



FEMA

W-15031

July 14, 2015

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

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: Addendum 1 to the November 1, 2015, Program Changes
and New Diagram Number

The purpose of this memorandum is to provide updates to the Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications for the changes that the NFIP will implement effective November 1, 2015.

Attachment A of this memorandum provides clarifications and revisions to the TRRP Plan and Edit Specifications for the November 1, 2015, changes.

Attachment B of this memorandum provides a table that clarifies the application of the Increased Cost of Compliance premium and Risk Rating Method for each rate table.

In addition, a new Diagram Number has been developed to identify non-elevated buildings with a walkout basement. Non-elevated buildings with a walkout basement are identified as Diagram Number 2b. Non-elevated buildings with a basement that is not a walkout basement are identified as Diagram Number 2a. For buildings identified as Diagram Number 2a or 2b, insurers are to report Diagram Number 2 for the TRRP Plan.

For any questions, please contact your NFIP Legacy Systems Services Business Analyst at Business-Analysts@nfipstat.fema.gov.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

ATTACHMENT A

**UPDATES TO TRANSACTION RECORD REPORTING AND PROCESSING PLAN
AND EDIT SPECIFICATIONS
EFFECTIVE NOVEMBER 1, 2015**

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Summary of the November 2015 TRRP Plan updates (Change 24.1)

Part 3 – Reporting Requirements	<ul style="list-style-type: none"> Removed reference to Business Property Indicator (now cancelled). Added source for House Worship Indicator.
Part 4 – Data Dictionary	<ul style="list-style-type: none"> Data Dictionary Table of Contents – Removed reference to Business Property Indicator. Agricultural Structure Indicator: Revised Note section. Area below Elevated Floor – M/E Value Amount: Revised Note section. Area below Elevated Floor – M/E Value Indicator: Revised Note section. Area below Elevated Floor – Washer/Dryer Value Amount: Revised Note section. Area below Elevated Floor – Washer/Dryer Value Indicator: Revised Note section. Basement M/E Value Amount: Revised Note section. Basement M/E Value Indicator: Revised Note section. Basement Washer/Dryer Value Amount: Revised Note section. Basement Washer/Dryer Value Indicator: Revised Note section. Building Purpose Type: Revised Note section. Business Property Indicator: Data element will no longer be reported as of November 1, 2015. Associated edits will be canceled. Revised Note section. Enclosure Material Type: Revised Note section. Garage M/E Indicator: Revised Note section. Garage Use Indicator: Revised Note section. Lender Indicator: Revised Reporting Requirement. Mandatory Purchase Indicator: Revised Description paragraph and Note section. Pre-FIRM SFHA – Lender Required under Mandatory Purchase Indicator: Revised Description paragraph. Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator: Revised Note section. Rate Table Code: Revised Description paragraph and length of data element. Total Area of Garage Flood Openings: Revised Note section.
Part 5 - Codes	<ul style="list-style-type: none"> Added new data elements and revised all page numbers.

Summary of the November 2015 TRRP Plan updates (Change 24.1)

Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	<ul style="list-style-type: none">• Revised reference of Business Property Indicator and page numbers.
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NATIONAL FLOOD INSURANCE PROGRAM

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

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

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

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

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

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

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

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY		SOURCE
			PAGE	
<u>POLICY TRANSACTIONS (Cont'd.)</u>				
Garage - Number of Flood Openings	Y	4-115D		Application - Elevated Buildings
Garage Total Net Area	Y	4-115E		Application - Elevated Buildings
Garage Use Indicator	Y	4-115F		Application - Elevated Buildings
Grandfathering Type Code	Y	4-115A		Application - Community (Grandfathering Information)
HFIAA Indicator	N	4-115C		
HFIAA Surcharge	N	4-115E		
HFIAA Surcharge - Refunded	N	4-115F		
House Worship Indicator	Y	4-115M		Application - All Buildings
ICC Premium WYO	Y	4-122		Application - Coverage and Rating
Insured First Name ²	Y	4-127		Application - Insured Information
Insured Last Name ³	Y	4-128		Application - Insured Information
Lender Indicator	Y	4-128A		Application - Insured
Location of Contents Indicator	Y	4-129		Application - Contents
Lowest Adjacent Grade ⁴	N	4-130		Application - Elevation Data

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

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

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

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

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

⁴Refer 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.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Information
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Period
Policy Assignment Type	Y	4-151A	General Change Endorsement - Assignment
Policy Expiration Date	Y	4-154	Application - Policy Period
Policy Number	Y	4-155	
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application - Elevation Data
Pre-FIRM SFHA - Community Reinstatement Date	Y	4-158A	Application - Building
Pre-FIRM SFHA - Community Reinstatement Indicator	Y	4-158B	Application - Building
Pre-FIRM SFHA - Community Suspension Date	Y	4-158C	Application - Building
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator	Y	4-158D	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator	Y	4-158E	Application - Building
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	Y	4-158F	Application - Building
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator ⁴	Y	4-160	Application - Building

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Rate Table Code	Y	4-168A	
Rated Map Date	Y	4-168B	
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Reinstatement HFIAA Surcharge	Y	4-170A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number ⁵	Y	4-173	
Repetitive Loss Target Group Indicator ⁵	Y	4-174	
Replacement Cost ⁴	Y	4-175	Application - Coverage and Rating

⁴Refer 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.

⁵This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property Indicator'.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating
Reserve Fund Assessment - Refunded	Y	4-179B	
Risk Rating Method	Y	4-180	Application - Coverage and Rating
Second Lender City ⁴	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number ²	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name ⁴	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State ⁴	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address ²	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code ²	N	4-189	Application - 2nd Mortgagee/Other
Small Business Indicator	Y	4-189A	Application - Building
Sort Sequence Key	Y	4-190	
SRL Property Indicator	Y	4-193A	Application - Building
State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Substantial Improvement Date	Y	4-196B	
Taxpayer Identification Number ⁶	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

⁴This data element is required for policies expired more than 120 days.

⁶Effective May 1, 2008, the Social Security Number for the insured is no longer required.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Tenant Indicator	Y	4-198B	Application - Building
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Area of Garage Flood Openings	Y	4-201C	Application - Elevated Building
Total Area of Permanent Flood Openings	Y	4-201D	Application - Elevated Building
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

PART 4 - DATA DICTIONARY

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	4-1
Actual Salvage Recovery.....	4-2
Actual Salvage Recovery Date.....	4-3
Additional Building Rate WYO.....	4-4
Additional Contents Rate WYO.....	4-5
Additions/Extensions Indicator.....	4-5A
Agricultural Structure Indicator.....	4-5C
Alteration Date.....	4-6
Application Date.....	4-6A
Base Flood Elevation (Rating Map Information).....	4-7
Basement/Enclosure/Crawlspace Type.....	4-8
Basement M/E Indicator.....	4-8B
Basement M/E Value Amount.....	4-8C
Basement M/E Value Indicator.....	4-8D
Basement Washer/Dryer Indicator.....	4-8E
Basement Washer/Dryer Value Amount.....	4-8F
Basement Washer/Dryer Value Indicator.....	4-8G
Basic Building Rate WYO.....	4-9
Basic Contents Rate WYO.....	4-10
Building Claim Payment (ACV or RCV as applicable).....	4-11
Building Claim Payment Recovery.....	4-12
Building Construction Date Type.....	4-12A
Building Damage Subject to Policy Exclusions (ACV).....	4-13
Building Description Type.....	4-13A
Building in Course of Construction Indicator.....	4-14
Building on Federal Land Indicator.....	4-14A
Building over Water Type.....	4-14B
Building Purpose Type.....	4-14C
Building Purpose Type Percentage.....	4-14E
Building Walled/Roofed Indicator.....	4-14G
Cancellation/Voidance Reason.....	4-15
Case File Number for Disaster Assistance.....	4-44A
Catastrophe Number.....	4-45
Cause of Loss.....	4-46
Claim/Loss Closed Date.....	4-49
Claim/Loss Reopen Date.....	4-50
Claim Closed Without Payment Reason - Building.....	4-51
Claim Closed Without Payment Reason - Contents.....	4-52
Claim Closed Without Payment Reason - ICC.....	4-53
Coinurance Claim Settlement Indicator.....	4-54
Community Identification Number (Rating Map Information).....	4-55
Condominium Form of Ownership Indicator.....	4-55B
Condominium Indicator.....	4-56
Condominium Master Policy Units.....	4-60
Contents Claim Payment (ACV).....	4-61
Contents Claim Payment Recovery.....	4-62
Contents Damage Subject to Policy Exclusions (ACV).....	4-63
Coverage Required for Disaster Assistance.....	4-64
CRS Classification Credit Percentage.....	4-65
Current Map Date.....	4-66N

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

	<u>Page</u>
Current Map Info - Base Flood Elevation.....	4-66N
Current Map Info - Community Identification Number.....	4-66O
Current Map Info - Flood Risk Zone.....	4-66P
Current Map Info - Map Panel Number.....	4-66R
Current Map Info - Map Panel Suffix.....	4-66S
Current Map Info - Prior Policy Number.....	4-66T
Damage - Appurtenant (ACV).....	4-67
Damage - Main (ACV).....	4-68
Damage to Contents - Appurtenant (ACV).....	4-69
Damage to Contents - Main (ACV).....	4-70
Date of Loss.....	4-71
Deductible - Applicable to Building Claim Payment.....	4-72
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
Elevating Foundation Type.....	4-84A
Elevation Certificate Indicator.....	4-85
Elevation Certification Date.....	4-87
Elevation Difference.....	4-88
Enclosure Material Type.....	4-88B
Enclosure Size.....	4-88C
Enclosure Type.....	4-88C
Enclosure Use Indicator.....	4-88E
Endorsement Effective Date.....	4-89
Endorsement Premium Amount.....	4-90
Engineered Flood Openings Indicator.....	4-90A
Entire Building Coverage Indicator.....	4-90B
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 Openings Indicator.....	4-109A
Flood Risk Zone (Rating Map Information).....	4-110
Floodproofed Indicator.....	4-112

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

	<u>Page</u>
Floor Below Grade Indicator.....	4-112A
Foundation Type.....	4-113
Garage Flood Openings Indicator.....	4-115A
Garage Indicator.....	4-115B
Garage M/E Indicator.....	4-115C
Garage - Number of Flood Openings.....	4-115D
Garage Total Net Area.....	4-115E
Garage Use Indicator.....	4-115F
Grandfathering Type Code.....	4-115A
HFIAA Indicator.....	4-115C
HFIAA Loss Indicator.....	4-115D
HFIAA Surcharge.....	4-115E
HFIAA Surcharge - Refunded.....	4-115F
House Worship Indicator.....	4-115M
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
Lender Indicator.....	4-128A
Location of Contents Indicator.....	4-129
Lowest Adjacent Grade.....	4-130
Lowest Floor Elevation.....	4-131
Mailing City.....	4-131B
Mailing State.....	4-131C
Mailing Street Address.....	4-131D
Mailing ZIP Code.....	4-131E
Mandatory Purchase Indicator.....	4-131F
Map Panel Number (Rating Map Information).....	4-132
Map Panel Suffix (Rating Map Information).....	4-133
Mitigation Offer Indicator.....	4-133A
Name Format Indicator.....	4-134
Name or Descriptive Information Indicator.....	4-135
New Date of Loss.....	4-136
New Payment Date.....	4-137
New Policy Number.....	4-138
New/Rollover/Transfer Indicator.....	4-139
Newly Mapped Date.....	4-139A
Non-Profit Entity Indicator.....	4-139B
Number of Elevators.....	4-139A
Number of Floors (Including Basement)/Building Type.....	4-140
Obstruction Type.....	4-141
Occupancy Type.....	4-143
Old Date of Loss.....	4-144
Old Payment Date.....	4-145
Old Policy Number.....	4-146
Original Construction Date.....	4-147
Original Submission Month.....	4-149

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

	<u>Page</u>
Payment Date.....	4-150
Payment Recovery Date.....	4-151
Policy Assignment Type.....	4-151A
Policy Effective Date.....	4-152
Policy Expiration Date.....	4-154
Policy Number.....	4-155
Policy Term Indicator.....	4-156
Policy Termination Date.....	4-157
Post-FIRM Construction Indicator.....	4-158
Pre-FIRM SFHA - Community Reinstatement Date.....	4-158A
Pre-FIRM SFHA - Community Reinstatement Indicator.....	4-158B
Pre-FIRM SFHA - Community Suspension Date.....	4-158C
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Ind.....	4-158D
Pre-FIRM SFHA - Prior Policy Indicator.....	4-158E
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator.....	4-158F
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Susp. Ind.....	4-158G
Premium Payment Indicator.....	4-159
Premium Receipt Date.....	4-159A
Primary Residence Indicator.....	4-160
Prior Policy Number.....	4-160A
Probation Surcharge Amount WYO.....	4-161
Property Beginning Street Number.....	4-162
Property City.....	4-163
Property Purchase Date.....	4-163A
Property Purchase Indicator.....	4-163B
Property State.....	4-164
Property Street Address.....	4-165
Property Value - Appurtenant (ACV).....	4-166
Property Value - Main (ACV).....	4-167
Property ZIP Code.....	4-168
Rate Table Code.....	4-168A
Rated Map Date.....	4-168B
Regular/Emergency Program Indicator.....	4-169
Reinstatement Federal Policy Fee.....	4-170
Reinstatement HFIAA Surcharge.....	4-170A
Reinstatement Premium.....	4-171
Reinstatement Reserve Fund Assessment.....	4-171A
Rejected Transaction Control Number.....	4-172
Rental Property Indicator.....	4-172A
Repetitive Loss ID Number.....	4-173
Repetitive Loss Target Group Indicator.....	4-174
Replacement Cost.....	4-175
Replacement Cost Indicator.....	4-176
Reserve - Building.....	4-177
Reserve - Contents.....	4-178
Reserve - ICC.....	4-179
Reserve Fund Assessment.....	4-179A
Reserve Fund Assessment - Refunded.....	4-179B
Risk Rating Method.....	4-180
Second Lender City.....	4-184
Second Lender Loan Number.....	4-185
Second Lender Name.....	4-186
Second Lender State.....	4-187
Second Lender Street Address.....	4-188

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

	<u>Page</u>
Subsidized Rated Indicator.....	4-196A
Substantial Improvement Date.....	4-196B
Substantial Improvement Indicator.....	4-197
Taxpayer Identification Number.....	4-198
Tenant Building Coverage Indicator.....	4-198A
Tenant Indicator.....	4-198B
Total Amount of Insurance - Building.....	4-199
Total Amount of Insurance - Contents.....	4-201
Total Area of Flood Openings.....	4-201C
Total Area of Garage Flood Openings.....	4-201D
Total Building Damages - Main and Appurtenant (ACV).....	4-202
Total Building Damages - Main and Appurtenant (RCV).....	4-203
Total Calculated Premium.....	4-204
Total Damage to Contents - Main and Appurtenant (ACV).....	4-205
Total Damage to Contents - Main and Appurtenant (RCV).....	4-206
Total Expense of Temporary Flood Protection.....	4-207
Total Premium Refund.....	4-208
Total Property Value - Main and Appurtenant (ACV).....	4-209
Total Property Value - Main and Appurtenant (RCV).....	4-210
Valid Policy Indicator.....	4-210A
Value of Building Items Subject to Policy Exclusions (ACV).....	4-211
Value of Contents (ACV).....	4-212
Value of Contents Items Subject to Policy Exclusions (ACV).....	4-213
Waiting Period Type.....	4-213A
Water Depth - Relative to Main Building.....	4-214
WYO Prefix Code.....	4-216
WYO Transaction Code.....	4-217
WYO Transaction Date.....	4-219
1981 Post-FIRM V Zone Certification Indicator.....	4-220

DATA ELEMENT: Agricultural Structure Indicator

ALIAS: None

ACRONYM: AGRI-STRUCT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicator to identify building as an agricultural structure.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with an effective date on or after November 1, 2015.

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Occupancy Type '1', '2', '3' that are effective on or after November 1, 2015 must report 'N' or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y' or blank regardless of the effective date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y' or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Value Amount

ALIAS: None

ACRONYM: BELV-ME-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount of machinery and/or equipment below the elevated floor, if the amount is greater than \$20,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value greater than 20,000 or blank.
- Policies with original new business date on or after or after November 1, 2015 and the Area below Elevated Floor - M/E Value indicator is '3', must report any numeric value greater than 20,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with any numeric value greater than 20,000 or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report any numeric value greater than 20,000 or blank.

DATA ELEMENT: Area below Elevated Floor - M/E Value Indicator

ALIAS: None

ACRONYM: BELV-ME-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates what the value range is for machinery and/or equipment, if present in the area below the elevated floor.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$10,000
- 2 - \$10,001 to \$20,000
- 3 - over \$20,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report '1', '2', '3', or blank.
- Policies with Area below the Elevated Floor - M/E indicator of 'Y' and original new business date on or after November 1, 2015 must report '1', '2' or '3'.
- Policies with Area below the Elevated Floor - M/E indicator of 'N', must report '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report '1', '2', '3' or blank.

DATA ELEMENT: Area below Elevated Floor - Washer/Dryer Value Amount

ALIAS: None

ACRONYM: BELV-WD-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount for washer, dryer or food freezer, if the amount is greater than \$10,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Area below Elevated Floor - Washer/Dryer Value indicator is '3', must report any numeric value greater than 10,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a numeric value greater than 10,000 or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a numeric value greater than 10,000 or blank.

DATA ELEMENT: Area below Elevated Floor - Washer/Dryer Value Indicator

ALIAS: None

ACRONYM: BELV-WD-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for washer, dryer or food freezer, if present in the area below the elevated floor.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$5,000
- 2 - \$5,001 to \$10,000
- 3 - over \$10,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report '1', '2', '3', or blank.
- Policies with Area below the Elevated Floor - Washer/Dryer indicator is 'Y' and original new business date on or after November 1, 2015, must report '1', '2' or '3'.
- Policies with Area below the Elevated Floor - Washer/Dryer indicator is 'N' must report a '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report '1', '2', '3' or blank.

DATA ELEMENT: Basement M/E Value Amount

ALIAS: None

ACRONYM: BSMT-ME-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount is of machinery and/or equipment in a basement, if the amount is greater than \$20,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Basement M/E Value Indicator is '3', must report any numeric value greater than \$20,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a numeric value greater than \$20,000 or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a numeric value greater than \$20,000 or blank.

DATA ELEMENT: Basement M/E Value Indicator

ALIAS: None

ACRONYM: BSMT-ME-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for basement/subgrade crawlspace machinery and/or equipment.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$10,000
- 2 - \$10,001 to \$20,000
- 3 - over \$20,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report '1', '2', '3', or blank.
- Policies with Basement M/E indicator 'Y' and original new business date on or after November 1, 2015, must report '1', '2' or '3'.
- Policies with a Basement M/E indicator is 'N', must report a '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report '1', '2', '3', or blank.

DATA ELEMENT: Basement Washer/Dryer Value Amount

ALIAS: None

ACRONYM: BSMT-WS-AMT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the amount for washer, dryer or food freezer, if the amount is greater than \$10,000.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Basement Washer/Dryer Value indicator is '3', must report any numeric value greater than \$10,000.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a numeric value greater than \$10,000 or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a numeric value greater than \$10,000 or blank.

DATA ELEMENT: Basement Washer/Dryer Value Indicator

ALIAS: None

ACRONYM: BSMT-WD-VAL

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the value range for a washer, dryer or food freezer if present in a basement/subgrade crawlspace.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - \$0 to \$5,000
- 2 - \$5,001 to \$10,000
- 3 - over \$10,000

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 can report '1', '2', '3', or blank.
- Policies with Basement Washer/Dryer indicator 'Y' and original new business date on or after November 1, 2015 must report '1', '2' or '3'.
- Policies with Basement Washer/Dryer indicator 'N' must report '1'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with '1', '2', '3', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report '1', '2', '3', or blank.

DATA ELEMENT: Building Purpose Type

ALIAS: None

ACRONYM: (PMF) BLDG_PURPOSE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is residential, non-residential or mixed use.

EDIT CRITERIA: Alpha, acceptable values:

R - Residential (100%)
N - Non-Residential (100%)
M - Mixed Use

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013.

NOTE:

- Policies with original new business dates prior to October 1, 2013, can report 'R', 'N', 'M', or blank.
- Policies with original new business date on or after November 1, 2015 must report 'R', 'N' or 'M'.
- Policies with Occupancy Type '4' or '6' and with Policy Effective date on or after November 1, 2015, must report 'N' or 'M'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'R', 'N', 'M', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'R', 'N', 'M', or blank regardless of the original new business date.

DATA ELEMENT: Business Property Indicator

ALIAS: None

ACRONYM: (PMF) BUS_PROP_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the insured property is owned by a business.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with original new business date on or after October 1, 2013. ***For policies effective on or after November 1, 2015, this data element is cancelled.***

NOTE:

- Policies with original new business dates prior to October 1, 2013, must report 'Y', 'N', or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 'Y', 'N', or blank regardless of the original new business date.
- Risk Rating methods 'G' (GFIP) and '9' (MPPP) policies must be reported with 'Y', 'N', or blank regardless of the original new business date.

DATA ELEMENT: Enclosure Material Type

ALIAS: None

ACRONYM: ENCL-MAT-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the type of material used for enclosure.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 1 - Insect screening
- 2 - Light Wood Lattice
- 3 - Solid Wood Frame Walls
- 4 - Solid Wood Frame Walls (Non-Breakaway)
- 5 - Masonry Walls
- 6 - Masonry Walls (Non-Breakaway)
- 7 - Other

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report acceptable value of '1' thru '7' or blank.
- Policies with Enclosure Type 'F' or 'P' and original new business date is on or after November 1, 2015, acceptable value of '1' thru '7' must be reported; blank cannot be reported.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a valid value of '1' thru '7', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a valid value of '1' thru '7' or blank.

DATA ELEMENT: Garage M/E Indicator

ALIAS: None

ACRONYM: GARAGE-ME-IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the garage contains machinery and/or equipment.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.
- Policies with Garage Indicator 'Y' and the original new business date is on or after November 1, 2015, must report 'N' or 'Y'.

DATA ELEMENT: Garage Use Indicator

ALIAS: None

ACRONYM: GARAGE-USE

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the garage is used solely for parking of vehicles, building access, and/or storage.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y' or blank.
- Policies with Garage Indicator 'Y' and original new business date on or after November 1, 2015, must report 'N' or 'Y'.
- Policies with Garage Indicator 'N' or blank, must report blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with a value of 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a value of 'N', 'Y', or blank.

DATA ELEMENT: Lender Indicator

ALIAS: None

ACRONYM: (PMF)

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if there is a lender for the insured property.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies effective on or after November 1, 2015.

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies effective on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: Mandatory Purchase Indicator

ALIAS: None

ACRONYM: MAND-PURCH

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the property owner is required to purchase flood insurance under the mandatory purchase requirement (42 U.S.C. 4012a Flood Disaster Protection Act of 1973, as amended). A 'Y' should not be used when a lender requires flood insurance not under mandatory purchase. A 'Y' should be indicated when mandatory purchase is required by an entity other than a private lender due to a Federal grant, loan, or guarantee.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Policies with Lender Required 'Y' and original new business dates on or after November 1, 2015 must report 'N' or 'Y'.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.
- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank.

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

ALIAS: None

ACRONYM: LEND-REQ-IND

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

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

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: Rate Table Code

ALIAS: None

ACRONYM: RATE-TABL-CD

FILE: Policy Master (PMF)

DESCRIPTION:

The rate table codes will represent the rate tables outlined in the Flood Insurance Manual or Submit-for-Rate Guidelines used by the WYO company/vendor to determine the building and contents rates (basic and additional) for a submitted policy. The rate table used to determine rates for building coverage should be indicated where there is building coverage. For contents only policies indicate the rate table used to determine the contents rates.

EDIT CRITERIA: Alphanumeric - 3 characters.

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies effective on or after November 1, 2015. Refer to Part 3 - Reporting Requirements - Rate Table Codes where the reported building and contents rates were obtained from.

NOTE:

- Policies effective prior to November 1, 2015 must report a valid Rate Table Code or blanks.
- Policies effective on or after November 1, 2015 must report a valid Rate Table Code.

DATA ELEMENT: Total Area of Garage Flood Openings

ALIAS: None

ACRONYM: GAR-AREA-FLD

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the total area of flood openings in square inches in an attached garage.

EDIT CRITERIA: Numeric

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with original new business date on or after November 1, 2015.

NOTE:

- Policies with original new business dates prior to November 1, 2015 must report any numeric value or blank.
- Policies with original new business date on or after November 1, 2015 and the Garage Openings Indicator is 'Y', the value must be greater than zero.
- Policies with original new business date on or after November 1, 2015 and the Garage Openings Indicator is 'N', the value must be zero or blank.

PART 5 - CODES
Table of Contents

PART 5 - CODES

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	5-1
Additions/Extensions Indicator.....	5-1
Agricultural Structure Indicator.....	5-1
Area below Elevated Floor - Elevators.....	5-1
Area below Elevated Floor - Enclosed Finished Area Indicator.....	5-1
Area below Elevated Floor - Garage Indicator.....	5-1
Area below Elevated Floor - M/E Indicator.....	5-1
Area below Elevated Floor - M/E Value Indicator.....	5-2
Area below Elevated Floor - Washer/Dryer Indicator.....	5-2
Area below Elevated Floor - Washer/Dryer Value Indicator.....	5-2
Basement M/E Indicator.....	5-2
Basement M/E Value Indicator.....	5-2
Basement Washer/Dryer Indicator.....	5-2
Basement Washer/Dryer Value Indicator.....	5-2
Basement/Enclosure/Crawlspace Type.....	5-3
Building Construction Date Type.....	5-3
Building Damage Subject to Policy Exclusions (ACV).....	5-3
Building Description Type.....	5-3
Building in Course of Construction Indicator.....	5-4
Building on Federal Land Indicator.....	5-4
Building over Water Type.....	5-4
Building Purpose Type.....	5-4
Building Walled/Roofed Indicator.....	5-4
Business Property Indicator.....	5-4
Cancellation/Voidance Reason.....	5-5
Cause of Loss.....	5-5
Claim Closed Without Payment Reason - Building.....	5-6
Claim Closed Without Payment Reason - Contents.....	5-6
Claim Closed Without Payment Reason - ICC.....	5-6
Claim Status Indicator.....	5-6
Coinsurance Claim Settlement Indicator.....	5-7
Community Identification Number (Rating Map Information).....	5-7
Condominium Form of Ownership Indicator.....	5-7
Condominium Indicator.....	5-7

PART 5 - CODES
Table of Contents

	<u>Page</u>
Contents Damage Subject to Policy Exclusions (ACV).....	5-7
Coverage Required for Disaster Assistance.....	5-7
Current Map Info - Community Identification Number.....	5-7
Deductible - Applicable to Building Claim Payment.....	5-8
Deductible - Applicable to Contents Claim Payment.....	5-8
Deductible - Building.....	5-9
Deductible - Contents.....	5-9
Diagram Number.....	5-10
Duration Building Will Not Be Habitable.....	5-10
Elevated Building Indicator.....	5-10
Elevating Foundation Type.....	5-10
Elevation Certificate Indicator.....	5-10
Enclosure Material Type.....	5-11
Enclosure Type.....	5-11
Enclosure Use Indicator.....	5-11
Engineered Flood Openings Indicator.....	5-11
Entire Building Coverage Indicator.....	5-11
Exterior Wall Structure Type.....	5-12
Exterior Wall Surface Treatment.....	5-12
Factors Related to Cause of Loss.....	5-12
Final Payment Indicator - Building.....	5-12
Final Payment Indicator - Contents.....	5-13
Final Payment Indicator - ICC.....	5-13
Flood Characteristics.....	5-13
Flood Openings Indicator.....	5-13
Floodproofed Indicator.....	5-13
Floor Below Grade Indicator.....	5-13
Foundation Type.....	5-14
Garage Flood Openings Indicator.....	5-14
Garage Indicator.....	5-14
Garage M/E Indicator.....	5-14
Garage Use Indicator.....	5-14
Grandfathering Type Code.....	5-15
HFIAA Indicator.....	5-15
HFIAA Loss Indicator.....	5-15
House Worship Indicator.....	5-15
ICC Claim Indicator.....	5-15
ICC Mitigation Indicator.....	5-15

PART 5 - CODES
Table of Contents (Cont'd.)

	<u>Page</u>
Insurance to Value Ratio Indicator.....	5-16
Lender Indicator.....	5-16
Location of Contents Indicator.....	5-16
Mandatory Purchase Indicator.....	5-16
Mitigation Offer Indicator.....	5-16
Name Format Indicator.....	5-16
Name or Descriptive Information Indicator.....	5-17
New/Rollover/Transfer Indicator.....	5-17
Non-Profit Entity Indicator.....	5-17
Number of Floors (Including Basement)/Building Type.....	5-17
Obstruction Type.....	5-17
Occupancy Type.....	5-19
Policy Assignment Type.....	5-19
Policy Status Indicator.....	5-19
Policy Term Indicator.....	5-20
Post-FIRM Construction Indicator.....	5-20
Pre-FIRM SFHA - Community Reinstatement Indicator.....	5-20
Pre-FIRM SFHA - Lender Required under Mandatory Purchase Indicator.....	5-20
Pre-FIRM SFHA - Prior Policy Lapsed Policy Indicator.....	5-20
Pre-FIRM SFHA - Prior Policy Lapsed Result of Community Suspension Indicator.....	5-20
Premium Payment Indicator.....	5-21
Primary Residence Indicator.....	5-21
Property Purchase Indicator.....	5-21
Regular/Emergency Program Indicator.....	5-21
Rental Property Indicator.....	5-21
Repetitive Loss Target Group Indicator.....	5-21
Replacement Cost Indicator.....	5-21
Risk Rating Method.....	5-22
Sml-Business Indicator.....	5-22
Special Expense Type.....	5-22
SRL Property Indicator.....	5-22
State-Owned Property.....	5-23
Subsidized Rated Indicator.....	5-23
Substantial Improvement Indicator.....	5-23
Tenant Building Coverage Indicator.....	5-23
Tenant Indicator.....	5-23
Valid Policy Indicator.....	5-23
Value of Building Items Subject to Policy Exclusions (ACV)...	5-24
Value of Contents Items Subject to Policy Exclusions (ACV)...	5-24
Waiting Period Type.....	5-24
WYO Transaction Code.....	5-24
1981 Post-FIRM V Zone Certification Indicator.....	5-25

PART 5 - CODES

INTRODUCTION

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

ADDITIONS/EXTENSIONS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
None	N
Building includes Additions/Extensions	I
Building excludes Additions/Extensions	X
Building is Addition/Extension	A

AGRICULTURAL STRUCTURE INDICATOR

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

AREA BELOW ELEVATED FLOOR - ELEVATORS

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

AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR

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

AREA BELOW ELEVATED FLOOR - GARAGE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Adjacent to the elevated floor	A
Beneath the elevated floor	B
No garage	N

AREA BELOW ELEVATED FLOOR - M/E INDICATOR

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

AREA BELOW ELEVATED FLOOR - M/E VALUE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$10,000	1
\$10,001 to \$20,000	2
Over \$20,000	3

AREA BELOW ELEVATED FLOOR - WASHER/DRYER INDICATOR

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

AREA BELOW ELEVATED FLOOR - WASHER/DRYER VALUE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$5,000	1
\$5,001 to \$10,000	2
Over \$10,000	3

BASEMENT M/E INDICATOR

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

BASEMENT M/E VALUE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$10,000	1
\$10,001 to \$20,000	2
Over \$20,000	3

BASEMENT WASHER/DRYER INDICATOR

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

BASEMENT WASHER/DRYER VALUE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
\$0 to \$5,000	1
\$5,001 to \$10,000	2
Over \$10,000	3

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
None	0
Finished Basement/Enclosure	1
Unfinished Basement/Enclosure	2
Crawlspace	3
Subgrade Crawlspace	4

BUILDING CONSTRUCTION DATE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Building Permit Date	1
Date of Construction	2
Substantial Improvement Date	3
Manufactured (Mobile) Homes located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities	4
Manufactured (Mobile) Homes located outside a Mobile Home Park or Subdivision: Date of Permanent Placement	5

BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

BUILDING DESCRIPTION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Main House	01
Detached Guest House	02
Detached Garage	03
Agricultural Building (prior to 11/1/2015)	04
Warehouse	05
Poolhouse, Clubhouse, Recreation Building	06
Tool/Storage Shed	07
Other	08
Barn	09
Apartment Building	10
Apartment - Unit	11
Cooperative Building	12
Cooperative - Unit	13

BUILDING IN COURSE OF CONSTRUCTION INDICATOR

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

BUILDING ON FEDERAL LAND INDICATOR

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

BUILDING OVER WATER TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Not over Water	1
Partially over Water	2
Fully/Entirely over Water	3

BUILDING PURPOSE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Mixed Use	M
Non-Residential (100%)	N
Residential (100%)	R

BUILDING WALLED/ROOFED INDICATOR

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

BUSINESS PROPERTY INDICATOR

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

CANCELLATION/VOIDANCE REASON

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

CAUSE OF LOSS

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

CLAIM CLOSED WITHOUT PAYMENT REASON - ICC

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

CLAIM STATUS INDICATOR

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

COINSURANCE CLAIM SETTLEMENT INDICATOR

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

COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)

See Community Status Book or Community Master File.

CONDOMINIUM FORM OF OWNERSHIP INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes (condo)	Y
No (not condo)	N

CONDOMINIUM INDICATOR

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

CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

<u>DESCRIPTION</u>	<u>CODE</u>
Not Required	0
SBA	1
FEMA	2
FHA	3
HHS (canceled, effective October 1, 2009)	4
Other Agency	5

CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

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

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 6,000	6
\$ 8,000	7
\$ 10,000	8
\$ 750	9
\$ 1,500	A
\$ 1,250	B
\$ 1,750	C
\$ 2,250	D
\$ 3,250	E
\$ 4,250	F
\$ 5,250	G
\$ 6,250	H
\$ 8,250	I
\$ 10,250	J

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT (cont.)

\$10,000	K
\$15,000	L
\$20,000	M
\$25,000	N
\$50,000	P
\$30,000	Q
\$40,000	R
\$100,000	S

DEDUCTIBLE - BUILDING

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E
\$ 1,250	F
\$ 1,500	G

DEDUCTIBLE - CONTENTS

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E
\$ 1,250	F
\$ 1,500	G

DIAGRAM NUMBER

Refer to the Flood Insurance Manual - Lowest Floor Guide Section.

<u>DESCRIPTION</u>	<u>CODE</u>
Build Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)	1
Building Diagram #2	2
Building Diagram #3	3
Building Diagram #4	4
Building Diagram #5	5
Building Diagram #6	6
Building Diagram #7	7
Building Diagram #8	8
Building Diagram #9 (subgrade crawlspace)	9

DURATION BUILDING WILL NOT BE HABITABLE

<u>DESCRIPTION</u>	<u>CODE</u>
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

ELEVATED BUILDING INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Elevated Building	Y
Not Elevated Building	N

ELEVATING FOUNDATION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Piers, Posts or Piles	1
Reinforced Masonry Piers or Concrete Piers or Columns	2
Reinforced Concrete Shear Walls	3
Wood Shear Walls (not approved for elevating in V zones)	4
Solid Foundation Walls (not approved for elevating in V zones)	5

ELEVATION CERTIFICATE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Post-FIRM Zone A Rate Tables:	
No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage	1

ELEVATION CERTIFICATE INDICATOR (cont'd)

<u>DESCRIPTION</u>	<u>CODE</u>
No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage	2
Elevation Certificate with BFE	3
Elevation Certificate without BFE	4

Provisionally Rated Post-FIRM Zone AE (A1-A30) or Post-FIRM Zone A Where the Community Provides BFEs:

Basement or Subgrade Crawlspac	A
Fill or Crawlspac	B
Piles, Piers, or Columns with Enclosure	C
Piles, Piers, or Columns without Enclosure	D
Slab on Grade	E

ENCLOSURE MATERIAL TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Insect Screening	1
Light Wood Lattice	2
Solid Wood Frame Walls	3
Solid Wood Frame Walls (Non-Breakaway)	4
Masonry Walls	5
Masonry Walls (Non-Breakaway)	6
Other	7

ENCLOSURE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Fully	F
None	N
Partially	P

ENCLOSURE USE INDICATOR

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

ENGINEERED FLOOD OPENINGS INDICATOR

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

ENTIRE BUILDING COVERAGE INDICATOR

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

EXTERIOR WALL STRUCTURE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Reinforced Concrete	1
Concrete Block	2
Wood Stud	3
Steel and Glass	4
Brick or Stone	5
Other	6

EXTERIOR WALL SURFACE TREATMENT

<u>DESCRIPTION</u>	<u>CODE</u>
Unfinished	1
Stone/Brick Veneer	2
Stucco	3
Sheathing/Siding	
Wood	4
Metal	5
Vinyl	6
Other	7

FACTORS RELATED TO CAUSE OF LOSS

<u>DESCRIPTION</u>	<u>CODE</u>
Improper Building	A
Improper Grading	B
Improper Water Diversion	C
Debris Accumulation	D
Inadequate Storm Drain System	E
Negligent Maintenance of Storm Drain System	F
Failure to Use Pumps	G
Inadequate Pumps	H
Pump Failure	I
Dam Failure	J
Excessive Water Release from Dam	K
Excessive Water Release from Other Source	L
Failure of Other Flood Control Measures	M
Other Violation of Floodplain Management Regulations	N
Other Factor That Identifies a Responsible Party of Act	O

FINAL PAYMENT INDICATOR - BUILDING

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

FINAL PAYMENT INDICATOR - CONTENTS

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

FINAL PAYMENT INDICATOR - ICC

<u>DESCRIPTION</u>	<u>CODE</u>
Closed Case/Final Payment	Y
Open Case/Not Final Payment	N
No Case/Not Applicable	A

FLOOD CHARACTERISTICS

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

FLOOD OPENINGS INDICATOR

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

FLOODPROOFED INDICATOR

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

FLOOR BELOW GRADE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes	Y
No	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
Reinforced Masonry Piers/Concrete Piers or Columns	52
Reinforced Concrete Shear Walls	54
Wood Shear Walls	56
Solid Foundation Walls	58
Other	60

GARAGE FLOOD OPENINGS INDICATOR

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

GARAGE INDICATOR

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

GARAGE M/E INDICATOR

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

GARAGE USE INDICATOR

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

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

HOUSE WORSHIP INDICATOR

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

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

ICC MITIGATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Demolition	D
Elevation	E
Other	O
Relocation	R
Floodproof	F

INSURANCE TO VALUE RATIO INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Less than .50	1
.50 - .74	2
.75 or More	3

LENDER INDICATOR

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

LOCATION OF CONTENTS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Basement/Enclosure/Crawlspace/Subgrade Crawlspace Only	1
Basement/Enclosure/Crawlspace/Subgrade Crawlspace and Above	2
Lowest Floor Only Above Ground Level (No Basement/Enclosure/ Crawlspace/Subgrade Crawlspace)	3
Lowest Floor Above Ground Level and Higher Floors (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace)	4
Above Ground Level More Than One Full Floor	5
Manufactured (Mobile) Home or Travel Trailer on Foundation	6

MANDATORY PURCHASE INDICATOR

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

MITIGATION OFFER INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Refused mitigation offer	Y
No offer or did not refuse mitigation offer	N or Blank

NAME FORMAT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Person	P
Group	G

NAME OR DESCRIPTIVE INFORMATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Name	N
Descriptive	D
Legal Address	L

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

NON-PROFIT ENTITY INDICATOR

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

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

OBSTRUCTION TYPE (cont'd.)

<u>DESCRIPTION</u>	<u>CODE</u>
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
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit.	91
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94

OBSTRUCTION TYPE (cont'd)

<u>DESCRIPTION</u>	<u>CODE</u>
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is unfinished and elevator and obstruction are located below the BFE, but no machinery and equipment (M&E) servicing the building is located below the BFE.	95
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway wall obstruction is finished or is used for other than parking, building access, or storage.	96
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction, but has M&E servicing the building located below the BFE.	97
With Obstruction: Elevated buildings with elevator below the BFE in V zones. Breakaway walls obstruction and M&E servicing the building are located below the BFE.	98

OCCUPANCY TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Single-Family	1
Two- to Four-Family	2
Other Residential	3
Other Non Residential	4
Non Residential - Business	6

POLICY ASSIGNMENT TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
No assignment	N or Blank
Assignment due to new purchase	P
Other Assignment	O

POLICY STATUS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
In force as of the reporting month	A
Future effective as of the reporting month	B
Cancelled before the reporting month	C
Cancelled during or after the reporting month	D
Expired more than 120 days before the reporting month	E
Expired before the reporting month less than 29 days	F
Expired before the reporting month more than 29 days but less than 120 days	G
Reinstated within the latest term month	R

POLICY TERM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
1 Year	1
3 Years (only for policies effective prior to May 1, 1999)	3
Other (between 1 and 3 years)	9

POST-FIRM CONSTRUCTION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Post-FIRM Construction	Y
Pre-FIRM Construction	N

PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR

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

**PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE
INDICATOR**

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

PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR

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

**PRE-FIRM SFHA - PRIOR POLICY LAPSED RESULT OF COMMUNITY
SUSPENSION INDICATOR**

<u>DESCRIPTION</u>	<u>CODE</u>
Yes (due to community suspension)	Y
No	N

PREMIUM PAYMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Credit Card	C
Cash/Check	Blank

PRIMARY RESIDENCE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Primary Residence of Insured	Y
Non-Primary Residence	N

PROPERTY PURCHASE INDICATOR

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

REGULAR/EMERGENCY PROGRAM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Emergency Program	E
Regular Program	R

RENTAL PROPERTY INDICATOR

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

REPETITIVE LOSS TARGET GROUP INDICATOR

(cancelled effective October 1,2013 - renamed to SRL Property Indicator)

<u>DESCRIPTION</u>	<u>CODE</u>
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

REPLACEMENT COST INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Replacement Cost Basis	R
Actual Cash Value Basis	A

RISK RATING METHOD

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A
Pre-FIRM Elevation Rated Flood Insurance Manual	B
FEMA Pre-FIRM Special Rates	E
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (A PRP issued in the 1st year of PRP Eligibility under the PRP Eligibility Extension)	P
Preferred Risk Policy (subsequent renewals beginning with 2nd year of PRP Eligibility under the PRP Eligibility Extension)	Q
Newly Mapped into SFHA	R
FEMA Special Rates	S
Severe Repetitive Loss Properties (effective October 1, 2013, code no longer valid)	T
Pre-FIRM Elevation Rated Specific Rates	W

SML-BUSINESS INDICATOR

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

SPECIAL EXPENSE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Engineering expense	1
Cost to establish coverage or property value	2
Legal expense	3
Cost of appraisal	4

SRL PROPERTY INDICATOR

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

STATE-OWNED PROPERTY

<u>DESCRIPTION</u>	<u>CODE</u>
State-Owned	Y
Not State-Owned	N

SUBSIDIZED RATED INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Not Subsidized	N
Emergency Program (based on program type)	E
Pre-FIRM subsidized	P

SUBSTANTIAL IMPROVEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of market value of building before it was damaged or improved	Y
No alterations meeting criterion above	N

TENANT BUILDING COVERAGE INDICATOR

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

TENANT INDICATOR

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

VALID POLICY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Default	0
No Duplicate policy	1
No PRP Repetitive Loss property	2
No SRL property	3

**VALUE OF BUILDING ITEMS SUBJECT
TO POLICY EXCLUSIONS (ACV)**

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

**VALUE OF CONTENTS ITEMS SUBJECT
TO POLICY EXCLUSIONS (ACV)**

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

WAITING PERIOD TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

WYO TRANSACTION CODE

<u>DESCRIPTION</u>	<u>CODE</u>
Premium Transactions	
New Business - required	11A
Policy Reinstatement without Policy Changes - required	14A
Policy Reinstatement with Policy Changes - required	15A
Renewal - required	17A
Endorsement - required	20A
Policy Correction - required	23A
Cancellation - required	26A
Cancellation Correction - required	29A
Loss Transactions	
Open Claim/Loss - Initial Reserve - required	31A
Open Claim/Loss - Initial Reserve - optional	31B
Reopen Claim/Loss - required	34A
Change Reserve - required	37A
Partial Payment - required	40A
Close Claim/Loss - required	43A

WYO TRANSACTION CODE (cont'd)

<u>DESCRIPTION</u>	<u>CODE</u>
Close Claim/Loss - optional	43B
Close Claim/Loss Without Payment - required	46A
Addition to Final Payment - required	49A
Addition to Final Payment - optional	49B
Recovery After Final Payment - required	52A
Recovery After Final Payment - optional	52B
Loss Correction Transactions	
General Claim/Loss Correction - required	61A
General Claim/Loss Correction - optional	61B
Claim Payment Correction - required	64A
Recovery Correction - required	67A
Special Allocated Loss Adjustment Expense - required	71A
Special Allocated Loss Adjustment Expense Correction - required	74A
Change Keys	
Change Policy Number Key - required	81A
Change Date of Loss Key - required	84A
Change Claim Payment Key - required	87A
Lender Data (Expired Policy Notification) - required	99A
Mailing Address Data - required	12A

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Yes, Certification Provided	Y
No, Certification Not Provided	N

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

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

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

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

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

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

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

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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
Mailing ZIP Code	R	-	-	9(9)
Mandatory Purchase Indicator	R	-	-	X
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Newly Mapped Date	R	-	-	9(8)YYYYMMDD
Non-Profit Entity Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Original Construction Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Pre-Firm SFHA - Community Reinstatement Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Community Reinstatement Indicator	R	-	-	X
Pre-Firm SFHA - Community Suspension Date	R	-	-	9(8)YYYYMMDD
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	R	-	-	X
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X

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

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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/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
Reinstatement HFIAA Surcharge	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)
Small Business Building Indicator	R	-	-	X
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Subsidized Rated Indicator	R	-	-	X
Substantial Improvement Date	R	-	-	9(8)YYYYMMDD
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Area Flood Openings	R	-	-	9(6)
Total Area Garage Flood Openings	R	-	-	9(6)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)

- 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 Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)
Total Premium Refund	I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Valid Policy Indicator	R	-	-	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Waiting Period Type	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO 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

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A summary of the November 2015 Edit Specifications updates (Change 18.1) is as follows:

Cover Sheet	Added 'Change 18.1' for November 1, 2015
Part 2 - Edits Dictionary	<p>PL383010: Agricultural Structure Indicator (revised)</p> <p>PU375010: Area Below Elevated Floor – Number of Flood Openings (revised)</p> <p>PL375020: Area Below Elevated Floor – Number of Flood Openings (revised)</p> <p>PL377010: Engineered Flood Openings Indicator (revised)</p> <p>PL358010: Mandatory Purchase Indicator (revised)</p> <p>PL379010: Rate Table Code (revised)</p>

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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, 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, 13.1, 13.2, 13.3..... OCTOBER 1, 2013

CHANGE 14, 14.1..... JUNE 1, 2014

CHANGE 15, 15.1 OCTOBER 1, 2014

CHANGE 16 JANUARY 1, 2015

CHANGE 17, 17.1, 17.2, 17.3 APRIL 1, 2015

CHANGE 18, 18.1 NOVEMBER 1, 2015

EDIT DICTIONARY

DATA ELEMENT: AGRICULTURAL STRUCTURE INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: AGRI-STRUCT
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: 11/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL383010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AGRICULTURAL STRUCTURE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES EFFECTIVE PRIOR TO 11/1/15 MUST REPORT 'N', 'Y' OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), MUST REPORT 'Y' OR 'N',
OR BLANK REGARDLESS OF THE POLICY EFFECTIVE DATE.

OTHERWISE,
POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY TYPE '4' OR '6',
MUST REPORT 'N' OR 'Y'.

POLICIES EFFECTIVE ON OR AFTER 11/01/2015 WITH OCCUPANCY TYPE '1', '2' OR '3',
MUST REPORT 'N' OR BLANK.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
MUST REPORT 'Y', 'N', OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: BELV-FLOOD-OP
UPDATE: REPLACEMENT
FORMAT: THREE (3) NUMERIC

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: 11/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PU375010 ERROR TYPE: CRITICAL
ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS MUST BE NUMERIC.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS MUST BE NUMERIC GREATER THAN ZERO.

EDIT DICTIONARY

DATA ELEMENT: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: 11/01/2015 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL375020 ERROR TYPE: CRITICAL

ERROR MESSAGE: AREA BELOW ELEVATED FLOOR - NUMBER OF FLOOD OPENINGS IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 11/01/2015
MUST REPORT A VALID NUMERIC VALUE OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENINGS INDICATOR IS 'Y',
THE NUMBER OF FLOOD OPENINGS MUST BE A NUMERIC VALUE GREATER THAN ZERO.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENINGS INDICATOR IS 'N',
THE NUMBER OF FLOOD OPENINGS MUST BE BLANK OR ZERO.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), MUST REPORT BLANKS OR
A NUMBER GREATER THAN ZERO REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
MUST REPORT BLANKS OR A NUMBER GREATER THAN ZERO REGARDLESS OF THE ORIGINAL
NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: ENGINEERED FLOOD OPENINGS INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: ENG-FLD-OPEN-IND
UPDATE: REPLACEMENT
FORMAT: ONE (1) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: 11/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL377010 ERROR TYPE: CRITICAL
ERROR MESSAGE: ENGINEERED FLOOD OPENINGS INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015 MUST REPORT AN ACCEPTABLE VALUE OF 'Y', 'N', OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
THE FLOOD OPENING INDICATOR IS 'Y',
THE ENGINEERED FLOOD OPENINGS INDICATOR MUST BE 'Y' OR 'N'.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), MUST REPORT 'Y', 'N' OR BLANK
REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
MUST REPORT 'Y', 'N' OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

EDIT DICTIONARY

DATA ELEMENT: MANDATORY PURCHASE INDICATOR

BASIC INFORMATION

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

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: 11/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL358010 ERROR TYPE: CRITICAL
ERROR MESSAGE: MANDATORY PURCHASE INDICATOR IS NOT VALID.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO
11/01/2015, MUST REPORT 'Y', 'N', OR BLANK.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8' (TENTATIVE),
'9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP), MUST REPORT 'Y', 'N', OR
BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

POLICIES WITH NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z',
MUST REPORT 'Y', 'N', OR BLANK REGARDLESS OF THE ORIGINAL NEW BUSINESS DATE.

OTHERWISE,
IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015 AND
LENDER INDICATOR IS 'Y',
THE MANDATORY PURCHASE INDICATOR MUST BE 'Y' OR 'N'.

EDIT DICTIONARY

DATA ELEMENT: RATE TABLE CODE

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: RATE-TAB-CD
UPDATE: REPLACEMENT
FORMAT: THREE (3) CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 11/01/2015 REVISED: 11/01/2015 CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL379010 ERROR TYPE: CRITICAL
ERROR MESSAGE: RATE TABLE CODE IS NOT VALID OR REPORTED.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

POLICIES WITH POLICY EFFECTIVE DATE PRIOR TO
11/01/2015, THE RATE TABLE CODE MUST BE A VALID VALUE OR BLANKS.

POLICIES EFFECTIVE ON OR AFTER 11/01/2015 MUST REPORT A VALID RATE TABLE CODE.

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ATTACHMENT B

**CONSOLIDATED INCREASED COST OF COMPLIANCE TABLES
EFFECTIVE NOVEMBER 1, 2015**

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Consolidated Increased Cost of Compliance Tables

Rating Section (FIM Table 9 - Rating)

						All Residential		Non-Residential	
						Building Amount of Insurance		Building Amount of Insurance	
Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Table 1	N/A	All Emergency Program	N/A	1	R1E	\$0	\$0	\$0	\$0
Table 2A	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All Pre-FIRM	N/A	1	R2A	\$70	\$55	\$70	\$55
	A99, B, C, X, D	All Pre-FIRM	N/A	1	R2A	\$5	\$4	\$5	\$4
Table 2B	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All Pre-FIRM	N/A	1	R2B	\$70	\$55	\$70	\$55
	A99, B, C, X, D	All Pre-FIRM	N/A	1	R2B	\$5	\$4	\$5	\$4
Table 2C	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All Pre-FIRM	N/A	1	R2C	\$70	\$55	\$70	\$55
	A99, B, C, X, D	All Pre-FIRM	N/A	1	R2C	\$5	\$4	\$5	\$4
Table 2D	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	All Pre-FIRM	N/A	1	R2D	\$70	\$55	\$70	\$55
	A99, B, C, X, D	All Pre-FIRM	N/A	1	R2D	\$5	\$4	\$5	\$4
Table 3A	A99, B, C, and X	All	N/A	1	R3A	\$5	\$4	\$5	\$4
	AO, AH	All Post-FIRM	> -1	1	R3A	\$5	\$4	\$5	\$4
	AO, AH	All Post-FIRM with no basement/enclosure	> 0	1	R3A	\$5	\$4	\$5	\$4
	All Zone D	Post FIRM no basement/enclosure	N/A	1	R3A	\$5	\$4	\$5	\$4
	Zone D	All Pre-FIRM no basement/enclosure	N/A	B	R3A	\$5	\$4	\$5	\$4
	AO, AH	All Pre-FIRM	> -1	B	R3A	\$5	\$4	\$5	\$4
	AO, AH	All Pre-FIRM	< 0	W	R3A	\$5	\$4	\$5	\$4

Consolidated Increased Cost of Compliance Tables

						All Residential		Non-Residential	
						Building Amount of Insurance		Building Amount of Insurance	
Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Table 3B	AE, A1-A30	All Post-FIRM	> -2	1	R3B	\$5	\$4	\$5	\$4
		All Pre-FIRM	> -2	B	R3B	\$5	\$4	\$5	\$4
		Pre-FIRM Non-elevated, or elevated with full enclosure	< -1	W	R3B	\$34	\$24	\$34	\$24
		Post-FIRM Non-Elevated	< -1	2 or S	R3B	\$34	\$24	\$34	\$24
		Pre-FIRM Elevated, partial or no enclosure	< -1	E	R3B	\$9	\$6	\$9	\$6
		Post-FIRM Elevated	< -1	2 or S	R3B	\$9	\$6	\$9	\$6
Table 3C	Unnumbered A	All Pre-FIRM	> 0 With no BFE, or > -2 with BFE	B	R3C	\$5	\$4	\$5	\$4
		Post-FIRM no basement/enclosure	> 0 With no BFE, or > -2 with BFE	1	R3C	\$5	\$4	\$5	\$4
Table 3D	('75-'81) VE, V1-V30	All Pre-FIRM	> -2	B	R3D	\$30	\$20	\$30	\$20
		All Post-FIRM	> -2	1	R3D	\$30	\$20	\$30	\$20
Table 3E	(Post '81) VE, V1-V30	Post-FIRM Elevated no enclosure	> -4	1	R3E	\$18	\$13	\$18	\$13
		Pre-FIRM Elevated no obstruction (no enclosure) and '75-'81 Post-FIRM no obstruction	> -4	A	R3E	\$18	\$13	\$18	\$13

Consolidated Increased Cost of Compliance Tables

						All Residential		Non-Residential	
						Building Amount of Insurance		Building Amount of Insurance	
Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Table 3F	(Post '81) VE, V1-V30	Post-FIRM Elevated with enclosure < 300 SF breakaway	> -4	1	R3F	\$18	\$13	\$18	\$13
		Pre-FIRM or '75-'81 Post-FIRM Optional rating Elevated with enclosure < 300 SF breakaway	> -4	A	R3F	\$18	\$13	\$18	\$13
Table 4	AR and AR Dual	All	N/A	1	R4X	\$5	\$4	\$5	\$4
Table 5	AR and AR Dual	All	> -1	1	R5X	\$5	\$4	\$5	\$4
Table 6	A, AE, A1-A30, AO, AH, V, VE, V1-V30	All Tentative Rate	N/A	8	R6X	\$5	\$4	\$5	\$4

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Consolidated Increased Cost of Compliance Tables

Condominium Section (FIM Table 6 – Condo)

Condo Rate Table	Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	RCBAP ICC
Table 3A	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM HR	N/A	1	C3A	\$70
		All HR rated full-risk with elevation	> -2	1	C3A	\$5
	A99, B, C, X, D	All HR	N/A	1	C3A	\$5
Table 3B	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM HR	N/A	1	C3B	\$70
Table 3C	AO and AH	All Post-FIRM HR	Any	1	C3C	\$5
		Pre-FIRM HR	> -1	B	C3C	\$5
		Pre-FIRM HR	< 0	W	C3C	\$5
	Unnumbered A	Post-FIRM No Basement/Enclosure HR	> 0 With no BFE, or > -2 with BFE	1	C3C	\$5
		All Pre-FIRM HR	> 0 With no BFE, or > -2 with BFE	B	C3C	\$5
Table 3D	AR and AR Dual	All HR rated without elevation	N/A	1	C3D	\$5
		All HR rated with elevation	> -1	1	C3D	\$5
Table 3E	('75-'81) VE, V1-V30	All HR	> -2	1	C3D	\$30
Table 4A	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM LR	N/A	1	C4A	\$70
		All LR	N/A	1	C4A	\$5
	A99, B, C, D, X, AO or AH	Post-FIRM LR	Any	1	C4A	\$5
		Pre-FIRM LR	> -1	B	C4A	\$5
		Pre-FIRM LR	< 0	W	C4A	\$5
Table 4B (SRL)	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM LR	N/A	1	C4B	\$70
Table 4C (substantial improvement)	A, AE, A1-A30, AO, AH, V, VE, and V1-V30	Pre-FIRM LR	N/A	1	C4C	\$70
Table 4D	AE, A1-A30	Post-FIRM LR	> -2	1	C4D	\$5
		Pre-FIRM LR	> -2	B	C4D	\$5

Consolidated Increased Cost of Compliance Tables

Condo Rate Table	Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	RCBAP ICC
Table 4E	Unnumbered A	Post-FIRM No Basement/Enclosure LR	> 0 With no BFE, or > -2 with BFE	1	C4E	\$5
		All Pre-FIRM LR	> 0 With no BFE, or > -2 with BFE	B	C4E	\$5
Table 4F	AR and AR Dual	All LR rated without elevation	N/A	1	C4F	\$5
		All LR rated with elevation	> -1	1	C4F	\$5
Table 4G	('75-'81) VE, V1-V30	All LR	> -2	1	C4G	\$30
Table 5A	(Post '81) VE, V1-V30	Post-FIRM HR and LR Elevated no enclosure	> -4	1	C5A	\$18
		Pre-FIRM HR and LR Elevated no enclosure and Post-FIRM '75-'81	> -4	A	C5A	\$18
Table 5B	(Post '81) VE, V1-V30	Post-FIRM HR and LR Elevated with enclosure	> -4	1	C5B	\$18
		Pre-FIRM HR and LR Elevated with enclosure and Post-FIRM '75-'81	> -4	A	C5B	\$18

Consolidated Increased Cost of Compliance Tables

Provisional Rates (FIM Table 9 – Rating)

						All Residential		Non-Residential	
						Building Amount of Insurance		Building Amount of Insurance	
Provisional Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Page PR3	All	All	N/A	6	PR1	\$5	\$4	\$5	\$4

Preferred Risk Policy (Included in PRP Tables)

						All Residential		Non-Residential	
						Building Amount of Insurance		Building Amount of Insurance	
PRP Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Table 3A	B, C, X	All	N/A	7	P3A	\$5	\$4	N/A	N/A
Table 3B	B, C, X	All	N/A	7	P3B	\$5	\$4	N/A	N/A
Table 3C	B,C,X	All	N/A	7	P3C	N/A	N/A	\$5	\$4

Newly Mapped (Included in NM Tables)

						All Residential		Non-Residential	
						Building Amount of Insurance		Building Amount of Insurance	
NM Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Table 3	B,C,X, or D to SFHA	All	N/A	R	NM3	\$5	\$4	N/A	N/A
Table 4	B,C,X, or D to SFHA	All	N/A	R	NM4	\$5	\$4	N/A	N/A
Table 5	B,C,X, or D to SFHA	All	N/A	R	NM5	N/A	N/A	\$5	\$4

Consolidated Increased Cost of Compliance Tables

Leased Federal Property (FIM - Rates Mimic RATE Table 6 – Tentative, and ICC Mimics RATE Table 9)

						All Residential		Non-Residential	
						Building Amount of Insurance		Building Amount of Insurance	
LFP Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
Table 1	A, AE, A1-A30, AO, AH, V, VE, V1-V30	All	N/A	F	LF1	\$5	\$4	\$5	\$4

Mortgage Portfolio Protection Policy (FIM page MPPP 1)

Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table	ICC Premium
Page MPPP 1	Emergency	All	N/A	9	MP1	\$0
	A, AE, A1-A30, AO, AH	All	N/A	9	MP1	\$70
	A99, AR, and AR Dual	All	N/A	9	MP1	\$5
	V, VE, V1-V30	All	N/A	9	MP1	\$70

Consolidated Increased Cost of Compliance Tables

Specific Rating Guidelines (SRG page 5-4)

						All RCBAP	All Residential		Non-Residential	
							Building Amount of Insurance		Building Amount of Insurance	
SRG Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table		\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
SRG Section 1	AE, A1-A30, AO, AH	Post-FIRM Non-Elevated or with crawlspce or subgrade crawlspce	< -1 or otherwise directed to SRG	2 or S	SR1 unless R3B applies	\$34	\$34	\$24	\$34	\$24
		Pre-FIRM Non-Elevated or with crawlspce or subgrade crawlspce	< -1 or otherwise directed to SRG	W or E	SR1 unless R3B applies	\$34	\$34	\$24	\$34	\$24
	V, VE, V1-V30	Post-FIRM Non-Elevated	< -3 or otherwise directed to SRG	2, S, W, E	SR1	\$74	\$74	\$59	\$74	\$59
	D	All	N/A	2 or S	SR1	\$5	\$5	\$3	\$5	\$3
	SRG Section 2	AE, A1-A30	Post- FIRM Elevated	< -1 or otherwise directed to SRG	2 or S	SR2	\$9	\$9	\$6	\$9
VE, V1-V30		Post- FIRM Elevated	< -3 or otherwise directed to SRG	2 or S	SR2	\$49	\$49	\$34	\$49	\$34

Consolidated Increased Cost of Compliance Tables

						All RCBAP	All Residential		Non-Residential	
							Building Amount of Insurance		Building Amount of Insurance	
SRG Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table		\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
SRG Section 3	Unnumbered A	Post-FIRM Non-Elevated	< 1 With no BFE, or < -1 with BFE	2 or S	SR3	\$34	\$34	\$24	\$34	\$24
		Pre-FIRM Non-Elevated or Full- Enclosure	< 1 With no BFE, or < -1 with BFE	W or E	SR3	\$34	\$34	\$24	\$34	\$24
		All Post- FIRM Elevated	< 1 With no BFE, or < -1 with BFE	2 or S	SR3	\$9	\$9	\$6	\$9	\$6
		Pre-FIRM Elevated with Partial Enclosure	< 1 With no BFE, or < -1 with BFE	E	SR3	\$9	\$9	\$6	\$9	\$6

Consolidated Increased Cost of Compliance Tables

						All RCBAP	All Residential		Non-Residential	
							Building Amount of Insurance		Building Amount of Insurance	
SRG Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table		\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
SRG Section 4	Unnumbered V	Post-FIRM Non-Elevated	N/A	2 or S	SR4	\$74	\$74	\$59	\$74	\$59
		Pre-FIRM Non-Elevated or elevated with Full Enclosure	N/A	W or E	SR4	\$74	\$74	\$59	\$74	\$59
		Post-FIRM Elevated	N/A	2 or S	SR4	\$49	\$49	\$34	\$49	\$34
		Pre-FIRM Elevated no Enclosure or Partial Enclosure	N/A	W or E	SR4	\$49	\$49	\$34	\$49	\$34

Consolidated Increased Cost of Compliance Tables

						All RCBAP	All Residential		Non-Residential	
							Building Amount of Insurance		Building Amount of Insurance	
SRG Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table		\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
SRG Section 5	Miscellaneous	Post-FIRM Non-Elevated A zones	N/A	2 or S	SR5	\$34	\$34	\$24	\$34	\$24
		Pre-FIRM Non-Elevated A zones	N/A	W or E	SR5	\$34	\$34	\$24	\$34	\$24
		Pre-FIRM A zones with full enclosure	N/A	W or E	SR5	\$34	\$34	\$24	\$34	\$24
		Post-FIRM Elevated A zones with no enclosure	N/A	2 or S	SR5	\$9	\$9	\$6	\$9	\$6
		Pre-FIRM Elevated A zones with no enclosure	N/A	W or E	SR5	\$9	\$9	\$6	\$9	\$6
		Pre-FIRM A zones with partial enclosure	N/A	W or E	SR5	\$34	\$34	\$24	\$34	\$24
		Post-FIRM Non-Elevated V zones	N/A	2 or S	SR5	\$74	\$74	\$59	\$74	\$59
		Pre-FIRM Non-Elevated V zones	N/A	W or E	SR5	\$74	\$74	\$59	\$74	\$59
		Pre-FIRM V zones with full enclosure	N/A	W or E	SR5	\$74	\$74	\$59	\$74	\$59

Consolidated Increased Cost of Compliance Tables

						All RCBAP	All Residential		Non-Residential	
							Building Amount of Insurance		Building Amount of Insurance	
SRG Rate Table	Rated Zone	Building Type	Elevation Difference	Risk Rate Method	Reported Table		\$1-\$230,000	\$230,001-\$500,000	\$1-\$480,000	\$480,001-\$500,000
SRG Section 5		Post-FIRM Elevated V zones with no enclosure	N/A	2 or S	SR5	\$49	\$49	\$34	\$49	\$34
		Pre-FIRM Elevated V zones with no enclosure	N/A	W or E	SR5	\$49	\$49	\$34	\$49	\$34
		Pre-FIRM V zones with partial enclosure	N/A	W or E	SR5	\$74	\$74	\$59	\$74	\$59

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