserve - Building	12	66-77
Reserve - Contents	9	78-86
Claim/Loss Closed Date	8	87-94
Claim Closed Without Payment Reason - Building	2	95-96
Replacement Cost Indicator	1	97
Expense of Manufactured (Mobile) Home Removal	4	98-101
Claim Closed Without Payment Reason - Contents	2	102-103
Claim/Loss Reopen Date	8	104-111
Foundation Type	2	112-113
Exterior Wall Structure Type	1	114
Exterior Wall Surface Treatment	1	115
Flood Characteristics	1	116
Factors Related to Cause of Loss	1	117
Duration of Flood Waters in Building	3	118-120
Alteration Date	8	121-128
Substantial Improvement Indicator	1	129
Duration Building Will Not Be Habitable	1	130
Property Value - Main (ACV)	10	131-140
Property Value - Appurtenant (ACV)	7	141-147
Damage - Main (ACV)	10	148-157
Damage - Appurtenant (ACV)	7	158-164
Damage to Contents - Main (ACV)	7	165-171
Damage to Contents - Appurtenant (ACV)	7	172-178
Deductible - Applicable to Building Claim Payment	1	179
Deductible - Applicable to Contents Claim Payment	1	180
Value of Building Items Subject to Policy Exclusions (ACV)	1	181
Value of Contents Subject to Policy Exclusions (ACV)	1	182

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Building Damage Subject to Policy Exclusions (ACV)	1	183
Contents Damage Subject to Policy Exclusions (ACV)	1	184
Value of Contents (ACV)	7	185-191
Final Payment Indicator - Building	1	192
Final Payment Indicator - Contents	1	193
Total Building Claim Payments (ACV or RCV)	12	194-205
Total Contents Claim Payments (ACV)	10	206-215
Total Building Claim Payment Recovery	12	216-227
Total Contents Claim Payment Recovery	10	228-237
Total Actual Salvage Recovery	12	238-249
Total Subrogation	12	250-261
Total Special Expenses Type 1	10	262-271
Total Special Expenses Type 2	10	272-281
Total Special Expenses Type 3	10	282-291
Total Special Expenses Type 4	10	292-301
Reserved for WYO Company Use	30	302-331
ICC Actual Expense	10	332-341
ICC Claim Indicator	1	342
ICC Claim Payment	7	343-349
ICC Claim Payment Recovery	7	350-356
ICC Flood Damage Amount - Prior	10	357-366
ICC Mitigation Indicator	1	367
ICC Prior Date of Loss	8	368-375
ICC Property Value - Current	10	376-385
ICC Property Value - Prior	10	386-395
Total Building Damages - Main and Appurtenant (RCV)	10	396-405
Total Damage to Contents - Main and Appurtenant (RCV)	7	406-412
Total Property Value - Main and Appurtenant (RCV)	10	413-422
Total Amount of Insurance - Building	8	423-430
Total Amount of Insurance - Contents	8	431-438
Number of Floors (Including Basement)/Building Type	1	439
Elevated Building Indicator	1	440
Deductible - Building	1	441
Deductible - Contents	1	442
Condominium Indicator	1	443
Occupancy Type	1	444
Reserve - ICC	7	445-451
Final Payment Indicator - ICC	1	452
Claim Closed Without Payment Reason - ICC	2	453-454
Condominium Master Policy Units	5	455-459
Building in Course of Construction Indicator	1	460
Policy Effective Date	8	461-468
Policy Expiration Date	8	469-476
Primary Residence Indicator	1	477
Policy Activity Date	8	478-485

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Policy Status	1	486
Policy Termination Date	8	487-494
Risk Rating Method	1	495
NFIP ICC Calculated Coverage	5	496-500
Regular/Emergency Program Indicator	1	501
PRP Ineligibility Indicator	1	502
Coinsurance Claim Settlement Indicator	1	503
Reserved for NFIP Use	1	504

The following data elements contain NFIP calculated values and are provided to assist WYO companies in determining what conditions caused the error.

Activity Date	8	505-512
Claim Status	1	513
Payment Limit - Building	12	514-525
Payment Limit - Contents	10	526-535
Pay Limit - ICC	10	536-545
HFIAA Loss Indicator	1	546
Reserved for NFIP Use	49	547-595
Error Code	1	596-603
Error Code Date	1	604-611
Error Code	2	612-619
Error Code Date	2	620-627
Error Code	3	628-635
Error Code Date	3	636-643
Error Code	4	644-651
Error Code Date	4	652-659
Error Code	5	660-667
Error Code Date	5	668-675
Error Code	6	676-683
Error Code Date	6	684-691
Error Code	7	692-699
Error Code Date	7	700-707
Error Code	8	708-715
Error Code Date	8	716-723
Error Code	9	724-731
Error Code Date	9	732-739
Error Code	10	740-747
Error Code Date	10	748-755
Error Code	11	756-763
Error Code Date	11	764-771
Error Code	12	772-779
Error Code Date	12	780-787
Error Code	13	788-795
Error Code Date	13	796-803
Error Code	14	804-811
Error Code Date	14	812-819
Error Code	15	820-827
Error Code Date	15	828-835
Error Code	16	836-843
Error Code Date	16	844-851
Error Code	17	852-859

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code Date	17	8	860-867
Error Code	18	8	868-875
Error Code Date	18	8	876-883
Error Code	19	8	884-891
Error Code Date	19	8	892-899
Error Code	20	8	900-907
Error Code Date	20	8	908-915
Error Code	21	8	916-923
Error Code Date	21	8	924-931
Error Code	22	8	932-939
Error Code Date	22	8	940-947
Error Code	23	8	948-955
Error Code Date	23	8	956-963
Error Code	24	8	964-971
Error Code Date	24	8	972-979
Error Code	25	8	980-987
Error Code Date	25	8	988-995

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RECORD LAYOUT - COBOL

Output - Claims Information and Error Extract

FD Output - File
 Label Records are Standard
 Block Contains 36 Records
 Recording Mode is F
 Data Record is Output-Record

01 Output - Record

05	OC-WYO-Prefix-Code	PIC X(5).
05	OC-Policy-Number	PIC X(10).
05	OC-Date-of-Loss	PIC 9(8).
05	OC-Catastrophe-Number	PIC 9(3).
05	OC-Cause-of-Loss	PIC X(1).
05	OC-Water-Depth	PIC S9(3).
05	OC-Total-Property-Value	PIC 9(10).
05	OC-Total-Building-Damage	PIC 9(10).
05	OC-Total-Contents-Damage	PIC 9(7).
05	OC-Expense-Contents-Removal	PIC 9(4).
05	OC-Expense-Flood-Protect	PIC 9(4).
05	OC-Reserve-Building	PIC 9(10)V99.
05	OC-Reserve-Contents	PIC 9(7)V99.
05	OC-Close-Date	PIC 9(8).
05	OC-CWOP-Building	PIC X(2).
05	OC-Replacement-Cost-Ind	PIC X(1).
05	OC-Expense-Mobile-Removal	PIC 9(4).
05	OC-CWOP-Contents	PIC X(2).
05	OC-Reopen-Date	PIC 9(8).
05	OC-Foundation	PIC X(2).
05	OC-Exterior-Wall-Structure	PIC X(1).
05	OC-Exterior-Wall-Surface	PIC X(1).
05	OC-Flood-Characteristics	PIC X(1).
05	OC-Factors-Cause-of-Loss	PIC X(1).
05	OC-Duration-Water-Building	PIC 9(3).
05	OC-Alteration-Date	PIC 9(8).
05	OC-Substantial-Improvement-Ind	PIC X(1).
05	OC-Duration-Not-Habitable	PIC X(1).
05	OC-Property-Value-Main	PIC 9(10).
05	OC-Property-Value-Appurt	PIC 9(7).
05	OC-Damage-Main	PIC 9(10).
05	OC-Damage-Appurt	PIC 9(7).
05	OC-Damage-Contents-Main	PIC 9(7).
05	OC-Damage-Contents-Appurt	PIC 9(7).
05	OC-Deductible-Building	PIC X(1).
05	OC-Deductible-Contents	PIC X(1).
05	OC-Value-Building-Items	PIC X(1).
05	OC-Value-Contents-Items	PIC X(1).
05	OC-Building-Dmg-Subject	PIC X(1).
05	OC-Contents-Dmg-Subject	PIC X(1).
05	OC-Value-Contents	PIC 9(7).
05	OC-Final-Payment-Ind-Building	PIC X(1).
05	OC-Final-Payment-Ind-Contents	PIC X(1).
05	OC-Total-Building-Payments	PIC S9(10)V99.

Record Layout (cont'd.)

05	OC-Total-Contents-Payments	PIC S9(8)V99.
05	OC-Total-Building-Recovery	PIC S9(10)V99.
05	OC-Total-Contents-Recovery	PIC S9(8)V99.
05	OC-Total-Salvage	PIC S9(10)V99.
05	OC-Total-Subrogation	PIC S9(10)V99.
05	OC-Total-Sp-Exp-1	PIC S9(8)V99.
05	OC-Total-Sp-Exp-2	PIC S9(8)V99.
05	OC-Total-Sp-Exp-3	PIC S9(8)V99.
05	OC-Total-Sp-Exp-4	PIC S9(8)V99.
05	OC-WYO-Cmpy-Use	PIC X(30).
05	OC-ICC-Actual-Expense	PIC 9(10).
05	OC-ICC-Claim-Indicator	PIC X(1).
05	OC-ICC-Claim-Payment	PIC S9(5)V99.
05	OC-ICC-Claim-Payment-Recovery	PIC S9(5)V99.
05	OC-ICC-Flood-Damage-Amount-Prior	PIC 9(10).
05	OC-ICC-Mitigation-Indicator	PIC X(1).
05	OC-ICC-Prior-Date-of-Loss	PIC 9(8)YYMMDD.
05	OC-ICC-Property-Value-Current	PIC 9(10).
05	OC-ICC-Property-Value-Prior	PIC 9(10).
05	OC-Total-Building-Damage-RCV	PIC 9(10).
05	OC-Total-Damages-to-Contents-RCV	PIC 9(7).
05	OC-Total-Property-Value-RCV	PIC 9(10).
05	OC-Total-Amount-of-Insurance-Building	PIC 9(8).
05	OC-Total-Amount-of-Insurance-Contents	PIC 9(8).
05	OC-Number-of-Floors/Building-Type	PIC X(1).
05	OC-Elevated-Building-Indicator	PIC X(1).
05	OC-Deductible-Building	PIC X(1).
05	OC-Deductible-Contents	PIC X(1).
05	OC-Condominium-Indicator	PIC X(1).
05	OC-Occupancy-Type	PIC X(1).
05	OC-Reserve-ICC	PIC 9(5)V99.
05	OC-Final-Payment-Ind-ICC	PIC X(1).
05	OC-CWOP-ICC	PIC X(2).
05	OC-Condominium-Units	PIC 9(5).
05	OC-Course-Construct	PIC X(1).
05	OC-Policy-Effect-Date	PIC 9(8).
05	OC-Policy-Expire-Date	PIC 9(8).
05	OC-Primary-Residence	PIC X(1).
05	OC-Policy-Run-Date	PIC 9(8).
05	OC-Policy-Status	PIC X(1).
05	OC-Cancellation-Date	PIC 9(8).
05	OC-Risk-Rating-Method	PIC X(1).
05	OC-NFIP-ICC-Coverage	PIC 9(5).
05	OC-Program-Type	PIC X(1).
05	OC-PRP-Inelig	PIC X(1).
05	OC-Co-Insur-Claim-Settlement-Indicator	PIC X(1).
05	OC-Reserved-for-NFIP-Use	PIC X(1).
05	OC-NFIP-Activity-Date	PIC 9(8).
05	OC-NFIP-Claim-Status	PIC X(1).
05	OC-NFIP-Payment-Limit-Building	PIC S9(10)V99.
05	OC-NFIP-Payment-Limit-Contents	PIC S9(8)V99.
05	OC-NFIP-Payment-Limit-ICC	PIC S9(8)V99.
05	OC-HFIAA-Loss-Indicator	PIC X(1).
05	OC-NFIP-Use	PIC X(49).
05	OC-Error-Codes-Out.	
10	Error-CDEX Occurs 25 Times	
15	Error-Code	PIC X(8).
15	Error-Date	PIC 9(8).

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W2RCINVD

Invalid Losses - By Company Code and Policy Number

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides detail information on those policies with loss dates on or after January 1, 1997, due to the following:

DATE OF LOSS IS NOT WITHIN A POLICY TERM. LOSS MUST BE CLOSED WITHOUT PAYMENT.
CL066045

BUILDING CLAIM PAYMENT ON A POLICY WITHOUT BUILDING COVERAGE **CL077030**

BUILDING CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE - BUILDING.
CL077060

BUILDING CLAIM PAYMENTS EXCEED BUILDING PAYMENT LIMIT. **CL077075**

CONTENTS CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE - CONTENTS.
CL078055

CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT. **CL078065**

CONTENTS CLAIM PAYMENT ON A POLICY WITHOUT CONTENTS COVERAGE **CL078120**

ICC CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE - ICC. **CL148060**

ICC CLAIM PAYMENT EXCEEDS ACTUAL EXPENSE. **CL148070**

TOTAL BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI077080**

NET BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI077090**

TOTAL CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI078100**

NET CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI078110**

TOTAL ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI148080**

NET ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI148090**

CASE RESERVE ESTABLISHED FOR BUILDING CLAIM ON A POLICY WITHOUT BUILDING COVERAGE. **CL068030**

CASE RESERVE - BUILDING MUST BE ZERO ON CLOSED CLAIMS. **CL068040**

CASE RESERVE ESTABLISHED FOR CONTENTS CLAIM ON A POLICY WITHOUT CONTENTS COVERAGE. **CL069030**

CASE RESERVE - CONTENTS MUST BE ZERO ON CLOSED CLAIMS. **CL069040**

CASE RESERVE ESTABLISHED FOR ICC CLAIM ON A POLICY WITHOUT ICC COVERAGE.
CL155030

CASE RESERVE - ICC MUST BE ZERO ON CLOSED CLAIMS. **CL155040**

W2RCINVD

Invalid Losses - By Company Code and Policy Number (cont'd)

CONFLICTING ICC CLAIM INDICATOR VALUE AND CASE RESERVE - ICC AMOUNT
REPORTED. **CL155050**

Report Keys: W2RCINVD is keyed by Company Code and Policy Number.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Policy Number: This is the policy that has at least one of the above-mentioned errors that are to be included in this report.

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PAGE : 1

POLICY NO.	DT OF LOSS	POL EFF DT	POL EXP DT	IND	PAYMENTS	NET LOSS	DIFFERENCE	ERROR CD	ERROR DATE
555551836	2009/05/28	2009/05/12	2010/05/12	N	2,408.56	1,715	693.56	CL077075	2014/03/31
555551896	2012/06/26	2012/03/17	2013/03/17	N	4,840.28	3,741	1,099.28	CL077075	2014/02/28
5555523294	2014/01/09	2013/08/31	2014/08/31	N	2,642.00	1,642	1,000.00	CL077075	2014/01/31
5555567862	2010/09/08	2009/11/06	2010/11/06	N	2,283.19	1,983	300.19	CL077075	2013/10/31
5555580095	2013/05/03	2013/02/20	2014/02/20	N	40,189.57	39,190	999.57	CL077075	2013/09/30

TOTAL CL066045	ERRORS	0	TOTAL CI078100	ERRORS	0
TOTAL CL077030	ERRORS	0	TOTAL CI078110	ERRORS	0
TOTAL CL077060	ERRORS	0	TOTAL CI148080	ERRORS	0
TOTAL CL077075	ERRORS	0	TOTAL CI148090	ERRORS	0
TOTAL CL078055	ERRORS	0	TOTAL CL068030	ERRORS	0
			TOTAL CL068040	ERRORS	0
			TOTAL CL069030	ERRORS	0
			TOTAL CL069040	ERRORS	0
			TOTAL CL155030	ERRORS	0
			TOTAL CL155040	ERRORS	0
			TOTAL CL155050	ERRORS	0

TOTAL	CL148010	ERRORS	
TOTAL	CL148060	ERRORS	6
TOTAL	CL148070	ERRORS	
TOTAL	CI077080	ERRORS	
TOTAL	CI077090	ERRORS	

BUILDING PAYMENTS FOR ERROR CODES CL077030, CL077060, CL077075, CI077080 & CI077090
 CONTENTS PAYMENTS FOR ERROR CODES CL078055, CL078065, CL078120, CI078100 & CI078110
 ICC PAYMENTS FOR ERROR CODES CL148060, CI148070, CI148080 & CL148090
 CASE RESERVES FOR ERROR CODES CL068030, CL068040, CL069030, CL069040, CL155030, CL155040, CL155050

IF THE POLICY HAS BEEN CANCELLED, THE POL EXP DT WILL BE THE CANCELLATION DATE IF IT IS PRIOR TO THE EXPIRATION DATE.
TOTAL ERROR COUNT
THESE POLICIES HAVE NO TOLERANCE AND MUST BE CANCELLED OR CORRECTED

W2RCINVA

Ineligible/Invalid Losses - By Error Code and Company

Description: This report is produced each month after processing of the WYO company TRRP submission. It provides summary information on those policies with loss dates on or after January 1, 1997, due to the following:

DATE OF LOSS IS NOT WITHIN A POLICY TERM. LOSS MUST BE CLOSED WITHOUT PAYMENT. **CL066045**

BUILDING CLAIM PAYMENT ON A POLICY WITHOUT BUILDING COVERAGE **CL077030**

BUILDING CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE - BUILDING. **CL077060**

BUILDING CLAIM PAYMENTS EXCEED BUILDING PAYMENT LIMIT. **CL077075**

CONTENTS CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE - CONTENTS. **CL078055**

CONTENTS CLAIM PAYMENTS EXCEED CONTENTS PAYMENT LIMIT. **CL078065**

CONTENTS CLAIM PAYMENT ON A POLICY WITHOUT CONTENTS COVERAGE **CL078120**

ICC CLAIM PAYMENTS EXCEED THE TOTAL AMOUNT OF INSURANCE - ICC. **CL148060**

ICC CLAIM PAYMENT EXCEEDS ACTUAL EXPENSE. **CL148070**

TOTAL BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI077080**

NET BUILDING CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI077090**

TOTAL CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI078100**

NET CONTENTS CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI078110**

TOTAL ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI148080**

NET ICC CLAIM PAYMENTS FOR A LOSS MAY NOT BE LESS THAN ZERO. **CI148090**

W2RCINVA

Ineligible/Invalid Losses - By Error Code and Company (cont'd)

CASE RESERVE ESTABLISHED FOR BUILDING CLAIM ON A POLICY WITHOUT BUILDING COVERAGE **CL068030**

CASE RESERVE - BUILDING MUST BE ZERO ON CLOSED CLAIMS. **CL068040**

CASE RESERVE ESTABLISHED FOR CONTENTS CLAIM ON A POLICY WITHOUT CONTENTS COVERAGE **CL069030**

CASE RESERVE - CONTENTS MUST BE ZERO ON CLOSED CLAIMS. **CL069040**

CASE RESERVE ESTABLISHED FOR ICC CLAIM ON A POLICY WITHOUT ICC COVERAGE **CL155030**

CASE RESERVE - ICC MUST BE ZERO ON CLOSED CLAIMS. **CL155040**

CONFLICTING ICC CLAIM INDICATOR VALUE AND CASE RESERVE ICC AMOUNT REPORTED **CL155050**

Report Keys: W2RCINVA is keyed by Company Code and Error Code.

Company Code: This is the highest key and indicates to which Write Your Own company the report applies.

Error Code: This is the specific Error Code.

Months Count: This is the number of months that the error has been aged.

A summary of the October 2014 Edit Specifications updates (Change 15.1) is as follows:

Cover Sheet	Added 'Change 15.1' for October 1, 2014 Added 'Change 16' for January 1, 2015
Part 1 (1.2) - Instructions	New and Revised Edits effective October 1, 2014 New and Revised Edits effective January 1, 2015
Part 2 - Edits Dictionary	<p>PI060020: Cancellation/Voidance Reason (revised)</p> <p>PL060080: Cancellation/Voidance Reason (new)</p> <p>PI321010: HFIAA Indicator (new)</p> <p>PL321020: HFIAA Indicator (new)</p> <p>PL321030: HFIAA Indicator (new)</p> <p>PI322010: HFIAA Loss Indicator (new)</p> <p>PL004200: Policy Number (revised)</p> <p>PL320010: Valid Policy Number (revised)</p>

INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

MAY 1, 2004

REVISION 8 MAY 1, 2004

CHANGE 1 MAY 1, 2005

CHANGE 2 OCTOBER 1, 2005

CHANGE 3 MAY 1, 2006

CHANGE 4 MAY 1, 2008

CHANGE 5 (REVISED) MAY 1, 2008

CHANGE 6 OCTOBER 1, 2009

CHANGE 6.1 OCTOBER 1, 2009

CHANGE 7 MAY 1, 2010

CHANGE 8 JANUARY 1, 2011

CHANGE 9 OCTOBER 1, 2011

CHANGE 10 MAY 1, 2012

CHANGE 11 OCTOBER 1, 2012

CHANGE 12 JANUARY 1, 2013

CHANGE 13 OCTOBER 1, 2013

CHANGE 13.1 OCTOBER 1, 2013

CHANGE 13.2 OCTOBER 1, 2013

CHANGE 13.3 OCTOBER 1, 2013

CHANGE 14 JUNE 1, 2014

CHANGE 14.1 JUNE 1, 2014

CHANGE 15, 15.1 OCTOBER 1, 2014

CHANGE 16 JANUARY 1, 2015

INSTRUCTIONS

1. PURPOSE

THIS DOCUMENT IS A DETAILED DESCRIPTION OF THE EDITS PERFORMED BY THE NFIP WRITE-YOUR-OWN SYSTEM.

THIS DOCUMENT IS DIVIDED INTO THE FOLLOWING CATEGORIES:

PART 1 - INSTRUCTIONS

- 1.1 - INSTRUCTIONS
- 1.2 - NEW/REVISED EDITS
- 1.3 - DELETED EDITS

PART 2 - DATA EDIT DICTIONARY

PART 3 - LEVELS

- 3.1 - POLICY
- 3.2 - CLAIMS

PART 4 - ERROR CODES/MESSAGES

PART 5 - FIELD NAMES

2. DEFINITIONS

DATA ELEMENT: THE TRANSACTION DATA ELEMENT AS NAMED IN THE WYO STATISTICAL PLAN.

FILE NAME: THE DATA ELEMENTS IN THIS DOCUMENT FALL INTO TWO CATEGORIES - POLICY OR CLAIMS.

STATUS: INDICATES WHETHER THIS DATA ELEMENT IS REQUIRED OR OPTIONALLY DESIGNATED TO BE REPORTED TO NFIP.

FIELD NAME: THE NAME OF THE DATA ELEMENT AS FOUND IN THE DATABASE.

UPDATE: THE UPDATE ACTION UPON SUCCESSFULLY PASSING THE EDITS FOR THE DATA ELEMENT. WITH DATA ELEMENTS THAT UPDATE AS INCREMENTALS, THE EDITS FOR THESE DATA ELEMENTS, EXCLUDING ORDER 10 AND 20, APPLY TO THE SUM OF THE AMOUNT ON FILE AND THE TRANSACTION AMOUNT.

FORMAT: THE SYSTEM DESCRIPTION OF THE DATA ELEMENT

ORDER: THIS NUMBER DESIGNATES THE ORDER IN WHICH THE EDITS FOR A DATA ELEMENT ARE TO BE PERFORMED. IF A DATA ELEMENT FAILS AN EDIT, SUBSEQUENT EDITS ARE NOT DONE FOR THE CORRESPONDING DATA ELEMENT.

EFFECTIVE: THE DATE ON WHICH THE EDIT BECAME EFFECTIVE.

CANCELLED: THE DATE ON WHICH THE EDIT IS NO LONGER APPLIED.

EDIT LEVEL: THE POINT IN THE WYO SYSTEM WHERE THE EDITS ARE PERFORMED.

(0) SPECIAL PROCESS -

POLICY - THESE EDITS ARE DONE FOR THE TRANSACTION 81 - CHANGE POLICY

INSTRUCTIONS

NUMBER KEY AT THE TIME OF
PROCESSING THE TRANSACTIONS.

CLAIMS - THESE EDITS ARE DONE FOR THE
TRANSACTION 84 - CHANGE DATE
OF LOSS KEY AND 87 - CHANGE
PAYMENT DATE KEY AT THE TIME OF
PROCESSING THE TRANSACTIONS.

(1) REFORMAT/PRE-PROCESSOR PROGRAM -

POLICY - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE POLICY MASTER FILE.

CLAIMS - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE CLAIMS MASTER FILE.

(2) NEW BUSINESS (11) LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF
LOADING THE POLICY MASTER FILE WITH
THE NEW POLICY RECORDS.

(3) OTHER POLICY TXN LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE WITH
THE "OTHER THAN 11" TRANSACTIONS.

(9) POLICY LOAD PROGRAMS -

THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE
TRANSACTIONS). (ALL

(4) EDIT PROCESSOR PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.

(5) POST RATING PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE AND THE POLICIES
RATED.

(6) LENDER PROCESSING PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF
PROCESSING THE LENDER TRANSACTIONS (99A)
AGAINST THE LENDER FILE.

(7) PREFERRED RISK EDIT PROGRAM -

THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.

(8) CONDO INSPECTION / GIS SYSTEMS -

THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.

(2) OPEN CLAIMS/LOSS LOAD PROGRAM -

INSTRUCTIONS

THESE EDITS ARE DONE AT THE TIME OF
LOADING THE NEW LOSS RECORDS.

(3) OTHER CLAIMS TXN LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
THE "OTHER THAN 31" TRANSACTIONS.

(9) CLAIMS LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
ALL TRANSACTIONS.

(4) EDIT PART I PROGRAM -

THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.

(5) EDIT PART II PROGRAM -

THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.

EDIT TYPE: THE EDIT TYPE FALLS INTO TWO CATEGORIES:

- (I) INFORMATIONAL - THOSE EDITS THAT DO NOT
DEPEND ON THE VALUES OF
OTHER DATA ELEMENTS.
- (R) RELATIONAL - THOSE EDITS THAT DO DEPEND
ON THE VALUES OF OTHER
DATA ELEMENTS.

ERROR TYPE: THE ERROR TYPE FALLS INTO TWO CATEGORIES:

- (C) CRITICAL - THE DATA ELEMENT IN ERROR
IS REQUIRED.
- (N) NON-CRITICAL - THE DATA ELEMENT IN ERROR
IS OPTIONAL.

ERROR CODE: THE FOLLOWING METHOD WAS USED FOR
ASSIGNING THE ERROR CODES:

CHARACTER POSITION	DESCRIPTION
1	P - POLICY FIELDS
2	C - CLAIM FIELDS
3 - 5	U - UNREADABLE DATA - I.E. ALPHABETIC DATA IN A NUMERIC FIELD. I - READABLE DATA BUT INVALID CODES OR VALUES. L - RELATIONAL ERRORS
6 - 8	R - REJECT TRANSACTIONS
9 - 10	UNIQUE NUMBER ASSIGNED TO EACH DATA ELEMENT.
11 - 12	UNIQUE NUMBER ASSIGNED TO EACH EDIT WITHIN A DATA ELEMENT.

ERROR MESSAGE:THE MESSAGE TO BE DISPLAYED ON THE ERROR
REPORTS FOR THE ERROR.

INSTRUCTIONS

FAILED EDIT

UPDATE ACTION:INDICATES THE ACTION TAKEN IF THE DATA
FAILS THE PARTICULAR EDIT.

DESCRIPTION: THE DESCRIPTION OF THE EDIT TO BE
PERFORMED.

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NEW AND REVISED EDITS EFFECTIVE OCTOBER 1, 2014

DATA ELEMENT -----		ORDER -----	ERROR CODE -----
CANCELLATION/VOIDANCE REASON		20	PI060020
	80		PL060080
HFIAA INDICATOR		10	PI321010
	20		PL321020
	30		PL321030
HFIAA LOSS INDICATOR		10	PI322010

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NEW AND REVISED EDITS EFFECTIVE JANUARY 1, 2015

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
POLICY NUMBER	200	PL004200
VALID POLICY INDICATOR	10	PL320010

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EDITS DICTIONARY SECTION

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EDIT DICTIONARY

DATA ELEMENT: CANCELLATION/VOIDANCE REASON

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/1984 REVISED: 10/01/2014 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI060020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CANCELLATION/VOIDANCE REASON IS NOT A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN

IF THE CANCELLATION/VOIDANCE REASON IS '18' OR '51', THE
CANCELLATION DATE MUST BE PRIOR TO 05/01/2003.

IF THE CANCELLATION/VOIDANCE REASON IS '70', THE
PREMIUM PAYMENT INDICATOR MUST BE 'C'.

IF THE CANCELLATION/VOIDANCE REASON IS '22' OR '23', THE
CANCELLATION DATE MUST BE ON OR AFTER 10/1/2001.

IF THE CANCELLATION/VOIDANCE REASON IS '24', THE
CANCELLATION DATE MUST BE ON OR AFTER 02/1/2004.

IF THE CANCELLATION/VOIDANCE REASON IS '25', THE
CANCELLATION DATE MUST BE WITHIN 10/1/2013 THRU 09/30/2014.

OTHERWISE:

THE CANCELLATION/VOIDANCE REASON MUST BE A VALID CODE.

EDIT DICTIONARY

DATA ELEMENT: CANCELLATION/VOIDANCE REASON

EDIT CRITERIA

ORDER: 80

EFFECTIVE: 10/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL060080 ERROR TYPE: CRITICAL

ERROR MESSAGE: CANCELLATION/VOIDANCE REASON DOES NOT CORRESPOND WITH THE HFIAA INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF HFIAA INDICATOR IS 'Y' AND
POLICY EFFECTIVE DATE IS WITHIN 10/01/2013 THRU 09/30/2014,
THEN THE CANCELLATION/VOIDANCE REASON MUST BE '25'.

EDIT DICTIONARY

DATA ELEMENT: CASE FILE NUMBER FOR DISASTER ASSISTANCE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: DA-CASE-NUM
UPDATE: REPLACEMENT
FORMAT: NINE (9) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 05/01/2008 REVISED: 05/01/2008 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL187010 ERROR TYPE: CRITICAL
ERROR MESSAGE: CASE FILE NUMBER CANNOT BE ZEROS OR SPACES IF
'COVERAGE REQUIRED FOR DISASTER ASSISTANCE' IS REPORTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF 'COVERAGE REQUIRED FOR DISASTER ASSISTANCE' IS
REPORTED (CODES 1, 2, 3, 4, 5), THE CASE FILE NUMBER
MUST ALSO BE REPORTED AND CANNOT BE ZEROS OR SPACES.

IF 'COVERAGE REQUIRED FOR DISASTER ASSISTANCE' IS
REPORTED AS ZERO (0), THE CASE FILE NUMBER CAN BE
ZEROS OR SPACES.

NOTE:

IF THE CASE FILE NUMBER CONTAINS MORE THAN 9 CHARACTERS,
REPORT THE FIRST 9 CHARACTERS ELIMINATING ANY IMBEDDED
SPECIAL CHARACTERS SUCH AS DASHES, SLASHES, SPACES, ETC.

IF THE CASE FILE NUMBER CONTAINS LESS THAN 9 CHARACTERS,
REPORT THE ENTIRE NUMBER FOLLOWED BY TRAILING SPACES.

EDIT DICTIONARY

DATA ELEMENT: HFIAA INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: HFIAA-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 10/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: PI321010 ERROR TYPE: CRITICAL

ERROR MESSAGE: HFIAA INDICATOR IS NOT A VALID VALUE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE REPORTED WITH 'Y' OR BLANK

EDIT DICTIONARY

DATA ELEMENT: HFIAA INDICATOR

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL321020 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE POLICY EFFECTIVE DATE DOES NOT CORRESPOND WITH THE HFIAA INDICATOR.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE HFIAA INDICATOR IS 'Y' AND THE WYO TRANSACTION CODE IS '11A' (NEW BUSINESS),
'14A' OR '15A' (REINSTATEMENTS), '17A' (RENEWALS), '26A' OR '29A' (CANCELLATIONS),

THE POLICY EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU 09/30/2014.

IF THE HFIAA INDICATOR IS 'Y' AND THE WYO TRANSACTION CODE IS '20A' (ENDORSEMENTS)
OR '23A' (POLICY CORRECTIONS),

THE POLICY EFFECTIVE DATE CAN BE PRIOR TO 10/01/2013 BUT THE ENDORSEMENT EFFECTIVE
DATE MUST BE WITHIN 10/01/2013 THRU 09/30/2014 - OR -

THE POLICY EFFECTIVE DATE MUST BE WITHIN 10/01/2013 THRU 09/30/2014.

EDIT DICTIONARY

DATA ELEMENT: HFIAA INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL321030 ERROR TYPE: CRITICAL

ERROR MESSAGE: THE NEW/ROLLOVER/TRANSFER INDICATOR DOES NOT CORRESPOND WITH THE HFIAA INDICATOR.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE HFIAA INDICATOR IS 'Y' AND THE WYO TRANSACTION CODE IS '11A' (NEW BUSINESS),
THE NEW/ROLLOVER/TRANSFER INDICATOR MUST BE 'Z'.

EDIT DICTIONARY

DATA ELEMENT: HFIAA LOSS INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: HFIAA-LOSS-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 10/01/2014 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: PI322010 ERROR TYPE: CRITICAL
ERROR MESSAGE: HFIAA LOSS INDICATOR IS NOT A VALID VALUE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE REPORTED WITH 'Y' OR BLANK

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

ORDER: 200

EFFECTIVE: 06/01/2014 REVISED: 01/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004200 ERROR TYPE: CRITICAL

ERROR MESSAGE: DUPLICATE POLICY COVERAGE IS NOT ALLOWED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2015:

DUPLICATE BUILDING COVERAGE WRITTEN UNDER ONE OR MORE POLICIES INSURED BY ONE OR MORE COMPANY BASED ON PROPERTY ADDRESS. PROPERTY ADDRESS MUST BE UNIQUE.

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EDIT DICTIONARY

DATA ELEMENT: VALID POLICY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: VALIDPOL-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 06/01/2014 REVISED: 01/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL320010 ERROR TYPE: CRITICAL
ERROR MESSAGE: VALID POLICY INDICATOR MUST BE A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

| IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 01/01/2015,
VALID CODES ARE 0, 1, 2, OR 3.

| IF THE POLICY EFFECTIVE DATE IS PRIOR TO 01/01/2015,
BLANKS CAN BE REPORTED.