



FEMA

W-16063

August 30, 2016

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

FROM:

Lloyd A. Hake

Lloyd A. Hake
Director, Product Delivery Division
Federal Insurance and Mitigation Administration

SUBJECT: Addendum 1 to the October 1, 2016, Program Changes

This memorandum provides updates to the Transaction Record Reporting and Processing (TRRP) Plan and Edit Specifications for the changes that the NFIP will implement effective October 1, 2016. It also includes clarifications for the Updated Accounting Guidelines for HFIAA Section 28 Re-underwriting Premium Refund Procedures included in Bulletin W-16047, dated July 21, 2016.

In addition, for policies effective on or after October 1, 2016, FEMA is reducing the level of tolerance for statistical data reporting from 5 percent to 4 percent for premiums. For losses that occur on or after October 1, 2016, the statistical data reporting tolerance level reduces from 2 percent to 1 percent for claims. FEMA will implement these changes via updates to the Financial Control Plan Requirements and Procedures and other program guidance documents.

Attachment A of this memorandum provides revisions to the TRRP Plan and Edit Specifications for the October 1, 2016 changes, as follows:

TRRP Plan:

1. Parts 3 and 4 to address missing data elements for sections Reporting Requirements and Data Dictionary Table of Contents
2. Adjuster Individual Flood Control Number
3. Current Map Date
4. Reinstatement Date
5. WYO Reported Original New Business Effective Date

Edit Specifications:

1. Adjuster Individual Flood Control Number
2. Cancellation/Voidance Reason
3. Current Map Date
4. Current Map Info – Base Flood Elevation
5. Total Building Damages – Main and Appurtenant (ACV)
6. Total Damage to Contents – Main and Appurtenant (ACV)

Attachment B of this memorandum contains the revised Accounting Guidelines for HFIAA Section 28 – Re-underwriting Premium Refund Procedures.

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, Marketing, Underwriting

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ATTACHMENT A

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND
EDIT SPECIFICATIONS REVISIONS
EFFECTIVE OCTOBER 1, 2016**

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Summary of the October 2016 TRRP Plan updates (Change 26.1)

<p>Part 3 – Reporting Requirements</p>	<p>Under Policy Transactions:</p> <ul style="list-style-type: none"> Added data element ‘Business Property Indicator’ back in Part 3 since the data element is still referenced in Part 4 (Data Dictionary). Data element was cancelled effective November 2015. (page 3-3) Revised Requirement indicator to ‘Y’ for data elements: HFIAA/Section-28 Indicator; HFIAA Surcharge; and HFIAA Surcharge – Refunded. (page 3-6) Revised ‘Small Business Indicator’ to ‘Sml-Business Indicator’ (page 3-6E) to reflect the data element name referenced in Part 4 (Data Dictionary). Added missing Basement M/E data elements and Basement Washer/Dryer data elements (page 3-2A) Corrected Data Dictionary page numbers (page 3-3; 3-6A) Added new page 3-3A due to overflow of data elements from page 3-3 Corrected name Total Area of Permanent Flood Openings –to- Total Area of Flood Openings (page 3-6F) to reflect data element name in Part 4 (Data Dictionary) <p>Under Claims Transactions:</p> <ul style="list-style-type: none"> Revised Requirement Indicator to ‘Y’ for data elements: Damage-Appurtenant (ACV); Damage-Main (ACV); Damage to Contents – Appurtenant (ACV); Damage to Contents – Main (ACV). Revised Requirement Indicator to ‘Y’ for data element Value of Contents (ACV).
<p>Part 4 – Data Dictionary</p>	<ul style="list-style-type: none"> Data Dictionary Table of Contents <ul style="list-style-type: none"> Added missing data elements <ul style="list-style-type: none"> Area below Elevated Floor - Elevators Area below Elevated Floor – Enclosed Finished Area Indicator Area below Elevated Floor – Garage Indicator Area below Elevated Floor – M/E Indicator Area below Elevated Floor – M/E Value Amount Area below Elevated Floor – M/E Value Indicator Area below Elevated Floor – Number of Flood Openings Area below Elevated Floor – Washer/Dryer Indicator Area below Elevated Floor – Washer/Dryer Value Amount Area below Elevated Floor – Washer/Dryer Value Indicator Second Lender Zip Code Sml-Business Indicator Sort Sequence Key SRL Property Indicator State-Owned Property

Summary of the October 2016 TRRP Plan updates (Change 26.1)

	<ol style="list-style-type: none">2. Remaining pages in Table of Contents will reflect change bar due to shift of data elements to subsequent pages. This is caused by the inclusion of the missing data elements.3. Corrected page numbers on selected data elements – identified by change bar <ul style="list-style-type: none">• Adjuster Individual Flood Control Number – removed reference that the FCN number begins with ‘9’.• Current Map Date – data element was effective November 1, 2015 (bulletin W-15016) and revised October 1, 2016 (bulletin W-16032). The change bar has been modified on the TRRP page to correctly reflect the revisions in the Note section. Added text for New/Rollover/Transfer Indicators ‘R’ and ‘Z’.• Reinstatement Date – revised Reporting Requirement.• WYO Reported Original New Business Effective Date – updated Note section.
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NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 January 1, 1992
Revision 2 March 1, 1995
Revision 3 November 1, 1997
Revision 4 November 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
 Change 25 April 1, 2016
 Change 26, 26.1 October 1, 2016

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont.'d)</u>			
Basement M/E Indicator	Y	4-8B	Application - Coverage and Rating
Basement M/E Value Amount	Y	4-8C	Application - Coverage and Rating
Basement M/E Value Indicator	Y	4-8D	Application - Coverage and Rating
Basement Washer/Dryer Indicator	Y	4-8E	Application - Coverage and Rating
Basement Washer/Dryer Value Amount	Y	4-8F	Application - Coverage and Rating
Basement Washer/Dryer Value Indicator	Y	4-8G	Application - Coverage and Rating
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 Description Type	Y	4-13A	Application - Building
Building in Course of Construction Indicator	Y	4-14	Application - Building
Building on Federal Land Indicator	Y	4-14A	Application - Building
Building over Water Type	Y	4-14B	Application - Building
Building Purpose Type	Y	4-14D	Application - Building
Building Purpose Type Percentage	Y	4-14E	Application - Building
Building Walled/Roofed Indicator	Y	4-14F	Application - Building
Business Property Ind.	N	4-14G	cancelled - Nov. 2015
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

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 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)

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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>			
Current Map Info - Map Panel Number	Y	4-66R	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Suffix	Y	4-66S	Application - Community (Grandfathering Information)
Current Map Info - Prior Policy No. (renamed)	Y	4-66T	See "Prior Policy Number"
Deductible - Building	Y	4-76	Application - Coverage and Rating
Deductible - Contents	Y	4-78	Application - Coverage and Rating
Deductible Percentage WYO	Y	4-80	Application - Coverage and Rating
Diagram Number ¹	N	4-81	Application - Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
Elevating Foundation Type	Y	4-84A	Application - Elevated Buildings
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date ¹	Y	4-87	Application - Elevation Data
Elevation Difference	Y	4-88	Application - Elevation Data; Elevation Certificate
Enclosure Material Type	Y	4-88B	Application - Elevated Buildings
Enclosure Size	Y	4-88C	Application - Elevated Buildings
Enclosure Type	Y	4-88D	Application - Part 2. Section II
Enclosure Use Indicator	Y	4-88E	Application - Elevated Buildings
Endorsement Effective Date	Y	4-89	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Rate Table Code	Y	4-168A	
Rated Map Date	Y	4-168B	
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Date	Y	4-169A	
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement HFIAA Surcharge	Y	4-170A	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number ⁵	Y	4-173	
Repetitive Loss Target Group Indicator ⁵	Y	4-174	
Replacement Cost ¹	Y	4-175	Application - Coverage and Rating

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.

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	
Re-underwriting Status	Y	4-179C	
Risk Rating Method	Y	4-180	Application - Coverage and Rating
Second Lender City ²	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number ²	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name ²	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State ²	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address ²	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code ²	N	4-189	Application - 2nd Mortgagee/Other
Sml-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

²This 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 Flood Openings	Y	4-201C	Application - Elevated Building
Total Area of Garage Flood Openings	Y	4-201D	Application - Elevated Building
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Reported Original New Business Effective Date	Y	4-216A	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
CLAIMS TRANSACTIONS			
Adjuster Individual Flood Control Number	Y	4-5B-1	
Adjusting Firm Flood Identifier	Y	4-5B-2	
Alteration Date	N	4-6	Final Report, 15
Building Claim Payment (ACV or RCV as Applicable)	Y	4-11	Final Report, Sum of 31 or 33B
Building Damage Subject to Policy Exclusions (ACV)	N	4-13	Final Report, 35
Catastrophe Number	Y	4-45	Prelim. Report, 3
Cause of Loss	Y	4-46	Prelim. Report, 8
Claim/Loss Closed Date	Y	4-49	
Claim/Loss Reopen Date	Y	4-50	
Claim Closed Without Payment Reason - Building	Y	4-51	
Claim Closed Without Payment Reason - Contents	Y	4-52	
Claim Closed Without Payment Reason - ICC	Y	4-53	
Coinsurance Claim Settlement Indicator	N	4-54	
Contents Claim Payment (ACV)	Y	4-61	Final Report, Sum of 32
Contents Damage Subject to Policy Exclusions (ACV)	N	4-63	Final Report, 37
Damage - Appurtenant (ACV)	Y	4-67	Final Report, 22
Damage - Main (ACV)	Y	4-68	Final Report, 21
Damage to Contents - Appurtenant (ACV)	Y	4-69	Final Report, 24
Damage to Contents - Main (ACV)	Y	4-70	Final Report, 23
Date of Loss	Y	4-71	Prelim./Final Rept., 2
Deductible - Applicable to Building Claim Payment	N	4-72	Final Report, 29
Deductible - Applicable to Contents Claim Payment	N	4-74	Final Report, Sum of 30

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>CLAIMS TRANSACTIONS (Cont'd.)</u>			
Duration Building Will Not Be Habitable	N	4-82	Final Report, 17
Duration of Flood Waters in the Building	N	4-83	Prelim. Report, 10
Expense of Contents Removal	Y	4-92	Final Report, Sum of 27
Expense of Manufactured (Mobile) Home Removal	Y	4-93	
Exterior Wall Structure Type	N	4-94	Prelim. Report, 7
Exterior Wall Surface Treatment	N	4-95	Prelim. Report, 7A
Exterior Water Depth - Appurtenant	Y	4-95A	
Exterior Water Depth - Main	Y	4-95B	
Factors Related to Cause of Loss	N	4-96	Prelim. Report, 9; Subrogation Form
Final Payment Indicator-Building	Y	4-99	
Final Payment Indicator-Contents	Y	4-100	
Final Payment Indicator-ICC	Y	4-101	
Flood Characteristics	N	4-108	Prelim. Report, 8A
Foundation Type	N	4-113	Prelim. Report, 6
HFIAA/Section-28 Loss Indicator	N	4-115I	
ICC Actual Expense	Y	4-116	
ICC Claim Indicator	Y	4-117	
ICC Claim Payment	Y	4-118	
ICC Flood Damage Amount-Prior	Y	4-120	
ICC Mitigation Indicator	Y	4-121	
ICC Prior Date of Loss	Y	4-123	
ICC Property Value-Current	Y	4-124	

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>CLAIMS TRANSACTIONS (Cont'd.)</u>			
ICC Property Value-Prior	Y	4-125	
Interior Water Depth - Appurtenant	Y	4-128A	
Interior Water Depth - Main	Y	4-128B	
New Date of Loss	Y	4-136	Prelim./Final Rept., 2
New Payment Date	Y	4-137	
Old Date of Loss	Y	4-144	
Old Payment Date	Y	4-145	
Payment Date	Y	4-150	
Property Value-Appurtenant (ACV)	N	4-166	Final Report, 19
Property Value-Main (ACV)	N	4-167	Final Report, 18
Replacement Cost Indicator	Y	4-176	Final Report, 33A
Reserve - Building	Y	4-177	Prelim. Report, 4
Reserve - Contents	Y	4-178	Prelim. Report, 5
Reserve - ICC	Y	4-179	
Substantial Improvement Indicator	N	4-197	Final Report, 16
Total Building Damages - Main and Appurtenant (ACV)	Y	4-202	Final Report, Sum of 21 & 22
Total Building Damages - Main and Appurtenant (RCV)	Y	4-203	Final Report, Sum of 41 & 42
Total Damage to Contents - Main and Appurtenant (ACV)	Y	4-205	Final Report, Sum of 23 & 24
Total Damage to Contents - Main and Appurtenant (RCV)	Y	4-206	Final Report, 40
Total Expense of Temporary Flood Protection	Y	4-207	Final Report, Sum of 25 & 26
Total Property Value - Main and Appurtenant (ACV)	Y	4-209	Final Report, Sum of 18 & 19

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
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DATA ELEMENT: Adjuster Individual Flood Control Number

ALIAS: None

ACRONYM: WYO (PMF) ADJ-FCN

FILE: Claims Master (CMF)

DESCRIPTION:

The Flood Control Number (FCN) is a unique identifier assigned to an independent adjuster by the NFIP Bureau and Statistical Agent (NFIP BSA) and is used to report the adjuster's authorization number when the WYO company or NFIP Direct Servicing Agent reports a loss through TRRP.

EDIT CRITERIA: Numeric.

LENGTH: 8

DEPENDENCIES: None

SYSTEM FUNCTION: Claims

REPORTING REQUIREMENT: Required on losses with a date of loss of October 1, 2016 or later.

NOTE:

- The FCN must be reported with an associated Adjusting Firm Flood Identifier.
- The FCN cannot be blank. IF a FCN has not been assigned, report all zeros.

DATA ELEMENT: Current Map Date

ALIAS: None

ACRONYM: CURR-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date of the current Flood Insurance Rate Map.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required.

NOTE:

- Policies with original new business dates prior to November 1, 2015 but the policy effective date is prior to October 1, 2016, must report a valid date or blank.
- Policies with original new business dates on or after November 1, 2015 are required to report the Current Map Date, regardless of the Grandfathering Type code.
- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to November 1, 2015 but the policy effective date is on or after October 1, 2016, the Current Map Date is required regardless of the Grandfathering Type Code.
- Group Flood, MPPP, Provisional, Leased Federal and Tentative rated policies must report a valid date or blank.
- For New/Rollover/Transfer indicators 'R' and 'Z', the Current Map Date must report a valid date if the policy effective date is on or after October 1, 2017.

DATA ELEMENT: Reinstatement Date

ALIAS: None

ACRONYM: WYO (PMF) WYO-REINST-DT

FILE: Policy Master (PMF)

DESCRIPTION:

The policy effective date of a reinstated NFIP policy. It is used to validate continuous NFIP coverage. May impact eligibility for Pre-FIRM subsidized rates or rating under the Newly Mapped rating procedure.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for all policies with an effective date on or after October 1, 2016, that has been reinstated without continuous coverage. If the policy has maintained continuous coverage, blanks can be reported.

NOTE: None

DATA ELEMENT: WYO Reported Original New Business Effective Date

ALIAS: None

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

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

For a rollover or transfer, the WYO Reported Original New Business Effective Date can be the prior term policy effective date.

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

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

Summary of the October 2016 Edit Specifications updates (Change 20.1):

<p>Part 2 – Edits Dictionary</p>	<p>CL390020: Adjuster Individual Flood Control Number (revised)</p> <p>This edit was revised with the removal of the clause stating that the FCN must start with '9'.</p> <p>PL060080: Cancellation/Voidance Reason (revised)</p> <p>This edit was included in bulletin W-16032 (October 2016, Change 20) but the revision date reflected 4/1/16 instead of 10/1/2016. The edit page has now been changed to reflect 10/1/16 and the edit description has changed also.</p> <p>PL332020: Current Map Date (revised)</p> <p>This edit was revised to incorporate the policy effective date for rollovers/transfers.</p> <p>PL216030: Current Map Info – Base Flood Elevation (revised)</p> <p>This edit was revised to define which flood risk zones, especially AR dual zones, are allowed to report default value 9999.0.</p> <p>CL073040: Total Building Damages – Main and Appurtenant (ACV) (revised)</p> <p>The clause 'If these optional data elements are present' was removed from the edit description. The described data elements are now required effective October 1, 2016.</p> <p>CL074040: Total Damage to Contents – Main and Appurtenant (ACV) (revised)</p> <p>The clause 'If these optional data elements are present' was removed from the edit description. The described data elements are now required effective October 1, 2016.</p>
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EDITS DICTIONARY

DATA ELEMENT: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 10/01/2016 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: CL390020 ERROR TYPE: CRITICAL

ERROR MESSAGE: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE DATE OF LOSS IS ON OR AFTER 10/01/2016, THE ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER (FCN) MUST BE REPORTED.

IF A FCN HAS NOT BEEN ASSIGNED, REPORT ALL ZEROS.

EDITS DICTIONARY

DATA ELEMENT: CANCELLATION/VOIDANCE REASON

EDIT CRITERIA

ORDER: 80

EFFECTIVE: 10/01/2014 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL060080 ERROR TYPE: CRITICAL

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

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF HFIAA/SECTION-28 INDICATOR IS 'Y' AND
POLICY EFFECTIVE DATE IS WITHIN 10/01/2013 THRU 09/30/2014,
THEN THE CANCELLATION/VOIDANCE REASON MUST BE '25'.

IF HFIAA/SECTION-28 INDICATOR IS 'Y' AND
POLICY EFFECTIVE DATE IS WITHIN 04/01/2016 THRU 12/31/2018,
THEN THE CANCELLATION/VOIDANCE REASON MUST BE '22', '24' OR '25'.

EDITS DICTIONARY

DATA ELEMENT: CURRENT MAP DATE

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 11/01/2015 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL332020 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP DATE IS NOT A VALID DATE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ORIGINAL NEW BUSINESS DATE IS PRIOR TO 11/01/2015,
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
(YYYYMMDD), OR BLANK.

IF THE ORIGINAL NEW BUSINESS DATE IS ON OR AFTER 11/01/2015
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
(YYYYMMDD).

IF THE NEW/ROLLOVER/TRANSFER INDICATOR IS 'R' OR 'Z',
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
(YYYYMMDD). IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2017.

POLICIES WITH RISK RATING METHOD '6' (PROVISIONAL), '8'
(TENTATIVE), '9' (MPPP), 'F' (LEASED FEDERAL) OR 'G' (GFIP),
THE CURRENT MAP DATE MUST BE A VALID GREGORIAN DATE
(YYYYMMDD), OR BLANK.

POLICIES IN THE EMERGENCY PROGRAM, THE CURRENT MAP DATE MUST BE
A VALID GREGORIAN DATE (YYYYMMDD), OR BLANK.

EDITS DICTIONARY

DATA ELEMENT: CURRENT MAP INFO - BASE FLOOD ELEVATION

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/2009 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL216030 ERROR TYPE: CRITICAL

ERROR MESSAGE: CURRENT MAP INFO - BASE FLOOD ELEVATION IS REQUIRED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE ON OR AFTER 04/01/2016, THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED.

FOR POLICIES WITH ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 AND THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016, THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED.

FOR POLICIES WITH PRE-FIRM SUBSIDIZED RATES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016, THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL STANDARD X-ZONE POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016, THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL PREFERRED RISK POLICIES WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016, THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

ALL POLICIES RATED UNDER THE NEWLY MAPPED RATING PROCEDURE WITH AN ORIGINAL NEW BUSINESS DATE PRIOR TO 04/01/2016 BUT THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2016, THE CMI - BASE FLOOD ELEVATION MUST BE REPORTED REGARDLESS OF THE GRANDFATHERING TYPE CODE.

FOR ALL OTHER POLICIES, IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2017, THE CMI - BASE FLOOD ELEVATION CANNOT BE BLANK.

IF THE CMI - FLOOD RISK ZONE IS AE, A01-A30, VE, V01-V30, AH, AR/AE, AR/A1-A30, OR AR/AH, THE CMI - BASE FLOOD ELEVATION CANNOT BE DEFAULT VALUE (9999.0).

IF THE CMI - FLOOD RISK ZONE IS UNNUMBERED A, AO, AR, UNNUMBERED A/AR, AR/AO, OR UNNUMBERED V, THE CMI - BASE FLOOD ELEVATION MUST BE THE DEFAULT VALUE (9999.0) OR A NUMERIC VALUE. BLANKS ARE NOT PERMITTED.

IF THE CMI - FLOOD RISK ZONE IS A99, B, C, D, OR X, THE CMI - BASE FLOOD ELEVATION CAN BE THE DEFAULT VALUE (9999.0).

POLICIES WITH A RISK RATING METHOD OF '6' (PROVISIONAL), '8' (TENTATIVE), '9' (MPPP), OR 'G' (GFIP) MUST REPORT BLANKS, DEFAULT VALUE (9999.0), OR NUMERIC VALUE.

EDITS DICTIONARY

DATA ELEMENT: TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV)

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: CL073040 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL BUILDING DAMAGES - MAIN AND APPURTENANT (ACV) DOES NOT
EQUAL THE TOTAL OF DAMAGE TO BUILDING - MAIN AND DAMAGE
TO BUILDING - APPURTENANT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST EQUAL THE RESULT OF:

(DAMAGE TO BUILDING - MAIN) PLUS (DAMAGE TO BUILDING - APPURTENANT).

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EDITS DICTIONARY

DATA ELEMENT: TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV)

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 10/01/2016 CANCELLED:

EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: CL074040 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL DAMAGE TO CONTENTS - MAIN AND APPURTENANT (ACV) MUST
EQUAL THE SUM OF DAMAGE TO CONTENTS - MAIN AND DAMAGE TO
CONTENTS - APPURTENANT.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE EQUAL TO THE RESULT OF:

(DAMAGE TO CONTENTS - MAIN) PLUS (DAMAGE TO CONTENTS - APPURTENANT).

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ATTACHMENT B

**UPDATED ACCOUNTING GUIDELINES FOR HFIAA SECTION 28
REUNDERWRITING PREMIUM REFUND PROCEDURES
EFFECTIVE AUGUST 1, 2016**

ARCHIVED APRIL 2018

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UPDATED ACCOUNTING GUIDELINES FOR HFIAA SECTION 28 REUNDERWRITING PREMIUM REFUND PROCEDURES (Updated August 2016)

Homeowner Flood Insurance Affordability Act (HFIAA) Section 28 reunderwriting applies to policies effective from October 1, 2013 through December 31, 2018.

If reunderwriting results in the determination that a policyholder was charged a higher policy premium due to rating or endorsement changes, then the insurer must reform the policy for up to 5 policy years and issue the HFIAA Section 28 Prior-Term Refund.

Insurer Prior-Term Refund Processing and Disbursement

The insurer is responsible for determination of the HFIAA Section 28 Prior-Term Refund for up to five (5) policy years and for disbursement of the resulting rating or endorsement prior-term refund. This is a change from current practice.

If the insured is eligible to receive up to five (5) policy years of refunds but the current insurer is not able to process all prior years because some were written by another insurer, the current insurer must notify the insured that the insured must contact the previous insurer to determine eligibility for additional prior-term refunds. We recommend that the current insurer provide any assistance needed to the insured in order to obtain the additional prior-term refunds.

NFIP Systems and Services Contractor, iService

If the insurer decides not to distribute the prior-term refund disbursement, the insurer will still be responsible for calculating the prior-term refund amount and for forwarding the required documentation to the NFIP Systems and Services contractor, iService, following the instructions in Bulletin W-16047, Attachment A, HFIAA Section 28 Prior-Term Refund Procedures. In these instances, iService will then disburse the prior-term refund on behalf of the insurer.

Retention of Write Your Own (WYO) Expense Allowance and Agent Commissions

As also indicated on page 3 of the Attachment to Bulletin W-16021, the Federal Emergency Management Agency (FEMA) will not charge back the WYO Expense Allowance and Agent Commissions for prior-term refunds related to HFIAA Section 28 reunderwriting.

Financial Reporting

To ensure appropriate retention of the WYO Expense Allowance and the Agent Commissions, insurers must specifically identify the HFIAA Section 28 prior-term refunds with the HFIAA Section 28 Indicator 'Y' and the related Transaction Codes and Reason Codes.

Also to ensure that the duplicate WYO Expense Allowance and Agent Commission are captured and not retained, insurers must also identify the HFIAA Section 28 cancellation and rewritten policy premium transactions.

The HFIAA Section 28 indicators are summarized as follows:

- Endorsement Refunds: HFIAA Section 28 Indicator 'Y', Trans Code 20A, and New/Rollover/Transfer Indicator 'Z'
- Cancellations: HFIAA Section 28 Indicator 'Y', Trans Code 26A, and Cancellation Reason Codes 22, 24, or 25 (See NOTE 1 below)
- Rewritten Policy Premium: HFIAA Section 28 Indicator 'Y', Trans Code 11A, and New/Rollover/Transfer Indicator 'Z'
- Renewal Policy Premium: HFIAA Section 28 Indicator 'Y' and Trans Code 17A (See NOTE 2 below)

NOTE 1: When using HFIAA Section 28 indicator 'Y' on cancellation transactions (26A) –

- Cancellation transactions with policy effective dates within October 1, 2013 through September 30, 2014, the cancellation reason code must be 25.
- Cancellation transactions with policy effective dates within April 1, 2016 through December 31, 2018, the cancellation reason code must be 22, 24, or 25.

NOTE 2: When reporting renewal transactions (17A) –

- The New/Rollover/Transfer Indicator 17A cannot be reported on a renewal transaction. The Indicator value reported on the prior term will be carried forward to the current term in the NFIP LSS system.

HFIAA Section 28 Reunderwriting Premium Refund Accounting Procedures

The WYO Companies expense allowance and the DSA agent commissions previously earned will be retained when premium refunds are issued subject to HFIAA Section 28, including the rewritten policy premium.

The WYO Companies will not receive additional expense allowance and the DSA will not fund additional agent commission for the implementation of HFIAA Section 28, including the rewritten policy premium.

WYO Companies

WYO Companies should process premium refunds required by HFIAA Section 28 as they would normally process premium refunds.

WYO Companies will include HFIAA Section 28 premium refunds on Line 415/Cancellation Premium Refund Adjustment Base on the monthly NFIP financial statement Exhibit IV/Expense Allowance Calculation, along with non-HFIAA Section 28 premium refunds.

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

The WYO Companies will then determine the **HFIAA Section 28 rewritten premium expense allowance and cancellation commission not retained**.

The resulting Net Retained Expense Allowance will be recorded on **Line 427 of Exhibit IV/**Rating Org. Expense and Retained Expense Allowance.

If there is a pending or closed claim on a policy subject to HFIAA Section 28 cancellation and rewritten premium, the claim will be removed from the policy record prior to the change to the policy record. The claim will be reapplied to the rewritten policy after the refund has been issued. **The related Unallocated Loss Adjustment Expenses (ULAE)** must be adjusted for the removed and reapplied pending or closed claim adjustments.

To support calculation of the ULAE for the removed and reapplied pending or closed claims, HFIAA Section 28 Loss Indicator of **"Y"** will be added to each removed pending or closed claim and to each reapplied pending or closed claim. See the attached **ULAE Worksheet C** for retention of the ULAE for HFIAA net premiums at 90%.

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

Direct Servicing Agent

The DSA should process premium refunds required by HFIAA Section 28 as it would normally process premium refunds.

The DSA will report HFIAA Section 28 premium refunds on **Line 2120 Premium Refund**, with non-HFIAA Section 28 premium refunds on the DSA Exhibit II Income Statement.

To determine the DSA HFIAA Section 28 agent commissions to be retained by the agents and not recovered, the DSA will be responsible for programming and editing the respective DSA Agent Commission System and other integrated systems to process HFIAA Section 28 policy premium refund transactions.

The DSA required programming and editing will also disallow payment of an agent commission for HFIAA Section 28 rewritten premium. The HFIAA Section 28 policy premium refund-related agent commissions will not be recovered from the agents, and the DSA will not increase or recapture the agent commission on Line 2231 Commission Expense with non-HFIAA Section 28 premium refunds on the DSA Exhibit II Income Statement.

For financial control and audit compliance, the DSA should develop and submit a monthly activity report, consistent with the attached **DSA HFIAA Section 28 Retained Agent Commission: Worksheet B**, with the monthly DSA financial statements that will disclose the following minimum information for HFIAA Section 28 premium refunds and HFIAA Section 28 rewritten policy premium:

- 1) The total count of HFIAA Section 28 policy premium refunds and rewritten premium.
- 2) The total dollar amount of HFIAA Section 28 policy premium refunds and rewritten premium.
- 3) The total dollar amount of HFIAA Section 28 agent commissions retained and not retained when rewritten.
- 4) The requested HFIAA Section 28 activity for the current month, year to date.

ARCHIVED APRIL 2018

**EXHIBITS FOR
ATTACHMENT B -
ACCOUNTING GUIDELINES
EFFECTIVE AUGUST 1, 2016**

ARCHIVED APRIL 2018

ARCHIVED APRIL 2018

EXHIBIT IV

EXPENSE ALLOWANCE CALCULATION

COMPANY NAME :
COMPANY NUMBER :
PERIOD ENDING :

EXPENSE ALLOWANCE		CURRENT MONTH	FISCAL YEAR-TO-DATE
400.	NET WRITTEN PREMIUM	0	0
(Do Not Use for Premium)			
405.	EXPENSE ALLOWANCE % A	0.0%	0.0%
410.	EXPENSE ALLOWANCE FOR NET WRITTEN PREMIUM	0	0
* 411.	NET WRITTEN PREMIUM		
(Use 10/1/2008 data month and later)		0	0
412.	EXPENSE ALLOWANCE % B	30.9%	30.9%
413.	EXPENSE ALLOWANCE FOR NET WRITTEN PREMIUM B	0	0
414.	SUBTOTAL EXPENSE ALLOWANCE	0	0
415.	CANCELLATION PREMIUM REFUND ADJUSTMENT BASE	0	0
420.	COMMISSION ALLOWANCE %	15%	15%
425.	CANCELLATION COMMISSION RETENTION	0	0
426.	EXPENSE ALLOWANCE ADJUSTMENT FOR BONUS COMMISSION	0	0
427.	RATING ORG. EXPENSE AND RETAINED EXPENSE ALLOWANCE	0	0
428.	STATE SALES TAX ON INSURANCE SERVICES	0	0
429.	PRIOR TERM REFUND EXPENSE ALLOWANCE DUE THE NFIP	0	0
430.	TOTAL EXPENSE ALLOWANCE \$	0	\$ 0

EXHIBIT VI

OTHER LOSS & LAE CALCULATION

COMPANY NAME :
COMPANY NUMBER :
PERIOD ENDING :

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

655. SPECIAL ALLOCATED LOSS ADJUSTMENT EXPENSE	0	0
660. TOTAL OTHER LOSS & LAE ITEMS (SUM OF LINES 620B, 635,650,655)	\$ 0	\$ 0

HFIAA Section 28 WYO RETAINED EXPENSE ALLOWANCE: WORKSHEET A
ADJUSTMENT TO FINANCIAL STATEMENT EXHIBIT IV - EXPENSE ALLOWANCE CALCULATION

Description		Current Month	Fiscal Year To Date
HFIAA Section 28 Premium Refunds		HFIAA Section 28 Indicators	
Cancellation Refunds	Indicator Y, Trans Code 26A, Reason Code 22, 24, 25 *See NOTE 1 Below	\$ 500	\$ 1,000
Endorsement Refunds	Indicator Y, Trans Code 20A, New/Rollover Code Z	300	600
1 Total HFIAA Section 28 Premium Refunds		800	1,600
Expense Allowance Rate		30.9%	30.9%
Gross HFIAA Section 28 Premium Refund Retained Expense Allowance		247	494
Deduct HFIAA Section 28 Expense Allowance Not Retained			
HFIAA Section 28 Rewritten Policy Premium	Indicator Y, Trans Code 11A, New/Rollover Code Z	(175)	(575)
HFIAA Section 28 Renewal Policy Premium	Indicator Y, Trans Code 17A (See NOTE 2 Below)	(100)	(300)
Total HFIAA Section 28 Rewritten and Renewal Premium		(275)	(875)
Expense Allowance Rate		30.9%	30.9%
Subtotal HFIAA Section 28 Rewritten Premium Expense Allowance Not Retained		(85)	(270)
2 Cancellation Commission Retention Rate		-15%	-15%
Cancellation Commission Not Retained (1 X 2)		(120)	(240)
Net Retained Expense Allowance	Record on EXHIBIT IV Line #427	\$ 42	\$ (16)

NOTE1: When using HFIAA Section 28 indicator 'Y' on cancellation transactions (26A) –

- Cancellation transactions with policy effective dates within October 1, 2013 thru September 30, 2014, the cancellation reason code must be 25.
- Cancellation transactions with policy effective dates within April 1, 2016 thru December 31, 2018, the cancellation reason code must be 22, 24 or 25.

NOTE2: When reporting renewal transactions (17A) –

- The New/Rollover/Transfer Indicator cannot be reported on a renewal transaction. The Indicator value reported on the prior term will be carried forward to the current term in the NFIP LSS system.

Example Disclosure

DSA HFIAA SECTION 28 RETAINED AGENT COMMISSION: WORKSHEET B

Description		HFIAA Section 28 Policy Premium Refund Summary			
		Current Month		Fiscal YTD	
		Count	Amount	Count	Amount
HFIAA Section 28 Premium Refunds		HFIAA Codes			
	Cancellation Refunds	Indicator Y, Trans Code 26A, Reason Code 22, 24, 25 (See NOTE 1 Below)	25	\$ 200	75 \$ 600
	Endorsement Refunds	Indicator Y, Trans Code 20A, New/Rollover Code Z	15	100	30 200
	Total HFIAA Section 28 Premium Refunds		40	\$ 300	105 \$ 800
	Agent Commission Rate			15%	15%
1	HFIAA Section 28 Premium Refund Agent Commission Retained			\$ 45	\$ 120
	Not recovered from agents				
	HFIAA Section 28 Rewritten and Renewal Policy Premium Agent Commission				
	HFIAA Section 28 Rewritten Policy Premium	Indicator Y, Trans Code 11A, New/Rollover Code Z	15	\$ (100)	15 \$ (300)
	HFIAA Section 28 Renewal Policy Premium	Indicator Y, Trans Code 17A (See NOTE 2 Below)	10	\$ (75)	15 \$ (100)
	Total HFIAA Section 28 Rewritten and Renewal Premium		25	\$ (175)	30 \$ (400)
	Agent Commission Rate			15%	15%
2	HFIAA Section 28 Rewritten and Renewal Agent Commission Not Retained			\$ (26)	\$ (60)
3	Net Retained Agent Commission	Add to Line 2231, EXHIBIT II, Income Statement		\$ 19	\$ 60
	DSA HFIAA Section 28 Net Retained Commission reported in the DSA Financial Statement				

NOTE1: When using HFIAA Section 28 indicator 'Y' on cancellation transactions (26A) –

- Cancellation transactions with policy effective dates within October 1, 2013 thru September 30, 2014, the cancellation reason code must be 25.
- Cancellation transactions with policy effective dates within April 1, 2016 thru December 31, 2018, the cancellation reason code must be 22, 24 or 25.

NOTE2: When reporting renewal transactions (17A) –

- The New/Rollover/Transfer Indicator cannot be reported on a renewal transaction. The Indicator value reported on the prior term will be carried forward to the current term in the NFIP LSS system

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

ADJUSTMENT TO FINANCIAL STATEMENT EXHIBIT VI - OTHER LOSSES & LAE

Description		Losses Removed HFIAA Loss Indicator Y	Losses Added Back HFIAA Loss Indicator Y	Current Month Net HFIAA Losses	Fiscal Year To Date
ULAE HFIAA Section 28 Process Losses					
Removed Losses		\$ 500		\$ 500	\$ 5,000
Losses Added Back			(400)	(400)	(1,000)
Removed Case Reserves		50		50	2,000
Case Reserves Added Back			(25)	(25)	(1,500)
HFIAA Net Process Losses		550	(425)	125	4,500
ULAE Incurred Loss %		1.5%	1.5%	1.5%	1.5%
1	Subtotal ULAE Incurred Loss Retained	\$ 8	\$ (6)	\$ 2	\$ 68
ULAE HFIAA Net Premiums				Current Month	Fiscal Year To Date
HFIAA Section 28 Premium Refunds (From Worksheet A)				\$ 800	\$ 1,600
HFIAA Rewritten Policy Premium (From Worksheet A)				(175)	(575)
HFIAA Renewal Policy Premium (From Worksheet A)				(100)	(300)
HFIAA Section 28 Net Premiums				625	1,025
ULAE Net Premium %				0.90%	0.90%
2	Subtotal ULAE Premium Amount Retained			\$ 6	\$ 9
3	Total WYO HFIAA Section 28 ULAE Retained		Record on EXHIBIT VI Line 620 Unallocated LAE	\$ 8	\$ 77

NFIP DIRECT SERVICING AGENT
As OF :

EXHIBIT II
INCOME STATEMENT

	<u>00/00/0000</u>	
	<u>Current Month</u>	<u>Fiscal YTD</u>
REVENUE		
2110. Written Premium	\$ -	\$ -
2120. Premium Refund	-	-
2130. Premium Breakage	-	-
2140. Change in Unearned Premium	-	-
Total Earned Premium	<u>\$ -</u>	<u>\$ -</u>
EXPENSES		
2211. Claim Losses Paid - Building	\$ -	\$ -
2212. Claim Losses Paid - Contents	-	-
2213. Salvage	-	-
2214. Subrogation	-	-
2215. Recovery of Losses Paid	-	-
2216. Change in Est. Loss Reserve	-	-
Net Losses Incurred	<u>-</u>	<u>-</u>
2221. LAE Paid - Allocated	-	-
2222. LAE Paid - Special	-	-
2223. Recovery of LAE Paid	-	-
2224. Change in LAE Reserve	-	-
Net LAE Incurred	<u>-</u>	<u>-</u>
2231. Commission Expense	-	-
2232. Commission Recovered	-	-
2233. Change in Deferred Acquisition Cost	-	-
Net Commission Incurred	<u>-</u>	<u>-</u>
2241. FIGO Expense	-	-
2242. Postage Expense	-	-
2243. Other Operating Expenses	-	-
Total Operating Expenses	<u>-</u>	<u>-</u>
Operating Income	<u>-</u>	<u>-</u>
Other Income		
2311. Federal Policy Fee	-	-
2312. Change in Unearned Federal Policy Fee	-	-
2313. Miscellaneous	-	-
2314. Reserve Fund	-	-
2315. Change in Unearned Reserve Fund	-	-
Total Other Income	<u>-</u>	<u>-</u>
2412. Miscellaneous	-	-
Net Income (Loss)	<u>\$ -</u>	<u>\$ -</u>