

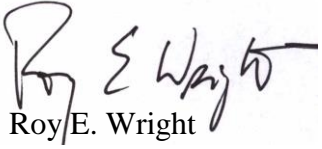


FEMA

W-17010

March 31, 2017

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

FROM:   
Roy E. Wright  
Deputy Associate Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2017, Program Changes

This memorandum provides notification of the changes that the NFIP will implement effective October 1, 2017. The changes will require modifications to the *NFIP Flood Insurance Manual*, the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the Program changes effective October 1, 2017, include the following:

- Revised cancellation refund rules for the surcharge implemented with the Homeowner Flood Insurance Affordability Act of 2014;
- Reduced Federal Policy Fee for tenants' contents-only policies; and
- Updated Claims data elements in the TRRP Plan.

In addition, for the Group Flood Insurance Policy, written through the NFIP Direct Servicing Agent, the new total amount of insurance increased to \$33,300 effective October 1, 2016.

Please see the following attachments for details of these upcoming Program changes:

- Attachment A – Summary of the NFIP October 2017 Program Changes
- Attachment B – TRRP Plan and Edit Specifications Changes Effective October 1, 2017

The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective October 1, 2017. The NFIP will provide the revised CRS list under separate cover by August 1, 2017.

October 1, 2017, Program Changes

March 31, 2017

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Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

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

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**ATTACHMENT A**

**SUMMARY OF THE NFIP PROGRAM CHANGES  
EFFECTIVE OCTOBER 1, 2017**

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## **National Flood Insurance Program**

### **October 1, 2017, Program Changes: A Summary**

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The changes outlined in this bulletin apply to new business, renewals, endorsements, and cancellations that will become effective on or after October 1, 2017.

#### **1. Revised Refund Rules for the HFIAA Surcharge**

Beginning October 1, 2017, FEMA will allow pro-rata HFIAA surcharge refunds for policies eligible to receive premium refunds that previously excluded the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge. The HFIAA surcharge refund will be pro-rata instead of fully earned for cancellation transactions effective on or after October 1, 2017 using the following reason codes:

- Flood Insurance Manual cancellation reason codes 1, 2, 3, 4, 8, 9, 10, 12, 15, and 18
- Corresponding Transaction Record Reporting and Processing (TRRP) Plan cancellation reason codes 1, 2, 3, 4, 50, 9, 45, 52, and 16.

Refer to Attachment B for the updated Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy table.

#### **2. Reduced Federal Policy Fee for Tenants Contents-Only Policies**

For all policies (except Residential Condominium Building Association Policies, Preferred Risk Policies, and Group Flood Insurance Policies) effective on or after October 1, 2017, where the policyholder is a tenant and the policy has no building coverage, the Federal Policy Fee will be \$25.00. This reduced Federal Policy Fee applies only to policies that have a Tenant Indicator = "Y" and no building coverage.

WYO companies are required to update the "Tenant Indicator" on contents-only policies renewing effective on or after October 1, 2017, to ensure correct application of the Federal Policy Fee.

#### **3. Updated Claims Data Elements**

Changes to the TRRP Plan adjust the length of the Adjusting Firm Flood Identifier from three characters to five characters.

The TRRP Plan also removes the requirement for assigned Adjuster Individual Flood Control Numbers to always begin with the number '9'.

Refer to Attachment B for updated TRRP and Edit Specifications pages.

**ATTACHMENT B**

**TRANSACTION RECORD REPORTING AND PROCESSING PLAN AND  
EDIT SPECIFICATIONS CHANGES  
EFFECTIVE OCTOBER 1, 2017**

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## Summary of the October 2017 TRRP Plan updates (Change 28)

<p>Part 4 – Data Dictionary</p>	<ul style="list-style-type: none"> <li>• Adjuster Individual Flood Control Number - revised text in Note section by removing reference of FCN beginning with a '9'.</li> <li>• Adjusting Firm Flood Identifier - Increased field length from 3 to 5; Revised Notes section to reference the reporting of 5 zeros or 5 nines</li> <li>• Cancellation/Voidance Reason – added reference to Pro-Rata Premium Refund paragraphs that effective October 1, 2017, HFIAA Surcharge will be pro-rata (if applicable) for cancellation/voidance reasons 1, 2, 3, 4, 9, 16, 20, 45, 50 and 52. Revised examples of premium refunds to reference pro-rata of HFIAA Surcharge refunds. Revised Cancellation table outlining processing outcomes for cancellation/nullification to reflect HFIAA Surcharge pro-rata.</li> <li>• Tenant Indicator – revised NOTE: section to state that Tenant Indicator will not be required for RCBAP, MPPP and GFIP policies. Policies with effective dates on or after October 1, 2017 must report the Tenant Indicator if there is zero building coverage – blanks are not allowed.</li> <li>• Total Amount of Insurance – Building: revised description text for Group Flood Policy and eligible building coverage amount effective October 1, 2016.</li> <li>• Total Amount of Insurance – Contents: revised description text for Group Flood Policy and eligible contents coverage amount effective October 1, 2016.</li> </ul>
<p>Part 6 – Record Layouts</p>	<ul style="list-style-type: none"> <li>• Revised Claim TRRP transaction record layouts to reflect increase of Adjusting Firm Flood Identifier field length from 3 to 5. Decreased length of 'Reserved for NFIP Use' data field.</li> </ul>
<p>Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values</p>	<ul style="list-style-type: none"> <li>• Revised PICTURE length for Adjusting Firm Flood Identifier from 9(3) to 9(5)</li> </ul>
<p>Appendix C – Error Reporting</p>	<ul style="list-style-type: none"> <li>• Revised Claim Error record layouts to reflect field length increase of Adjusting Firm Flood Identifier from 3 to 5 characters. Decreased length of 'Reserved for NFIP Use' data field.</li> </ul>

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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 .....	October 1, 1997
Revision 4 .....	October 1, 2001
Changes 1 & 2 .....	May 1, 2002
Change 3 .....	October 1, 2002
Change 4 .....	May 1, 2003
Change 5 .....	October 1, 2003
Change 6 .....	May 1, 2004
Change 6.1 .....	February 1, 2005
Changes 7 & 7 (Revised) .....	May 1, 2005
Changes 8 & 8.1 .....	October 1, 2005
Change 9 .....	May 1, 2006
Changes 10, 11 & 12 .....	May 1, 2008
Changes 13, 13.1 & 13.2 .....	October 1, 2009
Change 14 .....	January 1, 2011
Change 15 .....	October 1, 2011
Change 16 .....	May 1, 2012
Change 17 .....	October 1, 2012
Change 18 .....	January 1, 2013
Change 19, 19.1, 19.2 & 19.3 .....	October 1, 2013
Change 20 .....	June 1, 2014
Change 21 .....	October 1, 2014
Change 22 .....	January 1, 2015
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, 26.2 .....	October 1, 2016
Change 27 .....	April 1, 2017
Change 28 .....	October 1, 2017

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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:** Adjusting Firm Flood Identifier

**ALIAS:** None

**ACRONYM:** WYO (PMF) ADJ-FFI

**FILE:** Claims Master (CMF)

**DESCRIPTION:**

The Adjusting Firm Flood Identifier captures the assigned adjusting firm in which a particular adjuster is working on a specific claim (adjusters may get assignments from several different firms). All adjusting firms should register with the NFIP BSA to receive an identifier.

**EDIT CRITERIA:** Numeric.

**LENGTH:** 5

**DEPENDENCIES:** None

**SYSTEM FUNCTION:** Claims

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

**NOTE:**

- The Adjusting Firm Flood Identifier must be reported with an associated Adjuster Individual Flood Control Number (FCN).
- If an adjuster FCN has not been assigned, the Adjusting Firm Flood Identifier will be reported with either: five zeros for the WYO staff adjuster ~~-or-~~ five nines for individual independent adjusters hired directly by the WYO companies.
- The Adjusting Firm Flood Identifier cannot be blank.

**DATA ELEMENT: Cancellation/Voidance Reason**

**ALIAS:** Cancellation/Nullification Reason

**ACRONYM:** WYO (PMF) CAN-REASON

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

Flood insurance coverage is terminated mid-year by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Probation Surcharge, Reserve Fund Assessment, HFIAA Surcharge, and producer commission remain in effect.

See the reference chart on page 4-43A for 10/1/2017 changes.

**Building Sold or Removed, Destroyed or Physically Altered to no Longer Meet the Definition of an Eligible Building** The insured has sold or transferred ownership of the insured property to another party and no longer has an insurable interest in the property at the described location, or the insured property or personal property has been completely removed from the described location. This reason is also used to cancel a policy when a structure is bought out or demolished according to an approved FEMA mitigation plan. If the building is sold or removed, TRRP reason 01 is also used if the builder or developer has requested to cancel the policy mid-term because a newly created association has purchased a policy under its name. The cancellation effective date is the date the building was sold or removed.

**1. Building Sold or Removed.**

TRRP Reason Code: 01  
Number of Policy Years Allowed: 5\*

- \*The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy term being canceled that is in addition to a mid-term cancellation.
- Pro-Rata - Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy term that is canceled mid-term. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

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

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

Cancellation effective date is:

- Current term-- Use pro-rata refund.
- Prior year (mid-year)--Pro-rata refund for prior term and full refund for any additional term. If cancellation effective date is before prior year (submission to the NFIP Bureau & Statistical Agent), refund for prior term is full refund. The prior policy year that is canceled mid-term is pro-rata refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Cancellation effective date must be after the loss date.

**2. Contents Sold or Removed.**

TRRP Reason Code: 02  
Number of Policy Years Allowed: 5\*

\*The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-term cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-term. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Current year-- Use pro-rata refund.
- Prior year (mid-year)--Pro-rata refund for prior year and full refund for any additional year. If cancellation effective date is before prior year (submission to the NFIP Bureau & Statistical Agent), refund for prior term is full refund. The prior policy year that is canceled mid-term is pro-rata refund.

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Cancellation effective date must be after the loss date.

3. **Policy Canceled and Rewritten to Establish a Common Expiration Date with Other Lines of Insurance.** The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy Declarations Page, the producer should request **cancellation** of the prior policy. The cancellation effective date is the same as the effective date of the new policy.

TRRP Reason Code: 03  
Number of Policy Years Allowed: 1

**Premium Refund:**

- Full- N/A
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Current year (mid-year)--Use pro-rata refund.

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Cancellation effective date must be after the loss date.

4. **Duplicate Policies (NFIP).** When a duplicate NFIP policy has been issued, only one policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be canceled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be canceled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

When coverage has been force-placed by a lender using a conventionally written standard policy because the required underwriting information is available, that policy is considered equivalent to the MPPP policy. The WYO company is authorized to cancel the standard (force-placed) or the MPPP policy, provided that a copy of the force-placement letter from the mortgagee is submitted with the Cancellation/Nullification Request Form.

Effective 11/1/15, full refund of premium (including ICC and Reserve Fund Assessment) from date of duplicate coverage (up to 5 years prior to the date of cancellation request). Except as stated below, the policy with the later effective date must be canceled.

The policy with the earlier effective date may be canceled in only three instances: the GFIP, MPPP or a policy expired more than 30 days. In this instance, for a policy year that is canceled mid-term, the refund of premium and Reserve Fund Assessment will be pro-rata. There is no refund for the GFIP. When the effective dates are the same, the insured may choose which policy to cancel.



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

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

TRRP Reason Code: 04  
Number of Policy Years Allowed: 5\*

\*The WYO companies are responsible for canceling and returning the premium up to 2 policy terms. If additional policy terms are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

**One-Year:**

- When canceling policy with later effective date - full refund.
- When canceling policy with earlier effective date:
  - Use pro-rata refund for canceled mid-year
  - Use full refund for any additional years

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Cancellation effective date must be after the loss date.

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

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

**NOTE:** A policy may be canceled back to the inception date of the policy, subject to the 5-year limitation. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau & Statistical Agent will refund the premiums for the additional prior years beyond the current year and 1 prior policy year.

5. **Non-Payment.** Applicable to insured's check returned for insufficient funds, or credit card error. When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check to the agent is not good or is not made good to the agent. If the agent can document this, full premium refund is provided to the agent. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

TRRP Reason Code: 05

Number of Policy Years Allowed: 1

**Premium Refund:**

- Full— Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata--N/A

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

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

Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

**NOTE:** Cancellation effective date must be the same as the current policy year effective date.

6. **Ineligible Risk.** This is used to nullify a policy that was ineligible at the time of initial application. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, (3) the property is a camping trailer and not a manufactured (mobile) home, (4) CBRS area or (5) 1316 property. This reason may also be used to cancel a policy for a property that became an ineligible risk mid-term.

TRRP Reason Code: 06  
Number of Policy Years Allowed: 5\*

\*The WYO companies are responsible for canceling and returning the premium up to 2 policy years. If additional policy years are allowed, the request must be sent to the NFIP Bureau & Statistical Agent for processing.

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year.

Cancellation effective date is:

- Inception of the current or prior year --Use full refund.
- Current term (mid-term) - Use pro-rata refund if the cancellation effective date is mid-term.

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

**NOTE:** A policy may be canceled back to the inception date of the policy. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau & Statistical Agent will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

8. **No Insurable Interest.** This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

TRRP Reason Code: 08

Number of Policy Years Allowed: 1

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata--N/A

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

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

Cancellation effective date is:

- Inception of the current term -- Use full refund.
- Current term (mid-term)--N/A

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

9. **PMR (Physical Map Revision) or LOMR with Lender Release.**

Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a map revision, if the property is no longer located in an SFHA, a policy may be canceled provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage and (2) the lender no longer requires the flood insurance policy. The effective date of the cancellation is the date the cancellation request was received by insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including ICC and Reserve Fund Assessment), and a full refund of Federal Policy Fee, Probation Surcharge, and HFIAA Surcharge for the renewed policy term.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code: 09  
Number of Policy Years Allowed: 2\*

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

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

**Premium Refund:**

- Full— Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata— Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior year (mid-year)--Use pro-rata for prior year. Use full refund for renewed term.
- Current year (mid-year)--Use pro-rata.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

10. **Closed Basin Lake (ineligible)**. Effective May 1, 2000, this cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy. The cancellation effective date must be after the date of loss, and no premium refund is allowed.

Prior to May 1, 2000, this code was used for situations not addressed by any other cancellation/voidance reason.

TRRP Reason Code: 10  
Number of Policy Years Allowed: 1

**Premium Refund:**

- Full--N/A
- Pro-Rata (mid-term)--N/A

Cancellation effective date is:

- Prior year-- N/A
- Current year-- No refund allowed.

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy can be canceled.  
Cancellation effective date must be after the date of loss.

16. **FEMA Letter of Determination with Lender Release.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured (mobile) home is not in an SFHA and insurance is not required. The effective date of the cancellation is the date the cancellation request was received by the insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including ICC and Reserve Fund Assessment), and a full refund of Federal Policy Fee, Probation Surcharge and HFIAA Surcharge for the renewed policy term.

This cancellation reason can only be used if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required.

TRRP Reason Code: 16  
Number of Policy Years Allowed: 1\*

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy term that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior term (mid-term) - Use pro-rata for prior term. Use full refund for renewed policy term.
- Current term (mid-term) -- Use pro-rata.

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

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

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

17. **Duplicate Policies from Sources Other Than the NFIP.**  
This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999 or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required.

**Note:** This cancellation reason will no longer be valid effective 11/1/15.

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

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

20. **LOMA with Lender Release.** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA, the policy can be canceled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires the retention of the flood insurance. A copy of the LOMA must accompany this request.

IF the LOMA effective date is during current policy year, and if no claim has been paid or is pending during the policy year that is being canceled, the policy cancellation date is the beginning of the policy year. A full refund of the premium (including ICC and Reserve Fund Assessment) and HFIAA Surcharge will be made for the policy year being canceled. No refund of the Federal Policy Fee and Probation Surcharge.

If the LOMA effective date is 60 days prior to the policy renewal effective date, and if no claim has been paid or is pending during the policy years that are being canceled, a refund of the full premium (including ICC and Reserve Fund Assessment) and HFIAA Surcharge will be made for the policy years being canceled. No refund of the Federal Policy Fee and Probation Surcharge for either policy year being canceled.

Note: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be canceled.

TRRP Reason Code: 20  
Number of Policy Years Allowed: 2\*

**Premium Refund:**

- Full— Full refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded.
- Pro-Rata— N/A

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

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

Cancellation effective date is:

- Prior year-- Use full refund for prior and current term. Federal Policy Fee and Probation Surcharge are not refunded.
- Current year -- Use full refund. Federal Policy Fee and Probation Surcharge are not refunded.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

21. **SRL Written with Incorrect Insurer.** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. The policy should be with the NFIP DSA's SDF (Special Data Facility). A full refund of premium including the Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date.

TRRP Reason Code: 21  
Number of Policy Years Allowed: 1

**Premium Refund:**

- Full— Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

Cancellation effective date is:

- Inception of the current year-- Use full refund.
- Current year (mid-term)--N/A

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

**NOTE:** Cancellation effective date must be the same as the current year policy effective date.

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

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

22. **Cancel/Rewrite Due to Misrating.** This reason code is used to cancel and rewrite policies that are misrated. The code should also be used when MPPP policies are canceled and rewritten and when changes are made due to system constraints. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Renewal Indicator 'Z' to report the new policy. Reason code '22' should not be used when converting a standard rated policy to a PRP as a result of a map revision, LOMA, or LOMR (see reason code '24').

TRRP Reason Code: 22  
Number of Policy Years Allowed: 2\*

\*Requests for policy terms beyond 2 years must be submitted to the NFIP Bureau & Statistical Agent.

**NOTE:** A policy written in error as a standard B, C, or X Zone policy but found to be eligible as a PRP at the beginning of the current term may be canceled and rewritten only for the current term.

**Premium Refund:**

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

Cancellation effective date is:

- Prior year-- Full refund to be applied to rewritten policy.
- Current year-- Full refund to be applied to rewritten policy.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

23. **Fraud.** This reason code is used when fraud has been determined. No premium refunds are allowed with this reason code. The agent will be allowed to retain the full commission and the company's expense allowance will not be reduced.

TRRP Reason Code: 23  
Number of Policy Years Allowed: 1

**Premium Refund:**

- Full--N/A
- Pro-Rata--N/A

Cancellation effective date is:

- Prior year-- No refund
- Current year-- No refund

**Open Claim:** Policy can be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy can be canceled.

24. **Cancel/Rewrite to PRP after Map Revision.** This reason code is used to cancel and rewrite a standard flood insurance policy to a PRP as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. Use New/Renewal Indicator 'Z' to report the new policy. Premium from the canceled policy will be applied to the PRP with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The WYO company will retain the full expense allowance from the canceled standard policy and be credited with the expense allowance on the new PRP. The NFIP Direct business agent will retain the full commission from the canceled standard policy and be credited with the commission on the new PRP. This rule applies to the current policy year and one prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

TRRP Reason Code: 24  
Number of Policy Years Allowed: 2

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

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

**Premium Refund:**

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

Cancellation effective date is:

- Inception of the current or prior year-- Full refund to be applied to rewritten policy.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

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

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

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

**Premium Refund:**

- Full-- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata- N/A

Cancellation effective date is within October 1, 2013 and September 30, 2014.

- Current year - Full refund to be applied to rewritten policy.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

45. Certain Condominium Units Covered by Dwelling Policy and by RCBAP. This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP at the statutory maximum limit of coverage. Duplicate coverage occurs when the unit owner policy and the RCBAP are insured at the maximum limits of the Program. The Dwelling form policy may be canceled when a RCBAP is issued at statutory limits. A pro-rata refund of premium and Reserve Fund Assessment will be issued in the first year coverage was duplicated between the Dwelling form and the RCBAP. A full refund of premium (including ICC and Reserve Assessment) will be issued for subsequent policy years with duplicate coverage (up to 5 consecutive years prior to date of cancellation request).

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

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

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

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for any additional entire policy year being canceled that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Current year- Use pro-rata refund.
- Prior year (mid-year) -- Pro-rata refund for prior year and use full refund for any additional year. If cancellation effective date is before prior year (submission to NFIP Bureau & Statistical Agent), refund for prior year is full refund. The policy term canceled mid-year is pro-rata refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Cancellation effective date must be after the loss date.

**NOTE:** A policy may be canceled back to the inception date of the policy, subject to the 5-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Bureau & Statistical Agent will refund the premiums for the additional prior years beyond the current and 1 prior policy year.



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

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

50. **Policy Required by Mortgagee in Error.** This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage is no longer required by the lender - first year only. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

TRRP Reason Code: 50  
Number of Policy Years Allowed: 1

**Premium Refund:**

- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior year--N/A
- Current year--Use pro-rata.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

52. **Mortgage Paid Off.** This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan and that mortgage loan has now been paid off. A statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. The effective date of the cancellation is the date the cancellation request was received by the insurer.

If the policy renewed shortly after the cancellation request was received by the insurer, the policy will receive a full refund of premium (including ICC and Reserve Fund Assessment) and a full refund of Federal Policy Fee, Probation Surcharge and HFIAA Surcharge for the renewed policy term.

TRRP Reason Code:

52

Number of Policy Years Allowed: 2

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded. Used for renewed policy year that is in addition to a mid-year cancellation.
- Pro-Rata- Pro-rata refund of premium (including ICC premium and Reserve Fund Assessment) and HFIAA Surcharge. Federal Policy Fee and Probation Surcharge are not refunded for policy year that is canceled mid-year. If applicable, HFIAA Surcharge will be pro-rata effective October 1, 2017.

Cancellation effective date is:

- Prior term (mid-year)--Pro-rata refund for the prior year and full refund for the renewed policy term.
- Current year (mid-year)--Use pro-rata refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

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

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

60. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy after submitting a premium payment. A signed statement from the policyholder that no mandatory purchase requirement on the building is required.

TRRP Reason Code: 60  
Number of Policy Years Allowed: 1

**Premium Refund:**

- Full- Full refund of premium (including ICC premium and Reserve Fund Assessment). Federal Policy Fee, Probation Surcharge and HFIAA Surcharge are fully refunded.
- Pro-Rata--N/A

Cancellation effective date is:

- Prior year-- N/A
- Current term-- Use full refund.

**Open Claim:** Policy cannot be canceled.

**Closed Claim without Payment:** Policy can be canceled.

**Closed Claim with Payment:** Policy cannot be canceled.

70. **Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment.

**Note:** This reason code is no longer valid effective 11/1/15. Must now use reason code '05'.

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

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

**EXAMPLES OF PREMIUM REFUND AND EXPENSE ALLOWANCE CALCULATIONS**

**All Cases:** It is assumed that the WYO company has deposited the net premium, Federal Policy Fee (FPF), HFIAA Surcharge, Probation Surcharge and Reserve Fund Assessment to the restricted account and is paying premium refunds from that account.

The expense allowance of 32.9 percent used in the examples is based on the 1997-98 Arrangement, for those companies achieving a 10% growth rate, and is subject to change. Such a change would also affect the "Difference between Expense Allowance and Commission Percentages." However, the logic of the calculations would remain the same.

The Federal Policy Fee went into effect June 1, 1991. The Reserve Fund Assessment went into effect October 1, 2013. The HFIAA Surcharge went into effect April 1, 2015. For calculating refunds on policies effective prior to the Federal Policy Fee, Reserve Fund Assessment, or HFIAA Surcharge, the following examples still apply by using a Federal Policy Fee, Reserve Fund Assessment or HFIAA Surcharge of zero dollars. The Federal Policy Fee and Reserve Fund Assessment amounts may change over time or vary for each policy, however, the logic of calculation remains the same. In addition, the logic of the calculations remains the same even if the Federal Policy Fee, HFIAA Surcharge or Reserve Fund Assessment values are zero dollars.

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

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge should be included.

Cases I, IV: Cancellation effective halfway through 1-year policy year

Cases II, III, V, VI: Cancellation effective on policy year effective date

Case I: Reasons 3 or 4; for reasons 1, 2, 45, 50, and 52 with cancellation dates 11/1/2015 and after.

Written Premium (including Total Calculated Premium, ICC Premium, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	-44.00
Less HFIAA Surcharge	-00.00
Less Probation Surcharge	-00.00
	<u>\$465.00</u>
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 232.50</u>

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

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

- b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00
less Probation Surcharge	- 00.00
	<u>\$ 400.00</u>
Times Pro-rata Cancellation Factor	x .5
Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 65.80</u>

- c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Premium subject to Expense Allowance	\$ 200.00
Expense Allowance Percentages	x 32.9%
Expense Allowance Returned	<u>\$ 65.80</u>

**Case II: Reasons 5, 6, 8, 16, 21, 22\*, and 60**

- a) Full refund given to insured or, for Reason 5, to agent or company as appropriate.
- b) No expense allowance retained by WYO Company.
- c) Full expense allowance returned to NFIP.

\*For reason 22, refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated.

**Case III: Reason 9; Reason 20 with cancellation dates 11/1/2015 and after.**

Written Premium (including Total Calculated Premium, ICC Premium, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

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

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

a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less HFIAA Surcharge	\$ 00.00
Refund to Insured	\$ 465.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less Reserve Fund Assessment	- 40.00
Less HFIAA Surcharge	- 25.00
Less Probation Surcharge	- 00.00

Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	\$ 60.00

c) Calculation of Expense Allowance Returned by WYO Company to NFIP:

Written Premium	\$ 509.00
Less Federal Policy Fee	- 44.00
Less Reserve Fund Assessment	- 40.00
Less HFIAA Surcharge	- 25.00
Less Probation Surcharge	- 00.00

Written Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 71.60

**Case IV: Reasons 10 and 23**

Written Premium (including Total Calculated Premium, ICC Premium, \$44 Federal Policy Fee, \$40 Reserve Fund Assessment, \$25 HFIAA Surcharge) = \$509

a) No premium refund to Insured

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00

Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 131.60

c) No expense allowance returned to the NFIP

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

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

**Case V: Reason 24**

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

**Case VI: Reason 25**

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



**Processing Outcomes for Cancellation/Nullification  
Of a Flood Insurance Policy  
Effective 10/01/2017**

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

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

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

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

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

**LENGTH:** 2

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

**SYSTEM FUNCTION:** Policy History  
Validation of Cancellation Reason

**REPORTING REQUIREMENT:** Required

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

**DATA ELEMENT:** Tenant Indicator

**ALIAS:** None

**ACRONYM:** (PMF) TENANT\_IND

**FILE:** Policy Master (PMF)

**DESCRIPTION:**

Indicates if the insured is a tenant.

**EDIT CRITERIA:** Alpha, acceptable values:

Y - Yes

N - No

**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 date prior to October 1, 2013 are not required to report the Tenant Indicator - blank is an acceptable value.
- MPPP, GFIP, and RCBAP policies are not required to report the Tenant Indicator - blank is an acceptable value.
- Policies with policy effective date on or after October 1, 2017 and the total building coverage is zero, Tenant Indicator cannot be reported with blank.

**DATA ELEMENT: Total Amount of Insurance - Building**

**ALIAS:** Building Coverage

**ACRONYM:** (PMF) T-COV-BLD

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

Amount in hundreds of dollars of building coverage purchased for the property. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program. Maximum total amounts of coverage for policies other than Residential Condominium Building Association Policy, Preferred Risk Policy, and Group Flood Insurance Policy are:

Emergency Program:

Single-Family Dwelling	\$ 35,000
Two- to Four-Family Dwelling	\$ 35,000
Other Residential	\$100,000
Nonresidential	\$100,000

Regular Program:

Single-Family Dwelling	\$250,000
Two- to Four-Family Dwelling	\$250,000
Other Residential	\$500,000 (eff. June 1, 2014)
Nonresidential	\$500,000

The Residential Condominium Building Association Policy has coverage available not to exceed the single-family limit amount times the total number of residential units.

**Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP)**

There are various levels of coverage that may be chosen for a Preferred Risk Policy or Newly Mapped Policy. The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Newly Mapped policies were effective April 1, 2015.

**PRP/NMP Residential building coverage amounts:**

Single Family, 2-4 Family:

\$20,000	\$ 75,000	\$150,000
\$30,000	\$100,000	\$200,000
\$50,000	\$125,000	\$250,000

**DATA ELEMENT: Total Amount of Insurance - Building (Cont'd)**

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

**PRP/NMP Other Residential building coverage amounts:**

Prior to June 1, 2014:

\$ 20,000	\$ 75,000	\$150,000
\$ 30,000	\$100,000	\$200,000
\$ 50,000	\$125,000	\$250,000

Effective on or after June 1, 2014:

\$ 20,000	\$ 75,000	\$150,000	\$300,000	\$450,000
\$ 30,000	\$100,000	\$200,000	\$350,000	\$500,000
\$ 50,000	\$125,000	\$250,000	\$400,000	

Building coverage amounts \$350,000 and \$450,000 became effective April 1, 2015.

Other Residential building coverage will be allowed for policies effective on or after May 1, 2008.

**PRP/NMP Non-residential building coverage amounts:**

Effective on or after May 1, 2004, and prior to May 1, 2008:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

**Group Flood Insurance Policy (GFIP)**

Effective October 1, 2016, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$33,300.

NOTE: Under the Individual and Family Grant (IFG) program, which ended October 14, 2002, the limit was \$15,800 and applicable to disasters declared on or after October 1, 2004, through September 30, 2005.

**DATA ELEMENT:** Total Amount of Insurance - Building (Cont'd)

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

**EDIT CRITERIA:** Positive numeric in hundreds of dollars;  
cannot exceed program limits.

**LENGTH:** 8

**DEPENDENCIES:** Information is obtained from the Flood  
Insurance Application or sum of basic and  
additional coverages.

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required

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**DATA ELEMENT:** Total Amount of Insurance - Contents

**ALIAS:** Contents Coverage

**ACRONYM:** (PMF) T-COV-CONT

**FILE:** Policy Master (PMF)  
Actuarial (APOL)

**DESCRIPTION:**

Amount of coverage in hundreds of dollars purchased for the contents. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program.

Maximum total amounts of coverage for policies other than the Preferred Risk Policy and Group Flood Insurance Policy are:

Emergency Program:

Residential	\$ 10,000
Nonresidential	\$100,000

Regular Program:

Residential	\$100,000
Nonresidential	\$500,000

**Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP)**

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP) and Newly Mapped Policy (NMP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents-only policies are not available for contents located in basement only. Individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage. Effective April 1, 2015, contents-only coverage will be available for Newly Mapped policies.

**PRP/NMP Residential contents coverage amounts:**

Effective prior to May 1, 2004 (Single Family, 2-4 Family):

\$ 5,000	\$18,000	\$38,000
\$ 8,000	\$25,000	\$50,000
\$12,000	\$30,000	\$60,000

Effective on or after May 1, 2004 (Single Family, 2-4 Family, Other Residential):

\$ 8,000	\$30,000	\$ 60,000
\$12,000	\$40,000	\$ 80,000
\$20,000	\$50,000	\$100,000

**DATA ELEMENT: Total Amount of Insurance - Contents (Cont'd)**

**DESCRIPTION: (Cont'd)**

**PRP/NMP Non-residential contents coverage amounts:**

Effective on or after May 1, 2004, and prior to May 1, 2008:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

**Group Flood Insurance Policy (GFIP)**

Effective October 1, 2016, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$33,300.

Building and contents coverage is available for building owners and contents-only coverage is available for renters.

**EDIT CRITERIA:** Positive numeric in hundreds of dollars;  
cannot exceed program limits.

**LENGTH:** 5

**DEPENDENCIES:** Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

**SYSTEM FUNCTION:** Premium Computation  
Insurance to Value Analysis

**REPORTING REQUIREMENT:** Required

### 31 Open Claim/Loss - Reserve

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (31A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Reserve - Building	12	38-49
Reserve - Contents	9	
50-58		
Cause of Loss	1	59
Water Depth - Relative to Main Building	3	60-62
Total Property Value - Main and Appurtenant (ACV)	10	63-72
Total Building Damages - Main and Appurtenant (ACV)	10	73-82
Total Damage to Contents - Main and Appurtenant (ACV)	7	83-89
Expense of Contents Removal	4	90-93
Total Expense of Temp. Flood Protection	4	94-97
Building Claim Payment (ACV or RCV)	12	98-109
Contents Claim Payment (ACV)	9	110-118
Payment Date	8	119-126
Final Payment Indicator - Building	1	127
Final Payment Indicator - Contents	1	128
Replacement Cost Indicator	1	129
Expense of Manufactured (Mobile) Home Removal	4	130-133
Total Property Value - Main and Appurtenant (RCV)	10	34-143
Total Building Damages - Main and Appurtenant (RCV)	10	144-153
Total Damage to Contents - Main and Appurtenant (RCV)	7	154-160
ICC Claim Payment	7	161-167
ICC Mitigation Indicator	1	168
ICC Claim Indicator	1	169
ICC Prior Date of Loss	8	170-177
ICC Property Value - Current	10	178-187
ICC Property Value - Prior	10	188-197
ICC Actual Expense	10	198-207
ICC Flood Damage Amount - Prior	10	208-217
Final Payment Indicator - ICC	1	218
Reserve - ICC	7	219-225
HFIAA/Section-28 Loss Indicator	1	226
Damage - Main (ACV)	10	227-236
Damage - Appurtenant (ACV)	7	237-243
Damage to Contents - Main (ACV)	7	244-250
Damage to Contents - Appurtenant (ACV)	7	251-257
Value of Contents (ACV)	7	258-264
Exterior Water Depth - Main	4	265-268
Exterior Water Depth - Appurtenant	4	269-272
Interior Water Depth - Main	4	273-276
Interior Water Depth - Appurtenant	4	277-280

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

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Adjuster Individual Flood Control Number	8	281-288
Adjusting Firm Flood Identifier	5	289-293
Reserved for NFIP Use	164	294-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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

<u>Record B</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (31B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Filler	31	71-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Reserved for NFIP Use	350	108-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

### 34 Reopen Claim/Loss

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (34A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Reopen Date	8	5-42
Reserve - Building	12	43-54
Reserve - Contents	9	55-63
Building Claim Payment (ACV or RCV)	12	64-75
Contents Claim Payment (ACV)	9	76-84
Payment Date	8	85-92
Final Payment Indicator - Building	1	93
Final Payment Indicator - Contents	1	94
ICC Claim Payment	7	95-101
Final Payment Indicator - ICC	1	102
Reserve - ICC	7	103-109
HFIAA/Section-28 Loss Indicator	1	110
Adjuster Individual Flood Control Number	8	111-118
Adjusting Firm Flood Identifier	5	119-123
Reserved for NFIP Use	334	124-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

### 37 Change Reserve

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (37A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Reserve - Building	12	35-46
Reserve - Contents	9	47-55
Reserve - ICC	7	56-62
Final Payment Indicator - Building	1	63
Final Payment Indicator - Contents	1	64
Final Payment Indicator - ICC	1	65
HFIAA/Section-28 Loss Indicator	1	66
Adjuster Individual Flood Control Number	8	67-74
Adjusting Firm Flood Identifier	5	75-79
Reserved for NFIP Use	378	80-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

#### 40 Partial Payment

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (40A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Final Payment Indicator - Building	1	55
Contents Claim Payment (ACV)	9	56-64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	8	75-82
Adjusting Firm Flood Identifier	5	83-87
Reserved for NFIP Use	370	88-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000



### 43 Close Claim/Loss

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (43A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Building Claim Payment (ACV or RCV)	12	77-88
Contents Claim Payment (ACV)	9	89-97
Payment Date	8	98-105
Replacement Cost Indicator	1	106
Claim/Loss Closed Date	8	107-114
Expense of Manufactured (Mobile) Home Removal	4	115-118
Claim Closed without Payment Reason - Building	2	119-120
Claim Closed without Payment Reason - Contents	2	121-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Claim Payment	7	152-158
ICC Mitigation Indicator	1	159
ICC Claim Indicator	1	160
ICC Prior Date of Loss	8	161-168
ICC Property Value - Current	10	169-178
ICC Property Value - Prior	10	179-188
ICC Actual Expense	10	189-198
ICC Flood Damage Amount - Prior	10	199-208
Final Payment Indicator - ICC	1	209
Claim Closed Without Payment Reason - ICC	2	210-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA/Section-28 Loss Indicator	1	213
Damage - Main (ACV)	10	214-223
Damage - Appurtenant (ACV)	7	224-230
Damage to Contents - Main (ACV)	7	231-237
Damage to Contents - Appurtenant (ACV)	7	238-244
Value of Contents (ACV)	7	245-251
Exterior Water Depth - Main	4	252-255
Exterior Water Depth - Appurtenant	4	256-259
Interior Water Depth - Main	4	260-263
Interior Water Depth - Appurtenant	4	264-267

43 Close Claim/Loss (Cont'd.)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Adjuster Individual Flood Control Number	8	268-275
Adjusting Firm Flood Identifier	5	276-280
Reserved for NFIP Use	177	281-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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### 43 Close Claim/Loss (Cont'd.)

<u>Record B</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (43B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Filler	31	71-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Reserved for NFIP Use	350	108-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

#### 46 Close Claim/Loss Without Payment

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (46A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Claim/Loss Closed Date	8	35-42
Claim Closed Without Payment Reason - Building	2	43-44
Claim Closed Without Payment Reason - Contents	2	45-46
Claim Closed Without Payment Reason - ICC	2	47-48
HFIAA/Section-28 Loss Indicator	1	49
Adjuster Individual Flood Control Number	8	50-57
Adjusting Firm Flood Identifier	5	58-62
Reserved for NFIP Use	395	63-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

#### 49 Addition to Final Payment

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (49A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Total Property Value - Main and Appurtenant (ACV)	10	43-52
Total Building Damages - Main and Appurtenant (ACV)	10	53-62
Total Damage to Contents - Main and Appurtenant (ACV)	7	63-69
Expense of Contents Removal	4	70-73
Total Expense of Temporary Flood Protection	4	74-77
Building Claim Payment (ACV or RCV)	12	78-89
Contents Claim Payment (ACV)	9	90-98
Replacement Cost Indicator	1	99
Claim/Loss Closed Date	8	100-107
Expense of Manufactured (Mobile) Home Removal	4	108-111
Claim Closed Without Payment Reason - Building	2	112-113
Claim Closed Without Payment Reason - Contents	2	114-115
Total Property Value - Main and Appurtenant (RCV)	10	116-125
Total Building Damages - Main and Appurtenant (RCV)	10	126-135
Total Damage to Contents - Main and Appurtenant (RCV)	7	136-142
ICC Claim Payment	7	143-149
Claim Closed Without Payment Reason - ICC	2	150-151
Coinurance Claim Settlement Indicator	1	152
HFIAA/Section-28 Loss Indicator	1	153
Damage - Main (ACV)	10	154-163
Damage - Appurtenant (ACV)	7	164-170
Damage to Contents - Main (ACV)	7	171-177
Damage to Contents - Appurtenant (ACV)	7	178-184
Value of Contents (ACV)	7	185-191
Adjuster Individual Flood Control Number	8	192-199
Adjusting Firm Flood Identifier	5	200-204
Reserved for NFIP Use	253	205-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

**49 Addition to Final Payment (Cont'd.)**

<b><u>Record B</u></b>	<b><u>Field Length Position</u></b>	<b>Record</b>
Transaction Code (49B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Property Value - Main (ACV)	10	35-44
Property Value - Appurtenant (ACV)	7	45-51
Reserved for NFIP Use	406	52-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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## 52 Recovery After Final Payment

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (52A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Total Property Value - Main and Appurtenant (ACV)	10	35-44
Total Building Damages - Main and Appurtenant (ACV)	10	45-54
Total Damage to Contents - Main and Appurtenant (ACV)	7	55-61
Expense of Contents Removal	4	62-65
Total Expense of Temporary Flood Protection	4	66-69
Building Claim Payment Recovery	12	70-81
Contents Claim Payment Recovery	9	82-90
Payment Recovery Date	8	91-98
Replacement Cost Indicator	1	99
Actual Salvage Recovery	12	100-111
Subrogation	12	112-123
Actual Salvage Recovery Date	8	124-131
Subrogation Recovery Date	8	132-139
Claim/Loss Closed Date	8	140-147
Expense of Manufactured (Mobile) Home Removal	4	148-151
Total Property Value - Main and Appurtenant (RCV)	10	152-161
Total Building Damages - Main and Appurtenant (RCV)	10	162-171
Total Damage to Contents - Main and Appurtenant (RCV)	7	172-178
ICC Claim Payment Recovery	7	179-185
Coinsurance Claim Settlement Indicator	1	186
HFIAA/Section-28 Loss Indicator	1	187
Damage - Main (ACV)	10	188-197
Damage - Appurtenant (ACV)	7	198-204
Damage to Contents - Main (ACV)	7	205-211
Damage to Contents - Appurtenant (ACV)	7	212-218
Value of Contents (ACV)	7	219-225
Adjuster Individual Flood Control Number	8	226-233
Adjusting Firm Flood Identifier	5	234-238
Reserved for NFIP Use	219	239-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

52 Recovery After Final Payment (Cont'd.)

<u>Record B</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (52B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Factors Related to Cause of Loss	1	35
Property Value - Main (ACV)	10	36-45
Property Value - Appurtenant (ACV)	7	46-52
Reserved for NFIP Use	405	53-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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## 61 General Claim/Loss Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth - Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection Reserve - Building	12	73-86
Reserve - Contents	9	87-96
Claim/Loss Closed Date	8	97-105
Claim Closed Without Payment Reason - Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason - Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason - ICC	2	203-204
Reserve - ICC	7	205-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA/Section-28 Loss Indicator	1	213
Damage - Main (ACV)	10	214-223
Damage - Appurtenant (ACV)	7	224-230
Damage to Contents - Main (ACV)	7	231-237
Damage to Contents - Appurtenant (ACV)	7	238-244
Value of Contents (ACV)	7	245-251
Exterior Water Depth - Main	4	252-255
Exterior Water Depth - Appurtenant	4	256-259
Interior Water Depth - Main	4	260-263
Interior Water Depth - Appurtenant	4	264-267
Adjuster Individual Flood Control Number	8	268-275
Adjusting Firm Flood Identifier	5	276-280

61 General Claim/Loss Correction (Cont'd)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Reserved for NFIP Use	177	281-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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

<b><u>Record B</u></b>	<b><u>Field Length Position</u></b>	<b>Record</b>
Transaction Code (61B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Foundation Type	2	35-36
Exterior Wall Structure Type	1	37
Exterior Wall Surface Treatment	1	38
Flood Characteristics	1	39
Factors Related to Cause of Loss	1	40
Duration of Flood Waters in Building	3	41-43
Alteration Date	8	44-51
Substantial Improvement Indicator	1	52
Duration Building Will Not Be Habitable	1	53
Property Value - Main (ACV)	10	54-63
Property Value - Appurtenant (ACV)	7	64-70
Filler	31	71-101
Deductible - Applicable to Building Claim Payment	1	102
Deductible - Applicable to Contents Claim Payment	1	103
Value of Building Items Subject to Policy Exclusions (ACV)	1	104
Value of Contents Subject to Policy Exclusions (ACV)	1	105
Building Damage Subject to Policy Exclusions (ACV)	1	106
Contents Damage Subject to Policy Exclusions (ACV)	1	107
Reserved for NFIP Use	350	108-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

## 64 Claim Payment Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (64A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Date	8	35-42
Building Claim Payment (ACV or RCV)	12	43-54
Contents Claim Payment (ACV)	9	55-63
Final Payment Indicator - Building	1	64
Final Payment Indicator - Contents	1	65
ICC Claim Payment	7	66-72
Final Payment Indicator - ICC	1	73
HFIAA/Section-28 Loss Indicator	1	74
Adjuster Individual Flood Control Number	8	75-82
Adjusting Firm Flood Identifier	5	83-87
Reserved for NFIP Use	370	88-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

## 67 Recovery Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (67A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Payment Recovery Date	8	35-42
Building Claim Payment Recovery	12	43-54
Contents Claim Payment Recovery	9	55-63
Actual Salvage Recovery Date	8	64-71
Actual Salvage Recovery	12	72-83
Subrogation Recovery Date	8	84-91
Subrogation	12	92-103
ICC Claim Payment Recovery	7	104-110
HFIAA/Section-28 Loss Indicator	1	111
Adjuster Individual Flood Control Number	8	112-119
Adjusting Firm Flood Identifier	5	120-124
Reserved for NFIP Use	333	125-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

#### 71 Special Allocated Loss Adjustment Expense

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (71A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	8	54-61
Adjusting Firm Flood Identifier	5	62-66
Reserved for NFIP Use	391	67-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

#### 74 Special Allocated Loss Adjustment Expense Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (74A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Special Expense Date	8	35-42
Special Expense Type	1	43
Special Expense Amount	9	44-52
HFIAA/Section-28 Loss Indicator	1	53
Adjuster Individual Flood Control Number	8	54-61
Adjusting Firm Flood Identifier	5	62-66
Reserved for NFIP Use	391	67-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

### III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$/100 <sup>6</sup>	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
Adjuster Individual Flood Control Num.	R	-	-	9(8)
Adjusting Firm Flood Identifier	R	-	-	9(5)
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
Finished Area Indicator	R	-	-	X
Area Below Elevated Floor - Garage	R	-	-	X
Indicator	R	-	-	X
Area Below Elevated Floor - M/E Ind.	R	-	-	X
Area Below Elevated Floor - M/E Value	R	-	-	9(6)
Amount	R	-	-	9(6)
Area Below Elevated Floor - M/E Value	R	-	-	X
Indicator	R	-	-	X
Area Below Elevated Floor - Number of	R	-	-	9(3)
Flood Openings	R	-	-	X
Area Below Elevated Floor - W/D Ind.	R	-	-	X
Area Below Elevated Floor - W/D Value	R	-	-	9(6)
Amount	R	-	-	9(6)
Area Below Elevated Floor - W/D Value	R	-	-	X
Indicator	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	R	-	-	X
Exclusions (ACV)	R	-	-	X
Building in Course of Construction	R	-	-	X
Indicator	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

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

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	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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<sup>6</sup>\$/100 - Hundreds of Dollars



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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Expense of Manufactured (Mobile)				
Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Exterior Water Depth - Appurtenant	R	S	-	S9(4)
Exterior Water Depth - Main	R	S	-	S9(4)
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/Section-28 Indicator	R	-	-	X
HFIAA/Section-28 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)
Interior Water Depth - Appurtenant	R	S	-	S9(4)
Interior Water Depth - Main	R	S	-	S9(4)
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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### III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	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
NAIC Number	R	-	-	9(5)
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
Newly Mapped Multiplier	R	-	-	9.999
Newly Mapped/PRP Base Premium	I	S	\$	S9(7)
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
Pre-FIRM Subsidy Eligibility Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X

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<sup>6</sup>\$/100 - Hundreds of Dollars

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

Data Element	R <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	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 <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$¢ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	Picture
Reinstatement Date	R	-	-	9(8) YYYYMMDD
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
Re-underwriting Status	R	-	-	X
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)

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\*\*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 <sup>1</sup> I <sup>2</sup>	S <sup>3</sup>	\$ <sup>4</sup> \$ <sup>5</sup> \$/100 <sup>6</sup>	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 Reported Orig. New Business Eff. Date	R	-	-	9(8)YYYYMMDD
WYO Transaction Code	Key	-	-	X(3)
WYO Transaction Date	R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	X

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# RECORD LAYOUT

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

Record Layout (cont'd.)

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



Record Layout (cont'd.)

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

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

Activity Date	8	505-512
Claim Status	1	513
Payment Limit - Building	12	514-525
Payment Limit - Contents	10	526-535
Pay Limit - ICC	10	536-545
HFIAA/Section-28 Loss Indicator	1	546
Exterior Water Depth - Main	4	547-550
Exterior Water Depth - Appurtenant	4	551-554
Interior Water Depth - Main	4	555-558
Interior Water Depth - Appurtenant	4	559-562
Adjuster Individual Flood Control Number	8	563-570
Adjusting Firm Flood Identifier	5	571-575
Reserved for NFIP Use	20	576-595
Error Code 1	8	596-603
Error Code Date 1	8	604-611
Error Code 2	8	612-619
Error Code Date 2	8	620-627
Error Code 3	8	628-635
Error Code Date 3	8	636-643
Error Code 4	8	644-651
Error Code Date 4	8	652-659
Error Code 5	8	660-667
Error Code Date 5	8	668-675
Error Code 6	8	676-683
Error Code Date 6	8	684-691
Error Code 7	8	692-699
Error Code Date 7	8	700-707
Error Code 8	8	708-715
Error Code Date 8	8	716-723
Error Code 9	8	724-731
Error Code Date 9	8	732-739
Error Code 10	8	740-747
Error Code Date 10	8	748-755
Error Code 11	8	756-763
Error Code Date 11	8	764-771
Error Code 12	8	772-779
Error Code Date 12	8	780-787
Error Code 13	8	788-795
Error Code Date 13	8	796-803
Error Code 14	8	804-811
Error Code Date 14	8	812-819

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	15	8	820-827
Error Code Date	15	8	828-835
Error Code	16	8	836-843
Error Code Date	16	8	844-851
Error Code	17	8	852-859
Error Code Date	17	8	860-867
Error Code	18	8	868-875
Error Code Date	18	8	876-883
Error Code	19	8	884-891
Error Code Date	19	8	892-899
Error Code	20	8	900-907
Error Code Date	20	8	908-915
Error Code	21	8	916-923
Error Code Date	21	8	924-931
Error Code	22	8	932-939
Error Code Date	22	8	940-947
Error Code	23	8	948-955
Error Code Date	23	8	956-963
Error Code	24	8	964-971
Error Code Date	24	8	972-979
Error Code	25	8	980-987
Error Code Date	25	8	988-995

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# RECORD LAYOUT - COBOL

## Output - Claims Information and Error Extract

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

01 Output - Record

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

# Record Layout (cont'd.)

05	OC-Total-Contents-Payments	PIC S9(8)V99.
05	OC-Total-Building-Recovery	PIC S9(10)V99.
05	OC-Total-Contents-Recovery	PIC S9(8)V99.
05	OC-Total-Salvage	PIC S9(10)V99.
05	OC-Total-Subrogation	PIC S9(10)V99.
05	OC-Total-Sp-Exp-1	PIC S9(8)V99.
05	OC-Total-Sp-Exp-2	PIC S9(8)V99.
05	OC-Total-Sp-Exp-3	PIC S9(8)V99.
05	OC-Total-Sp-Exp-4	PIC S9(8)V99.
05	OC-WYO-Cmpy-Use	PIC X(30).
05	OC-ICC-Actual-Expense	PIC 9(10).
05	OC-ICC-Claim-Indicator	PIC X(1).
05	OC-ICC-Claim-Payment	PIC S9(5)V99.
05	OC-ICC-Claim-Payment-Recovery	PIC S9(5)V99.
05	OC-ICC-Flood-Damage-Amount-Prior	PIC 9(10).
05	OC-ICC-Mitigation-Indicator	PIC X(1).
05	OC-ICC-Prior-Date-of-Loss	PIC 9(8)YYYYMMDD.
05	OC-ICC-Property-Value-Current	PIC 9(10).
05	OC-ICC-Property-Value-Prior	PIC 9(10).
05	OC-Total-Building-Damage-RCV	PIC 9(10).
05	OC-Total-Damages-to-Contents-RCV	PIC 9(7).
05	OC-Total-Property-Value-RCV	PIC 9(10).
05	OC-Total-Amount-of-Insurance-Building	PIC 9(8).
05	OC-Total-Amount-of-Insurance-Contents	PIC 9(8).
05	OC-Number-of-Floors/Building-Type	PIC X(1).
05	OC-Elevated-Building-Indicator	PIC X(1).
05	OC-Deductible-Building	PIC X(1).
05	OC-Deductible-Contents	PIC X(1).
05	OC-Condominium-Indicator	PIC X(1).
05	OC-Occupancy-Type	PIC X(1).
05	OC-Reserve-ICC	PIC 9(5)V99.
05	OC-Final-Payment-Ind-ICC	PIC X(1).
05	OC-CWOP-ICC	PIC X(2).
05	OC-Condominium-Units	PIC 9(5).
05	OC-Course-Construct	PIC X(1).
05	OC-Policy-Effect-Date	PIC 9(8).
05	OC-Policy-Expire-Date	PIC 9(8).
05	OC-Primary-Residence	PIC X(1).
05	OC-Policy-Run-Date	PIC 9(8).
05	OC-Policy-Status	PIC X(1).
05	OC-Cancellation-Date	PIC 9(8).
05	OC-Risk-Rating-Method	PIC X(1).
05	OC-NFIP-ICC-Coverage	PIC 9(5).
05	OC-Program-Type	PIC X(1).
05	OC-PRP-Inelig	PIC X(1).
05	OC-Co-Insur-Claim-Settlement-Indicator	PIC X(1).
05	OC-Reserved-for-NFIP-Use	PIC X(1).
05	OC-NFIP-Activity-Date	PIC 9(8).
05	OC-NFIP-Claim-Status	PIC X(1).
05	OC-NFIP-Payment-Limit-Building	PIC S9(10)V99.
05	OC-NFIP-Payment-Limit-Contents	PIC S9(8)V99.
05	OC-NFIP-Payment-Limit-ICC	PIC S9(8)V99.
05	OC-HFIAA-Sec28-Loss-Indicator	PIC X(1).
05	OC-Exterior-Water-Depth-Main	PIC S9(4).
05	OC-Exterior-Water-Depth-Appurt	PIC S9(4).
05	OC-Interior-Water-Depth-Main	PIC S9(4).
05	OC-Interior-Water-Depth-Appurt	PIC S9(4).
05	OC-Adj-Ind-Fld-Cntl-Num	PIC 9(8).
05	OC-Adj-Firm-Fld-Ident	PIC 9(5).
05	OC-NFIP-Use	PIC X(20).
05	OC-Error-Codes-Out.	

10 Error-CDEX Occurs 25 Times

15 Error-Code PIC X(8).

15 Error-Date PIC 9(8).

Summary of the October 2017 Edit Specifications updates (Change 21):

Part 2 – Edits Dictionary	<p>CL390020: Adjuster Individual Flood Control Number (revised)</p> <p>Revised description – removed text that the FCN must start with ‘9’.</p> <p>CU391010: Adjusting Firm Flood Identifier (revised)</p> <p>Format revised – field length increased from 3 to 5 digit number.</p> <p>PL140030: Federal Policy Fee (revised)</p> <p>Added text to description to reference new FPF amount for renters with contents only policies, effective October 1, 2017. Added text description for Risk Rating Method ‘R’ (Newly Mapped) to reference new FPF amount for renters with contents only policies, effective October 1, 2017.</p> <p>PL312010: Tenant Indicator (revised)</p> <p>Revised description to state that Tenant Indicator will not be required for RCBAP, MPPP and GFIP policies. Policies with effective dates on or after October 1, 2017 must report the Tenant Indicator if building coverage is zero – blanks are not allowed.</p> <p>PL038075: Total Amount of Insurance - Building (revised)</p> <p>Added text to description to address building coverage increase for Group Flood policies, effective October 1, 2016.</p> <p>PL039055: Total Amount of Insurance - Contents (revised)</p> <p>Added text to description to address contents coverage increase for Group Flood policies, effective October 1, 2016.</p>
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INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM

EDIT SPECIFICATIONS

FOR THE WRITE-YOUR-OWN PROGRAM

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

CHANGE 19 ..... APRIL 1, 2016

CHANGE 20, 20.1, 20.2..... OCTOBER 1, 2016

CHANGE 21 ..... OCTOBER 1, 2017

EDITS DICTIONARY

DATA ELEMENT: ADJUSTER INDIVIDUAL FLOOD CONTROL NUMBER

EDIT CRITERIA

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ORDER: 20

EFFECTIVE: 10/01/2016 REVISED: 10/01/2017 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 - CANNOT BE BLANK.

ARCHIVED APRIL 2018



EDITS DICTIONARY

DATA ELEMENT: ADJUSTING FIRM FLOOD IDENTIFIER

BASIC INFORMATION

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FILE: CLAIMS STATUS: REQUIRED ALIAS:

FIELD NAME: ADJ\_FFI

UPDATE: REPLACEMENT

FORMAT: FIVE (5) DIGIT NUMBER

EDIT CRITERIA

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ORDER: 10

EFFECTIVE: 10/01/2016 REVISED: 10/01/2017 CANCELLED:

EDIT LEVEL: REFORMAT/PRE-PROCESSER PROGRAM EDIT TYPE: INFORMATIONAL

ERROR CODE: CU391010 ERROR TYPE: CRITICAL

ERROR MESSAGE: ADJUSTER FIRM FLOOD IDENTIFIER MUST BE NUMERIC.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE NUMERIC.

# EDITS DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

## BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS: POLICY SERVICE FEE  
FIELD NAME: POLICY\_FEE  
UPDATE: INCREMENTAL  
FORMAT: FIVE (5) DIGIT NUMBER

## EDIT CRITERIA

ORDER: 30  
EFFECTIVE: 06/01/1991 REVISED: 10/01/2017 CANCELLED:  
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL140030 ERROR TYPE: CRITICAL  
ERROR MESSAGE: FEDERAL POLICY FEE IS NOT VALID.

FAIL EDIT  
UPDATE ACTION: UPDATE

### DESCRIPTION:

FOR NEW BUSINESS AND RENEWALS:

IF POLICY EFFECTIVE DATE IS BEFORE JUNE 1, 1991 THEN  
FEDERAL POLICY FEE MUST BE ZERO.

IF POLICY EFFECTIVE DATE IS ON OR AFTER JUNE 1, 1991 AND  
BEFORE OCTOBER 1, 1994 AND RISK RATING METHOD IS NOT EQUAL  
TO '7' THEN FEDERAL POLICY FEE MUST BE \$25.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 1994:

A. IF RISK RATING METHOD IS '7', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$25.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$25.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$50.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$125.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$275.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE, MUST  
BE \$525.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MARCH 1, 1995:

A. IF RISK RATING METHOD IS '7' OR 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L', MUST BE \$30.

DATA ELEMENT: FEDERAL POLICY FEE

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L' THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$30.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$60.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$150.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$330.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$630.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1 2008:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$35.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$35.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$70.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$175.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$385.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$735.

IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$40.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$40.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$80.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$200.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$440.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$840.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013:

A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.

B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$44.

C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:

1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$44.
2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$88.
3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$220.
4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$484.
5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$924.

EDITS DICTIONARY

DATA ELEMENT: FEDERAL POLICY FEE

IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2015:

- A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$45.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:
  - 1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$45.
  - 2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$135.
  - 3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$360.
  - 4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$720.
  - 5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$1800.

IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2016:

- A. IF RISK RATING METHOD IS 'G', MUST BE ZERO.
- B. IF CONDOMINIUM INDICATOR IS NOT 'H' AND 'L',  
MUST BE \$50.
- C. IF CONDOMINIUM INDICATOR IS 'H' OR 'L', THEN:
  - 1. CONDOMINIUM MASTER UNITS IS 1, MUST BE \$50.
  - 2. CONDOMINIUM MASTER UNITS IS 2-4, MUST BE \$150.
  - 3. CONDOMINIUM MASTER UNITS IS 5-10, MUST BE \$400.
  - 4. CONDOMINIUM MASTER UNITS IS 11-20, MUST BE \$800.
  - 5. CONDOMINIUM MASTER UNITS IS 21 OR MORE,  
MUST BE \$2000.

IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2017:

THE **FEDERAL POLICY FEE MUST BE \$25**, IF ALL OF THE FOLLOWING CONDITIONS ARE MET  
FOR RENTERS WITH CONTENTS ONLY POLICIES (REGARDLESS OF THE NEW/ROLLOVER/TRANSFER  
INDICATOR):

- A. TENANT INDICATOR IS 'Y'
- B. TOTAL AMOUNT OF INSURANCE - CONTENTS IS GREATER THAN ZERO
- C. TOTAL AMOUNT OF INSURANCE - BUILDING IS EQUAL TO ZERO
- D. CONDOMINIUM INDICATOR IS NOT 'H' OR 'L' (EXCLUDES RCBAPS)
- E. OCCUPANCY TYPE IS '1', '2', '3', '4' OR '6'
- F. RISK RATING METHOD IS NOT '9' (MPPP) OR 'G' (GFIP)

DATA ELEMENT: FEDERAL POLICY FEE

IF RISK RATING METHOD IS '7' (PREFERRED RISK), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 30, 1996 AND PRIOR TO MAY 1, 2003, FEDERAL POLICY FEE MUST BE \$5.
2. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2003 AND PRIOR TO MAY 1, 2004, FEDERAL POLICY FEE MUST BE \$10.
3. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2004 AND PRIOR TO MAY 1, 2008, FEDERAL POLICY FEE MUST BE \$11.
4. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2008 AND PRIOR TO MAY 1, 2010, FEDERAL POLICY FEE MUST BE \$13.
5. IF POLICY EFFECTIVE DATE IS ON OR AFTER MAY 1, 2010 AND PRIOR TO OCTOBER 1, 2013, FEDERAL POLICY FEE MUST BE \$20.
6. IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013 AND PRIOR TO APRIL 1, 2016, FEDERAL POLICY FEE MUST BE \$22.
7. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2016, FEDERAL POLICY FEE MUST BE \$25.

IF RISK RATING METHOD IS 'P' OR 'Q' (PREFERRED RISK), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER JANUARY 1, 2011 AND PRIOR TO OCTOBER 1, 2013, FEDERAL POLICY FEE MUST BE \$20.
2. IF RISK RATING METHOD IS 'Q' AND THE POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2013 AND PRIOR TO APRIL 1, 2015, FEDERAL POLICY FEE MUST BE \$22.
3. RISK RATING METHOD 'P' POLICIES WILL NO LONGER BE REPORTED, EFFECTIVE OCTOBER 1, 2013.
4. RISK RATING METHOD 'Q' POLICIES WILL NO LONGER BE REPORTED, EFFECTIVE APRIL 1, 2015.

IF RISK RATING METHOD IS 'R' (NEWLY MAPPED), THEN:

1. IF POLICY EFFECTIVE DATE IS ON OR AFTER OCTOBER 1, 2017, TENANT INDICATOR IS 'Y', TOTAL BUILDING COVERAGE IS ZERO, AND CONDOMINIUM INDICATOR IS NOT 'H' OR 'L', FEDERAL POLICY FEE MUST BE \$25.
2. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2015 AND PRIOR TO APRIL 1, 2016, FEDERAL POLICY FEE MUST BE \$45.
3. IF POLICY EFFECTIVE DATE IS ON OR AFTER APRIL 1, 2016, FEDERAL POLICY FEE MUST BE \$50.

FOR MID-TERM ENDORSEMENTS, THE FEDERAL POLICY FEE MUST BE ZERO.

EDITS DICTIONARY

DATA ELEMENT: TENANT INDICATOR

BASIC INFORMATION

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

EDIT CRITERIA

ORDER: 10  
EFFECTIVE: 10/01/2013 REVISED: 10/01/2017 CANCELLED:  
EDIT LEVEL: EDIT PROCESSER PROGRAM EDIT TYPE: RELATIONAL  
ERROR CODE: PL312010 ERROR TYPE: CRITICAL  
ERROR MESSAGE: TENANT INDICATOR IS NOT A VALID VALUE.

FAIL EDIT  
UPDATE ACTION: UPDATE

DESCRIPTION:

FOR RISK RATING METHOD '9' (MPPP), 'G' (GFIP), AND RCBAP (CONDO 'H' AND 'L')  
POLICIES, BLANKS CAN BE REPORTED.

OTHERWISE,

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 10/01/2017 AND  
TOTAL AMOUNT OF INSURANCE - BUILDING IS ZERO,  
TENANT INDICATOR MUST BE 'Y' OR 'N'.

EDITS DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

EDIT CRITERIA

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ORDER: 75

EFFECTIVE: 03/01/1995 REVISED: 10/01/2017 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL038075 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - BUILDING FOR THIS GROUP FLOOD  
POLICY IS NOT VALID.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

GROUP FLOOD POLICIES IN EFFECT CAN BE ENDORSED UP TO THE  
AMOUNT OF BUILDING COVERAGE AVAILABLE DURING THE POLICY  
PERIOD.

IF RISK RATING METHOD IS 'G',  
THE TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ONE OF  
THE FOLLOWING AMOUNTS:

0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,  
262, 272, 282, 288, 303, 299, 302, 314, 319, 324, 329, 330 OR 333.

IF RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF  
INSURANCE - BUILDING IS EQUAL TO ZERO (0), THE TOTAL  
AMOUNT OF INSURANCE - CONTENTS MUST BE GREATER THAN ZERO.  
(APPLICABLE TO CONTENTS COVERAGE ONLY - RENTERS)

IF RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF  
INSURANCE - BUILDING IS GREATER THAN ZERO (0), THE TOTAL  
AMOUNT OF INSURANCE - CONTENTS MUST BE EQUAL TO ZERO (0).  
(APPLICABLE TO BUILDING/CONTENTS COVERAGE - OWNERS)

NOTE: BELOW ARE THE INCREASED BUILDING COVERAGE AMOUNTS WITH  
THEIR RESPECTIVE EFFECTIVE DATES.

IFG GFIP LIMITS:

BUILDING COVERAGE 129 - EFFECTIVE PRIOR TO 10/1/96  
BUILDING COVERAGE 131 - EFFECTIVE ON 10/1/96  
BUILDING COVERAGE 134 - EFFECTIVE ON 10/1/97  
BUILDING COVERAGE 136 - EFFECTIVE ON 10/1/98  
BUILDING COVERAGE 139 - EFFECTIVE ON 10/1/99  
BUILDING COVERAGE 144 - EFFECTIVE ON 10/1/00  
BUILDING COVERAGE 148 - EFFECTIVE ON 10/1/01  
BUILDING COVERAGE 150 - EFFECTIVE ON 10/1/02  
BUILDING COVERAGE 158 - EFFECTIVE ON OR BEFORE 10/14/02

EDITS DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - BUILDING

IHP GFIP LIMITS:

BUILDING COVERAGE 250 - EFFECTIVE ON 10/15/02  
BUILDING COVERAGE 256 - EFFECTIVE ON 10/1/03  
BUILDING COVERAGE 262 - EFFECTIVE ON 10/1/04  
BUILDING COVERAGE 272 - EFFECTIVE ON 10/1/05  
BUILDING COVERAGE 282 - EFFECTIVE ON 10/1/06  
BUILDING COVERAGE 288 - EFFECTIVE ON 10/1/07  
BUILDING COVERAGE 303 - EFFECTIVE ON 10/1/08  
BUILDING COVERAGE 299 - EFFECTIVE ON 10/1/09  
BUILDING COVERAGE 302 - EFFECTIVE ON 10/1/10  
BUILDING COVERAGE 314 - EFFECTIVE ON 10/1/11  
BUILDING COVERAGE 319 - EFFECTIVE ON 10/1/12  
BUILDING COVERAGE 324 - EFFECTIVE ON 10/1/13  
BUILDING COVERAGE 329 - EFFECTIVE ON 10/1/14  
BUILDING COVERAGE 330 - EFFECTIVE ON 10/1/15  
BUILDING COVERAGE 333 - EFFECTIVE ON 10/1/16

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EDITS DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

EDIT CRITERIA

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ORDER: 55

EFFECTIVE: 03/01/1995 REVISED: 10/01/2017 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL039055 ERROR TYPE: CRITICAL

ERROR MESSAGE: TOTAL AMOUNT OF INSURANCE - CONTENTS FOR THIS GROUP FLOOD  
POLICY IS NOT VALID.

FAIL EDIT

UPDATE ACTION:

DESCRIPTION:

GROUP FLOOD POLICIES IN EFFECT CAN BE ENDORSED UP TO THE  
AMOUNT OF CONTENTS COVERAGE AVAILABLE DURING THE POLICY  
PERIOD.

IF RISK RATING METHOD IS 'G',  
THE TOTAL AMOUNT OF INSURANCE - CONTENTS MUST BE ONE OF  
THE FOLLOWING AMOUNTS:

0, 129, 131, 134, 136, 139, 144, 148, 150, 158, 250, 256,  
262, 272, 282, 288, 303, 299, 302, 314, 319, 324, 329, 330 OR 333.

IF THE RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF  
INSURANCE - CONTENTS IS GREATER THAN ZERO (0),  
THE TOTAL AMOUNT OF INSURANCE - BUILDING MUST BE ZERO.  
(APPLICABLE TO CONTENTS COVERAGE ONLY - RENTERS)

IF THE RISK RATING METHOD IS 'G' AND THE TOTAL AMOUNT OF  
INSURANCE - CONTENTS IS EQUAL TO ZERO (0), THE TOTAL AMOUNT  
OF INSURANCE - BUILDING MUST BE GREATER THAN ZERO (0).  
(APPLICABLE TO BUILDING/CONTENTS COVERAGE - OWNERS)

NOTE: BELOW ARE THE INCREASED CONTENTS COVERAGE AMOUNTS WITH  
THEIR RESPECTIVE EFFECTIVE DATES.

IFG GFIP LIMITS:

CONTENTS COVERAGE 129 - EFFECTIVE PRIOR TO 10/1/96  
CONTENTS COVERAGE 131 - EFFECTIVE ON 10/1/96  
CONTENTS COVERAGE 134 - EFFECTIVE ON 10/1/97  
CONTENTS COVERAGE 136 - EFFECTIVE ON 10/1/98  
CONTENTS COVERAGE 139 - EFFECTIVE ON 10/1/99  
CONTENTS COVERAGE 144 - EFFECTIVE ON 10/1/00  
CONTENTS COVERAGE 148 - EFFECTIVE ON 10/1/01  
CONTENTS COVERAGE 150 - EFFECTIVE ON 10/1/02  
CONTENTS COVERAGE 158 - EFFECTIVE ON OR BEFORE 10/14/02

EDITS DICTIONARY

DATA ELEMENT: TOTAL AMOUNT OF INSURANCE - CONTENTS

IHP GFIP LIMITS:

CONTENTS COVERAGE 250 - EFFECTIVE ON 10/15/02  
CONTENTS COVERAGE 256 - EFFECTIVE ON 10/1/03  
CONTENTS COVERAGE 262 - EFFECTIVE ON 10/1/04  
CONTENTS COVERAGE 272 - EFFECTIVE ON 10/1/05  
CONTENTS COVERAGE 282 - EFFECTIVE ON 10/1/06  
CONTENTS COVERAGE 288 - EFFECTIVE ON 10/1/07  
CONTENTS COVERAGE 303 - EFFECTIVE ON 10/1/08  
CONTENTS COVERAGE 299 - EFFECTIVE ON 10/1/09  
CONTENTS COVERAGE 302 - EFFECTIVE ON 10/1/10  
CONTENTS COVERAGE 314 - EFFECTIVE ON 10/1/11  
CONTENTS COVERAGE 319 - EFFECTIVE ON 10/1/12  
CONTENTS COVERAGE 324 - EFFECTIVE ON 10/1/13  
CONTENTS COVERAGE 329 - EFFECTIVE ON 10/1/14  
CONTENTS COVERAGE 330 - EFFECTIVE ON 10/1/15  
CONTENTS COVERAGE 333 - EFFECTIVE ON 10/1/16

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