

Summary of the October 2016 TRRP Plan updates (Change 26)

Part 3 – Reporting Requirements	• Added new Policy data elements: NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Added new Claims data elements: Adjuster Individual Flood Control Number; Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main • Renamed ‘HFIAA Indicator’ to ‘HFIAA/Section- 28 Indicator’ • Renamed ‘HFIAA Loss Indicator’ to ‘HFIAA/Section-28 Loss Indicator’ • Revised Data Dictionary page numbers on selected data elements
Part 4 – Data Dictionary	• Data Dictionary Table of Contents – added new data elements: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main, NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. Also revised page numbers on selected data elements. • Adjuster Individual Flood Control Number (new) • Adjusting Firm Flood Identifier (new) • Base Flood Elevation (Rating Map Information) – added notation for Newly Mapped policies in the Reporting Requirement section. • Current Map Date – data element was effective November 1, 2015 but TRRP page was missing in November 2015 WYO bulletin. • Current Map Info – Base Flood Elevation: added notation related to October 2016 Program Changes. • Current Map Info – Community Identification Number: added notation related to October 2016 Program Changes. • Current Map Info – Flood Risk Zone: added notation related to October 2016 Program Changes. • Current Map Info – Map Panel Number: added notation related to October 2016 Program Changes. • Current Map Info – Map Panel Suffix: added notation related to October 2016 Program Changes. • Damage – Appurtenant (ACV): data element changed from optional to required. • Damage – Main (ACV): data element changed from optional to required. • Damage to Contents – Appurtenant (ACV): data element changed from optional to required. • Damage to Contents – Main (ACV): data element changed from optional to required. • Deductible – Building: added text regarding Other Non-residential policies • Deductible – Contents: added text regarding Other Non-residential policies

Summary of the October 2016 TRRP Plan updates (Change 26)

	• Exterior Water Depth - Appurtenant (new) • Exterior Water Depth - Main (new) • Grandfathering Type Code: added notation regarding Newly Mapped policies reporting specific values. • HFIAA Indicator : will be renamed to HFIAA/Section-28 Indicator • HFIAA Loss Indicator : will be renamed to HFIAA/Section-28 Loss Indicator • HFIAA Surcharge: revised page number • HFIAA Surcharge – Refunded: revised page number • Interior Water Depth - Appurtenant (new) • Interior Water Depth - Main (new) • NAIC Number (new) • Pre-SFHA – Prior Policy Indicator: added missing TRRP page • Pre-SFHA – Prior Policy Lapsed Policy indicator: revised page number • Pre-SFHA – Prior Policy Lapsed Result of Community Suspension Indicator: revised page number • Pre-FIRM Subsidy Eligibility Indicator: revised page number • Reinstatement Date (new) • Re-underwriting Status (new) • Risk Rating Method – revised description text regarding Preferred Risk policy and Newly Mapped policy reporting valid flood risk zones. • Total Amount of Insurance – Building: revised description text for Preferred Risk Policy, Newly Mapped Policy and Group Flood Policy and eligible building coverage amounts. • Total Amount of Insurance – Contents: revised description text for Preferred Risk Policy, Newly Mapped Policy and Group Flood Policy and eligible contents coverage amounts. • Value of Contents (ACV): data element changed from optional to required. • Water Depth – Relative to Main Building: added text to clarify that data should be reported in feet. • WYO Reported Original New Business Effective Date (new)
Part 5 - Codes	• Added new data element ‘Re-underwriting Status’ • Renamed ‘HFIAA Indicator’ to ‘HFIAA/Section- 28 Indicator’ • Renamed ‘HFIAA Loss Indicator’ to ‘HFIAA/Section-28 Loss Indicator’ • Added missing data element ‘Pre-FIRM SFHA – Prior Policy Indicator’

Summary of the October 2016 TRRP Plan updates (Change 26)

Part 6 – Record Layouts	• Revised Policy TRRP transaction record layouts to include new data elements: NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Revised Claim TRRP transaction record layouts to include new data elements: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main. • Revised Claim TRRP ‘B’ transaction record layouts to remove the following data elements from ‘optional’ to ‘required’ on the Claim TRRP ‘A’ transaction: Value of Contents (ACV) , Damage – Appurtenant (ACV), Damage – Main (ACV), Damage to Contents – Appurtenant (ACV), Damage to Contents – Main (ACV). • Renamed ‘HFIAA Indicator’ to ‘HFIAA/Section- 28 Indicator’ • Renamed ‘HFIAA Loss Indicator’ to ‘HFIAA/Section-28 Loss Indicator’
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	• Added new data elements: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main, NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Renamed ‘HFIAA Indicator’ to ‘HFIAA/Section-28 Indicator’ • Renamed ‘HFIAA Loss Indicator’ to ‘HFIAA/Section-28 Loss Indicator’
Appendix C – Error Reporting	• Added new data elements to the Policy Error record layouts: NAIC Number, Reinstatement Date, Re-underwriting Status, WYO Reported Original New Business Effective Date. • Added new data elements to the Claim Error record layouts: Adjuster Individual Flood Control Number, Adjusting Firm Flood Identifier, Exterior Water Depth – Appurtenant, Exterior Water Depth – Main, Interior Water Depth – Appurtenant, Interior Water Depth – Main. • Renamed ‘HFIAA Indicator’ to ‘HFIAA/Section 28 Indicator’ • Renamed ‘HFIAA Loss Indicator’ to ‘HFIAA/Section-28 Loss Indicator’

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1	January 1, 1992
Revision 2	March 1, 1995
Revision 3	November 1, 1997
Revision 4	November 1, 2001
Changes 1 & 2	May 1, 2002
Change 3	November 1, 2002
Change 4	May 1, 2003
Change 5	November 1, 2003
Change 6	May 1, 2004
Change 6.1	February 1, 2005
Changes 7 & 7 (Revised)	May 1, 2005
Changes 8 & 8.1	November 1, 2005
Change 9	May 1, 2006
Changes 10, 11 & 12	May 1, 2008
Changes 13, 13.1 & 13.2	November 1, 2009
Change 14	January 1, 2011
Change 15	November 1, 2011
Change 16	May 1, 2012
Change 17	November 1, 2012
Change 18	January 1, 2013
Change 19, 19.1, 19.2 & 19.3	November 1, 2013
Change 20	June 1, 2014
Change 21	November 1, 2014
Change 22	January 1, 2015
Change 23, 23.1, 23.2, 23.3	April 1, 2015
Change 24, 24.1	November 1, 2015
Change 25	April 1, 2016
Change 26	October 1, 2016

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Current Map Info - Map Panel Number	Y	4-66R	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Suffix	Y	4-66S	Application - Community (Grandfathering Information)
Current Map Info - Prior Policy No. (renamed)	Y	4-66T	See "Prior Policy Number"
Deductible - Building	Y	4-76	Application - Coverage and Rating
Deductible - Contents	Y	4-78	Application - Coverage and Rating
Deductible Percentage WY0	Y	4-80	Application - Coverage and Rating
Diagram Number ¹	N	4-81	Application - Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
Elevating Foundation Type	Y	4-84A	Application - Elevated Buildings
Elevation Certificate Indicator	Y	4-85	
Elevation Certification Date ¹	Y	4-87	Application - Elevation Data
Elevation Difference	Y	4-88	Application - Elevation Data; Elevation Certificate
Enclosure Size	Y	4-88C	Application - Elevated Buildings
Enclosure Material Type	Y	4-88B	Application - Elevated Buildings
Enclosure Type	Y	4-88D	Application - Part 2. Section II
Enclosure Use Indicator	Y	4-88E	Application - Elevated Buildings
Endorsement Effective Date	Y	4-89	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>CLAIMS TRANSACTIONS (Cont'd.)</u>			
Total Property Value - Main and Appurtenant (RCV)	Y	4-210	Final Report, Sum of 38 & 39
Value of Building Items Subject to Policy Exclusions (ACV)	N	4-211	Final Report, 34
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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.
- The FCN will always begin with the number '9', if it has been assigned.

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: 3

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: three zeros for the WYO staff adjuster **-or-** three nines for individual independent adjusters hired directly by the WYO companies.
- The Adjusting Firm Flood Identifier cannot be blank.

DATA ELEMENT: Base Flood Elevation (Rating Map Information)

ALIAS: BFE, 100 Year Flood Elevation, 1% Chance of Flooding

ACRONYM: Direct (CMF) Base-Fld-Elev-Ft
Direct (PMF) Base-Flood-Elevation (PMF)
WYO (PMF) BASE-FLOOD

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

DESCRIPTION:

Base Flood Elevation (BFE) is the elevation (or depth in zone A0) at which there is a 1% chance per year of flooding as shown on effective FIRM in tenths of feet. Value of 9999.0 indicates the field is not reported and/or used for this policy.

Floodproofed Policies:

For floodproofed policies effective on or after May 1, 2005, the **actual value** for the LFE, BFE, and elevation difference should be reported. The lowest floor elevation must be at least one foot above the BFE in order to use the floodproofing certificate.

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance application (**Construction Data Section**) and the Elevation Certificate.

SYSTEM FUNCTION: Used in computing the elevation difference between lowest floor and BFE to be used in rating calculations.

REPORTING REQUIREMENT:

Required on policies with an original new business date on or after October 1, 1997, and the policy effective date on or after May 1, 2006.

If the original new business date is on or after October 1, 2011, elevation rating information (BFE, LFE and Elevation Difference) is required on Post-FIRM buildings in zones AH, AO, AOB, AHB and unnumbered 'A', with the exception of policies reported with New/Rollover/Transfer indicator 'R' or 'Z'. Refer to the '**Elevation Requirements Matrix**' under data element 'Elevation Certificate Indicator' in the TRRP manual for specific information regarding zones AH, AO, AOB, AHB and unnumbered 'A'.

DATA ELEMENT: Base Flood Elevation (Rating Map Information)
(Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

Unnumbered 'A' zone policies, Preferred Risk policies, MPPP policies, Alternative policies, Group Flood policies, Provisionally rated policies, tentatively rated policies and Newly Mapped Policies are excluded from reporting the BFE. Leased Federal Properties (Risk Rating Method 'F') are allowed to report default value 9999.0, if using tentative rates.

NOTE: For policies effective prior to May 1, 2006, it is still advisable to continue reporting the BFE and LFE (other than 9999.0), if available, in order to calculate the correct elevation difference.

DATA ELEMENT: Current Map Date

ALIAS: None

ACRONYM: CURR-MAP-DT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates the date of the current Flood Insurance Rate Map.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required.

NOTE:

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

DATA ELEMENT: Current Map Info - Base Flood Elevation

ALIAS: None

ACRONYM: WYO (PMF) CMI-BASE-FLOOD

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Base Flood Elevation (BFE) for the property.

Note: This data element is not used for rating.

EDIT CRITERIA: Numeric - may be positive or negative

LENGTH: 6 with an implied decimal of one position

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Base Flood Elevation, regardless of the Grandfathering Type code.
- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Base Flood Elevation is required regardless of the Grandfathering Type code.
- PRP, Group Flood, MPPP policies in the Emergency Program, Provisional and Tentative rated policies can report the default (9999.0) or blank.
- The CMI - Base Flood Elevation can be reported as 9999.0 only if the Current Map Info - Flood Risk Zone is Unnumbered A, A/AR, AO, AO/AR, AR, A99, B, C, D, Unnumbered V, or X.
- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI - Base Flood Elevation cannot be blank.

DATA ELEMENT: Current Map Info - Community Identification Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-COMM-ID

FILE: Policy Master (PMF)

DESCRIPTION:

The current map Community ID Number for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric - if numeric, must be 6 digits

LENGTH: 6

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Community Identification Number, regardless of the Grandfathering Type code.
- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Community Identification Number is required regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid community number or blank.
- If the CMI - Community Identification Number is not blank, it must be reported with a valid community number that is the current community number.

**DATA ELEMENT: Current Map Info - Community Identification Number
(Cont'd.)**

NOTE:

- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI - Community Identification Number cannot be blank.

DATA ELEMENT: Current Map Info - Flood Risk Zone

ALIAS: None

ACRONYM: WYO (PMF) CMI-FLOOD-ZONE

FILE: Policy Master (PMF)

DESCRIPTION:

The current map FIRM zone for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphanumeric, Acceptable Values:

- | | | |
|------------|---|---|
| A | - | Special Flood with no Base Flood Elevation on FIRM |
| AE, A1-A30 | - | Special Flood with Base Flood Elevation on FIRM |
| A99 | - | Special Flood with Protection Zone |
| AH, AHB* | - | Special Flood with Shallow Ponding |
| A0, A0B* | - | Special Flood with Sheet Flow |
| X, B | - | Moderate Flood from primary water source. Pockets of areas subject to drainage problems |
| X, C | - | Minimal Flood from primary water source. Pockets of areas subject to drainage problems |
| D | - | Possible Flood |
| V | - | Velocity Flood with no Base Flood Elevation on FIRM |
| VE, V1-V30 | - | Velocity Flood with Base Flood Elevation on FIRM |
| AE, VE, X | - | New zone designations used on new maps starting January 1, 1986, in lieu of A1-A30, V1-V30, and B and C |
| AR | - | A Special Flood Hazard Area that results from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection |

DATA ELEMENT: Current Map Info - Flood Risk Zone (Cont'd.)

EDIT CRITERIA: (Cont'd.)

AR Dual Zones - Areas subject to flooding from failure of the flood protection system (Zone AR) which also overlap an existing Special Flood Hazard Area as a dual zone. Dual zones must be converted to a three-character designation and reported as follows:

- ARE* - converted from AR/AE
- converted from AR/A1-A30
- ARH* - converted from AR/AH
- ARO* - converted from AR/AO
- ARA* - converted from AR/A

* AHB, AOB, ARE, ARH, ARO, and ARA are not risk zones shown on a map, but are acceptable values for rating purposes.

LENGTH: 3

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Flood Risk Zone, regardless of the Grandfathering Type code.
- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Flood Risk Zone is required regardless of the Grandfathering Type code.
- Group Flood, MPPP, policies in the Emergency Program, Provisional and Tentative rated policies can report a valid flood zone or blank.

DATA ELEMENT: Current Map Info - Flood Risk Zone (Cont'd.)

NOTE:

- If the CMI - Flood Risk Zone is not blank, it must be reported with a valid flood zone.
- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI - Flood Risk Zone cannot be blank.

DATA ELEMENT: Current Map Info - Map Panel Number

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-PANEL

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel number for the property.

This data element is not used for rating.

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

LENGTH: 4

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Map Panel Number, regardless of the Grandfathering Type code.
- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Number is required regardless of the Grandfathering Type code.
- Group Flood, MPPP, policies in the Emergency Program, Provisional and Tentative rated policies can report a valid map panel number or blank.
- If the CMI - Map Panel Number is not blank, it must be reported with a valid map panel number.

DATA ELEMENT: Current Map Info - Map Panel Number (Cont'd.)

NOTE:

- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI - Map Panel Number cannot be blank.

DATA ELEMENT: Current Map Info – Map Panel Suffix

ALIAS: None

ACRONYM: WYO (PMF) CMI-MAP-SUFFIX

FILE: Policy Master (PMF)

DESCRIPTION:

The current map panel suffix for the property.

This data element is not used for rating.

EDIT CRITERIA: Alphabetic

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates on or after April 1, 2016 are required to report the CMI-Map Panel Suffix, regardless of the Grandfathering Type code.
- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to April 1, 2016 but the policy effective date is on or after October 1, 2016, the CMI-Map Panel Suffix is required regardless of the Grandfathering Type code.
- Group Flood, MPPP, Provisional and Tentative rated policies can report a valid map panel suffix or blank.

DATA ELEMENT: Current Map Info - Map Panel Suffix (Cont'd.)

NOTE:

- If the CMI - Map Panel Suffix is not blank, it must be reported with a valid map panel suffix that is current as of the policy effective date, or the policy effective date of the most recent prior term.
- For all other policies, if the policy effective date is on or after October 1, 2017, the CMI - Map Panel Suffix cannot be blank.

DATA ELEMENT: Damage - Appurtenant (ACV)

ALIAS: Damage Sustained Building, Building Damage, Damage Incurred

ACRONYM: Direct (CMF) Damage-Bldg
WYO (CMF) DMG-APP-B

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to all eligible appurtenant structures for the flooding event for which the claim is being filed.

This damage value is subject to the following qualifications:

- (1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).
- (2) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

This value can be considered as the amount that would be payable to the insured under the policy for damages to all eligible appurtenant structures if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Damage - Main (ACV)

ALIAS: Damage Sustained Building, Building Damage, Damage Incurred

ACRONYM: Direct (CMF) Damage-Bldg
WYO (CMF) DMG-MAIN-B

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to the main building. Actual expenses for temporary flood protection are to be included in this data element.

This damage value is subject to the following qualifications:

- (1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).
- (2) The amount included as expenses for temporary flood protection is not to exceed \$1,000.00.
- (3) The amount of building damages to be reported is not limited to the amount of building coverage on the policy.

This value can be considered as the actual cash value amount that would be payable to the insured under the policy for damages to the main building if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

Report the total building damages value on an actual cash value basis even if the claim on the main building is being paid on a replacement cost basis.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 10

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover building loss or damage.

SYSTEM FUNCTION: Rate Analysis
Analysis of Depth Damage Relationships

REPORTING REQUIREMENT: Required

DATA ELEMENT: Damage to Contents - Appurtenant (ACV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: Direct (CMF) Damage-Cont
WYO (CMF) DMG-APP-C

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to contents in all eligible appurtenant structures for the flooding event for which the claim is being filed.

This damage value is subject to the following qualifications:

- (1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).
- (2) The amount of contents damages to be reported is not limited to the amount of contents coverage on the policy.

The total contents damages value can be considered as the amount that would be payable to the insured under the policy for damages to contents in all appurtenant structures if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover contents loss or damage.

SYSTEM FUNCTION: Rate Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Damage to Contents - Main (ACV)

ALIAS: Damage Sustained Contents, Contents Damage

ACRONYM: Direct (CMF) Damage-Cont
WYO (CMF) DMG-MAIN-C

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value in whole dollars of covered damage to contents in the main building for the flood event for which the claim is being filed.

This damage value is subject to the following qualifications:

- (1) It includes only damages covered by the policy (i.e., damage both resulting from a peril insured against by the flood policy and caused to property insured by the policy).
- (2) The amount of contents damages to be reported is not limited to the amount of contents coverage on the policy.

The total contents damages value can be considered as the amount that would be payable to the insured under the policy for damages to contents in the main building if there were an unlimited dollar amount of coverage for covered items and no policy deductible.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is obtained from the adjuster's report. Insured's policy must cover contents loss or damage.

SYSTEM FUNCTION: Rate Analysis
Analysis of Depth-Damage Relationship

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible - Building

ALIAS: Risk Retention - Building

ACRONYM: WYO (PMF) DED-BLDIND

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was \$50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
 - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

9 - \$750

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:
- a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.

0 - \$500

- b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

1 - \$1,000

The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates. The \$500 standard deductible will not be available, effective October 1, 2009.

- c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

2 - \$2,000

- d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.

1 - \$1,000

5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

1 - \$1,000	3 - \$3,000	5 - \$5,000
2 - \$2,000	4 - \$4,000	

6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Other Non-residential policies and Non-residential Business policies only. RCBAP policies will be allowed deductible options A and D only.

A - \$10,000	C - \$20,000	E - \$50,000
B - \$15,000	D - \$25,000	

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

MPPP and PRP Policies

- For Pre-FIRM and Post-FIRM risk rating methods '7', '9', 'P', 'Q' and 'R' and the building coverage is more than \$100,000, then the building or contents deductible must be \$1,250. If the Post-FIRM indicator is 'N' such that if the building coverage is \$100,000 or less, the minimum deductible available is \$1,000 for building and contents.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - \$1,250 G - \$1,500

Effective April 1, 2015, the following deductible option will be available for all zones and are applied separately to building and contents coverage for all residential occupancies that are not Condominium Type 'A', 'H' or 'L':

A - \$10,000

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Deductible - Contents

ALIAS: Risk Retention - Contents

ACRONYM: WYO (PMF) DED-CNT-IND

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was \$50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
 - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

9 - \$750

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:

- a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.

0 - \$500

- b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

1 - \$1,000

The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates. The \$500 standard deductible will not be available, effective October 1, 2009.

- c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

2 - \$2,000

- d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.

1 - \$1,000

5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

1 - \$1,000	3 - \$3,000	5 - \$5,000
2 - \$2,000	4 - \$4,000	

6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Other Non-residential and Non-residential Business policies only. RCBAP policies will be allowed deductible options A and D only.

A - \$10,000	C - \$20,000	E - \$50,000
B - \$15,000	D - \$25,000	

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

MPPP and PRP Policies

- For Pre-FIRM and Post-FIRM risk rating methods '7', '9', 'P', 'Q' and 'R' and the building coverage is more than \$100,000, then the building or contents deductible must be \$1,250. If the Post-FIRM indicator is 'N' such that if the building coverage is \$100,000 or less, the minimum deductible available is \$1,000 for building and contents.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - \$1,250 G - \$1,500

Effective April 1, 2015, the following deductible option will be available for all zones and are applied separately to building and contents coverage for all residential occupancies that are not Condominium Type 'A', 'H' or 'L':

A - \$10,000

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

DATA ELEMENT: Exterior Water Depth - Appurtenant

ALIAS: Exterior Water Height Appurtenant,
Exterior Water Level Appurtenant

ACRONYM: Direct (CMF) Ext-Water-Hgt-Mn
WYO (CMF) EXT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

For an appurtenant building this is the depth of water, judging by the water marks on the exterior of the building, relative to the lowest adjacent grade as defined in the NFIP Flood Insurance Manual.

In the case where only a main building has been damaged and water has not reached the appurtenant building or there is no appurtenant building, then the water depth is coded as +999.

EDIT CRITERIA: Numeric, positive or negative whole number
(reported in inches)

LENGTH: 4

DEPENDENCIES: Information is obtained from the
adjuster's report.

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: Exterior Water Depth - Main

ALIAS: Exterior Water Height Main, Exterior Water Level Main

ACRONYM: Direct (CMF) Ext-Water-Hgt-Mn
WYO (CMF) EXT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

For a main building this is the depth of water, judging by the water marks on the exterior of the building, relative to the lowest adjacent grade as defined in the NFIP Flood Insurance Manual.

In the case where only an appurtenant building has been damaged and water has not reached the main building, then the water depth is coded as +999.

EDIT CRITERIA: Numeric, positive or negative whole number
(reported in inches)

LENGTH: 4

DEPENDENCIES: Information is obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: Grandfathering Type Code

ALIAS: None

ACRONYM: WYO (PMF) GRANDFATHER-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

This code identifies if the insured has opted to grandfather the map information, such as flood risk zone, BFE, map panel number, and map panel suffix.

Buildings may be grandfathered if they meet either of the following conditions:

- Insured property was built in compliance with the building code in effect as of the map effective date (Grandfathering Built to Code). Grandfathering Built to Code must have a building construction date that is on or after the community map effective date for the grandfathered flood zone.
- Insured property has Grandfathering Continuous Coverage - it may continue to use the map information that was effective at the time the policy was initially issued as long as there is no gap in coverage.

EDIT CRITERIA: Alphanumeric, Acceptable values:

- 1 - No Grandfathering
- 2 - Grandfathering Built to Code
- 3 - Grandfathering Continuous Coverage

LENGTH: 1

DEPENDENCIES:

Information is obtained from the Flood Insurance Application. The application provides fields for the '**Rating Map Information**' and the '**Current Map Information**'.

The **Rating Map Information** is used for rating. When there is no grandfathering, the Rating Map Information is obtained from the FIRM in effect on the date of the application. When the built-in-compliance grandfathering rule applies, the Rating Map Information will be obtained from the FIRM in effect at the time of construction. When the continuous-coverage grandfathering rules are applied, the Rating Map Information is obtained from the FIRM in effect at the time when the policy was purchased.

DATA ELEMENT: Grandfathering Type Code (Cont'd.)

DEPENDENCIES: (Cont'd.)

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates October 1, 2009, or later, are required to report the Grandfathering Type Code.
- Policies rated with pre-FIRM subsidized rates, all standard X-zone rated policies, all Preferred Risk policies, and all policies rated under the Newly Mapped rating procedure, with an original new business date prior to October 1, 2009 but the policy effective date is on or after October 1, 2016, the Grandfathering Type code is required.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, policies in the Emergency Program, Provisional, and Tentative policies are not eligible for Grandfathering – report '1' or blank.
- Newly Mapped policies must report '2' or '3' for Grandfathering regardless of the original new business date.
- A policy renewal ('17A'), with an effective date on or after April 1, 2015 in which the effective date is more than one day after the previous policy expiration date, is ineligible to renew with a Grandfathering Type Code '3' (Grandfathering Continuous Coverage).
- For all other policies, if the policy effective date is on or after October 1, 2017, the Grandfathering Type Code cannot be blank.

DATA ELEMENT: HFIAA/Section-28 Indicator

ALIAS: None

ACRONYM: (PMF) HFIAA_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if a policy transaction was identified as a HFIAA premium refund transaction based on criteria for the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014 or premium refunds processed under Section 28 reunderwriting requirement.

EDIT CRITERIA: Alpha, acceptable values:

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

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for new business (11A), renewals (17A), endorsements (20A) and cancellations (26A) with policy effective dates within October 1, 2013 thru December 31, 2018. Also included are policy correction transactions (23A), policy reinstatement transactions (14A, 15A) and cancellation correction transactions (29A) associated with identified policies affected by HFIAA or Section 28 reunderwriting requirement.

NOTE:

- Policies with policy effective dates on or after October 1, 2013 that are not affected by HFIAA will report **blank** in the HFIAA/Section-28 indicator.
- For HFIAA cancel/rewrite transactions reported with HFIAA/Section-28 indicator 'Y', the **policy effective date** must be within October 1, 2013 thru December 31, 2018 – otherwise report **blank** in the HFIAA indicator.
- For HFIAA premium refund endorsements (20A) reported with HFIAA/Section-28 indicator 'Y', the **endorsement effective date** on the 20A must be within October 1, 2013 thru December 31, 2018, if the policy effective date is before October 1, 2013 **-or-** the policy effective date is on or after October 1, 2013.
- HFIAA/Section-28 indicator 'Y' will no longer need to be reported on policies effective January 1, 2019 and after – **blank** will be reported instead.

DATA ELEMENT: HFIAA/Section-28 Loss Indicator

ALIAS: None

ACRONYM: (CMF) HFIAA_LOSS_IND

FILE: Claims Master (CMF)

DESCRIPTION:

Indicates a claim transaction submitted on a policy receiving a HFIAA premium refund based on criteria for the Homeowners Flood Insurance Affordability Act (HFIAA) of 2014 or Section 28 reunderwriting requirement.

EDIT CRITERIA: Alpha, acceptable values:

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

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

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

NOTE:

- Claim transactions on policies with policy effective dates prior to October 1, 2013 will report **blank**. Claim transactions on policies with policy effective dates on or after October 1 2013 that are not affected by HFIAA will also report **blank** in the HFIAA/Section-28 Loss indicator.
- Claim transactions on policies with policy effective dates within October 1, 2013 thru December 31, 2018 must report 'Y' in the HFIAA/Section-28 Loss indicator if the policy met the criteria for HFIAA or Section 28 requirement. This is related to HFIAA cancel/rewrite transactions on policies with existing claims. The claim must be backed out and resubmitted under the new policy.
- HFIAA/Section-28 Loss indicator 'Y' will no longer need to be reported on claim transactions for those policies effective January 1, 2019 and after - **blank** will be reported instead.

DATA ELEMENT: HFIAA Surcharge

ALIAS: None

ACRONYM: (PMF) HFIAA_SURG

FILE: Policy Master (PMF)

DESCRIPTION:

Beginning April 1, 2015, a new annual premium surcharge must be collected for each policy as shown below:

- \$25 for Dwelling Form policies covering single-family primary residences, or individual condominium units or apartments in non-condominium buildings used as a primary residence by the named insured.
- \$250 for policies covering non-residential properties or non-primary residences.
- \$250 for policies covering entire condominium buildings or non-condominium multi-family buildings.

The HFIAA Premium Surcharge may be changed during a policy term. The change to the HFIAA Premium Surcharge amount is to be adjusted on a pro-rata basis.

EDIT CRITERIA: Signed Numeric in whole dollars

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or General Change Endorsement Form.

SYSTEM FUNCTION: Compliance per HFIAA section 8.

REPORTING REQUIREMENT: Required for all new and renewal policies on or after April 1, 2015.

NOTE:

- If the Primary Residence Indicator is 'Y' and the Occupancy Type is '1', the HFIAA surcharge is \$25.
- If the Primary Residence Indicator is 'Y' and the Condominium Indicator is 'U' and the Occupancy Type is '1', '2' or '3', the HFIAA surcharge is \$25.
- If the Primary Residence Indicator is 'Y', Occupancy Type is '2' or '3', Condominium Indicator is 'N' or blank and the Total Amount of Insurance - Building is zero, the HFIAA surcharge is \$25.
- If the Occupancy Type is '1', '2' or '3' and the Condominium Indicator is 'A', 'H' or 'L', the HFIAA surcharge is \$250 regardless of the Primary Residence indicator.
- If the Occupancy Type is '4', the HFIAA surcharge is \$250 regardless of the Primary Residence indicator.
- If the Primary Residence Indicator 'N', the HFIAA surcharge is \$250.

DATA ELEMENT: HFIAA Surcharge - Refunded

ALIAS: None

ACRONYM: (PMF) HFIAA_SURCH_REFUND

FILE: Policy Master (PMF)

DESCRIPTION:

Total HFIAA Surcharge refunded in dollars and cents on overall coverage for a particular policy term. (see 'Cancellation/Voidance Reason' data element for instructions on how the refund is calculated.)

EDIT CRITERIA: Positive numeric in dollars and cents

LENGTH: 10 with an implied decimal of two positions

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

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Interior Water Depth - Appurtenant

ALIAS: Interior Water Height Appurtenant,
Interior Water Level Appurtenant

ACRONYM: Direct (CMF) Int-Water-Hgt-Mn
WYO (CMF) INT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

For an appurtenant building without a basement, this is the depth of water, judging by the water marks on the interior of the building, relative to the lowest floor of the building as defined in the NFIP Flood Insurance Manual. In non-V Zones, the reference point of the lowest floor is the top of the floor.

In V Zones, the reference point is the bottom of the floor beam. For example, in a V Zone, water reaching 17 inches below the bottom of the floor beam of the lowest floor is marked as a depth of -17 inches. Water reaching 17 inches above the bottom of the floor beam of the lowest floor is marked as a depth of +17 inches.

For an appurtenant building with a basement (floor below ground level on all sides), the water depth is measured relative to the top of the flooring of the floor above the basement. This is judged by the interior water marks except in the case where water has entered the basement through an entry point, such as a window, that is at a higher level than that attained by the water filling the basement. In this case, the water depth should be the entry point relative to the floor above the basement as this is really the flood level relative to the building.

As an example, suppose flood water has not reached the floor above the basement, but has entered the basement through a window with a lowest point of entry that is 24 inches below the floor above the basement. Additionally, the flood is of short enough duration that the water level in the basement does not reach the window. In this case, the water depth is -24 inches. However, if a general condition of flooding has caused water to enter a basement only through seepage, then interior water marks are used to determine the water depth relative to the floor above the basement.

In the case where only a main building has been damaged and water has not reached the appurtenant building or there is no appurtenant building, then the water depth is coded as +999.

EDIT CRITERIA: Numeric, positive or negative whole number
(reported in inches)

LENGTH:4

DEPENDENCIES: Information is obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: Interior Water Depth - Main

ALIAS: Interior Water Height Main, Interior Water Level Main

ACRONYM: Direct (CMF) Int-Water-Hgt-Mn
WYO (CMF) INT-WATER-DEPTH-MN

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

For a main building without a basement, this is the depth of water, judging by the water marks on the interior of the building, relative to the lowest floor of the building as defined in the NFIP Flood Insurance Manual. In non-V Zones, the reference point of the lowest floor is the top of the floor.

In V Zones, the reference point is the bottom of the floor beam. For example, in a V Zone, water reaching 17 inches below the bottom of the floor beam of the lowest floor is marked as a depth of -17 inches. Water reaching 17 inches above the bottom of the floor beam of the lowest floor is marked as a depth of +17 inches.

For a main building with a basement (floor below ground level on all sides), the water depth is measured relative to the top of the flooring of the floor above the basement. This is judged by the interior water marks except in the case where water has entered the basement through an entry point, such as a window, that is at a higher level than that attained by the water filling the basement. In this case, the water depth should be the entry point relative to the floor above the basement as this is really the flood level relative to the building.

As an example, suppose flood water has not reached the floor above the basement, but has entered the basement through a window with a lowest point of entry that is 24 inches below the floor above the basement. Additionally, the flood is of short enough duration that the water level in the basement does not reach the window. In this case, the water depth is -24 inches. However, if a general condition of flooding has caused water to enter a basement only through seepage, then interior water marks are used to determine the water depth relative to the floor above the basement.

In the case where only an appurtenant building has been damaged and water has not reached the main building, then the water depth is coded as +999.

EDIT CRITERIA: Numeric, positive or negative whole number
(reported in inches)

LENGTH:4

DEPENDENCIES: Information is obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: NAIC Number

ALIAS: None

ACRONYM: WYO (PMF) PRIOR-NAIC

FILE: Policy Master (PMF)

DESCRIPTION:

This number is to validate continuous NFIP coverage. The NAIC number will generally be the same as the reported WYO Prefix Code except for a rollover or transfer. For rollovers or transfers, the new WYO company would report the prior company's NAIC number.

EDIT CRITERIA: Numeric

LENGTH: 5

DEPENDENCIES: None

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required on policies with an original new business date of October 1, 2016 or later.

NOTE: None

DATA ELEMENT: Pre-FIRM SFHA - Prior Policy Indicator

ALIAS: None

ACRONYM: WYO (PMF) PF-SFHA-PRIOR-POL

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if an applicant had a prior NFIP policy for the insured property.

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- All Pre-FIRM policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.
- Pre-FIRM policies for buildings in SFHA with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.

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

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y - Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

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

DATA ELEMENT: Pre-FIRM SFHA – Prior Policy Lapsed Result of
Community Suspension Indicator

ALIAS: None

ACRONYM: LAPSE-REASON

FILE: Policy Master (PMF)

DESCRIPTION:

For policies insuring Pre-FIRM buildings in SFHA, indicates if lapse was result of a community suspension.

EDIT CRITERIA: Alpha, acceptable values:

N - No

Y - Yes (due to community suspension)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.
- Policies with Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator 'N' or blank, must report a blank.
- Policies with Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator 'Y', must report 'N' or 'Y'.

DATA ELEMENT: Pre-FIRM Subsidy Eligibility Indicator

ALIAS: None

ACRONYM: WYO (PMF) PF-SUB-ELIG

FILE: Policy Master (PMF)

DESCRIPTION:

This indicator determines if a Pre-FIRM policy is eligible to use Pre-FIRM subsidized rates for selected flood zones. If a policy is not eligible for Pre-FIRM subsidized rates, full-risk rates must be used.

EDIT CRITERIA: Alphanumeric. Acceptable values: **N, Y, blank**

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Rating information

REPORTING REQUIREMENT: Required for all Pre-FIRM policies (Post-FIRM indicator is 'N') and with original new business date on or after April 1, 2016.

NOTE:

- Group Flood, MPPP, and Provisional rated policies can be reported with blanks.
- If Pre-FIRM Subsidy Eligibility Indicator is not blank, then it must be reported with either 'N' or 'Y'.
- If Post-FIRM is 'N' and Pre-FIRM Subsidy Eligibility Indicator is 'N', policies rated with zones Unnumbered A, AE, A1-A30, AH, AO, V, VE, V1-V30 and D cannot be rated using Pre-FIRM subsidized rates (Rate Tables 2A, 2B, 2C, or 2D in Rating Section of the Flood Insurance manual (FIM), or Rate Tables 3A (Pre-FIRM only), 3B, 4A, 4B, 4C in the Condominium Section of the FIM). Instead, these policies must be rated using full risk rating (those reported with zones Unnumbered A, AE, A1-A30, V, VE, V1-V30 cannot have default elevation difference).

DATA ELEMENT: Reinstatement Date

ALIAS: None

ACRONYM: WYO (PMF) WYO-REINST-DT

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE: None

DATA ELEMENT: Re-underwriting Status

ALIAS: None

ACRONYM: WYO (PMF) REUDW-STATUS

FILE: Policy Master (PMF)

DESCRIPTION:

This data element identifies the re-underwriting result, and whether there was a premium adjustment, based on outcome of clear flood risk communication provided to the policyholder (as a result of Section 28 of HFIAA).

EDIT CRITERIA: Alphabetic, Acceptable values:

C - REUDW complete, no change in premium

A - REUDW complete, additional premium required

R - REUDW complete, premium refund

N, blank - No REUDW

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Underwriting

REPORTING REQUIREMENT: Required for policies with a policy effective date of October 1, 2016 or later.

NOTE:

- Policies with a policy effective date prior to October 1, 2016, can report blank.

DATA ELEMENT: Risk Rating Method

ALIAS: Manual, Specific (Submit for Rating), Alternative, or
V-Zone Individual Risk Rating (NEW)

ACRONYM: WYO (PMF) RATE-METHOD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Manual Rating: This refers to any policy that is rated using the rate tables provided in the NFIP Flood Insurance Manual.

Specific Rating: This refers to rating done for an individual risk. This type of rating applies to Post-FIRM construction or substantial improvement for which no risk rate is published in the NFIP Flood Insurance Manual. An applicant for insurance on such a building must submit an application for approval and establishment of the risk premium rate. This submission should include a copy of the variance from the floodplain management ordinances issued by the community and a recent photograph or blueprint of the risk to be insured.

Alternative Rating: Only when the building is Pre-FIRM and the FIRM Zone is unknown can the alternative rating procedure be used. The NFIP assumes that the building is located in a Special Flood Hazard Area; the Pre-FIRM rates for Zone A in the NFIP Flood Insurance Manual are used to compute the premium. The agent or the insured may determine the FIRM Zone at a later date and use the information for rating. Effective October 1, 2013, Alternative policies will not be allowed to renew.

V-Zone Risk Factor Rating Form: During a severe coastal storm, a building's capability to withstand serious flood damage is directly related to several factors in addition to the elevation of the building's lowest floor. The most important of these are: (1) the building site; (2) the building support system; and (3) other construction details related to the building's resistance to wind and wave action. Owners who provide the NFIP with professional certification of information (on the V-Zone Risk Factor Rating Form) about these factors may qualify for substantial flood insurance rate discounts. This rating is used when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure.

Underinsured Condominium Master Policy (CMP): CMPs that are not insured for at least 80 percent of the actual cash value of the building or the maximum available, whichever is less, are rated according to the "CMP Minimum Rating Rule." CMPs that are Submit-for-Rates should be reported as Submit-for-Rates, regardless of insurance-to-value since that rating factor is taken into account when developing the rates.

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

DESCRIPTION: (Cont'd.)

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

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

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

Preferred Risk Policy (PRP): Prior to May 1, 2004, this policy was available for one- to four-family residential buildings only and solely in B, C, and X zones. Effective May 1, 2004, this policy will also be available for other residential and non-residential buildings solely in B, C and X zones. Effective October 1, 2016, this policy will be available for all residential and non-residential buildings solely in B, C, X, A99 and AR/AR dual flood risk zones (Rating Map Information).

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

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

Effective January 1, 2011, buildings newly designated in a Special Flood Hazard Area following a flood map revision on or after October 1, 2008, were allowed to maintain the lower cost PRP for 2 years after the effective date of the map change. As of January 1, 2013, policies written as PRPs under the PRP Eligibility Extension could continue to be renewed as PRPs beyond the previously designated 2-year period. New risk rating methods 'P' and 'Q' were used to identify PRP eligibility. Since then, further changes were made regarding risk rating method 'P'. Risk rating method 'P' became invalid if the policy effective date is on or after October 1, 2013, and valid 'P's should renew as 'Q' after October 1, 2013. Any new business or renewals effective on or after April 1, 2015, cannot be issued using risk rating method 'Q'. Valid 'Q's should renew as 'R' after April 1, 2015. Refer to the Flood Insurance Manual, Preferred Risk Policy section for more information regarding PRP eligibility.

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

DESCRIPTION: (Cont'd.)

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

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

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

DESCRIPTION: (Cont'd.)

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

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

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

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

- The policy must be rated using the BFE printed on the FIRM that includes wave height.
- The building rates are determined based on the ratio of the estimated building replacement cost and amount of insurance purchased.

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

DESCRIPTION: (Cont'd.)

- The effective date of the FIRM or the reported map panel date is on or after October 1, 1981.
- The building must be either elevated free of obstruction or with breakaway wall obstruction less than 300 square feet. All machinery and equipment below the BFE are considered obstructions.

Group Flood Insurance Policy (GFIP): This policy provides a temporary mechanism for the recipients of IFG (Individual and Family Grant) and IHP (Individual and Households Grant Program) disaster assistance – generally low-income persons – to have flood insurance coverage for a period of three years following a flood loss (as a result of a major disaster declaration by the President) so that they will have time to recover from the disaster and be in a better position to buy flood insurance for themselves after the expiration of their three-year policy term. The premium for the GFIP will be a flat fee and may be adjusted at any time to reflect NFIP loss experience and adjustment of benefits under the stated grant programs. The amount of coverage is equivalent to the maximum grant amount established and the three-year policy term begins 60 days after the date of the disaster declaration.

FEMA Special Rates: Effective May 1, 2008, WYO companies that use special rates provided by FEMA must report these policies indicating risk rating method 'S'. FEMA Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines. These rates are also considered full risk (not subsidized).

Severe Repetitive Loss Properties: Policies renewed or issued on or after January 1, 2007 that meet the criteria for severe repetitive loss (SRL) are transferred to the Special Direct Facility for policy issuance. Mitigation offers made to SRL property owners under the SRL program will result in increased insurance premiums for the SRL property owners who refuse to accept the mitigation offer. Effective October 1, 2013, risk rating method 'T' will no longer be valid.

Leased Federal Property: Leased Federal Properties are identified as any properties leased from the Federal Government (including residential and nonresidential properties) that are determined to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Effective October 1, 2009, this type of property will be reported with risk rating method 'F'. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009. In order to establish actuarial rates, an Elevation Certificate (EC) must be available. If the EC is not received within 45 days from the date of notice, the policy may be nullified or issued using tentative rates.

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

DESCRIPTION: (Cont'd.)

Pre-FIRM policies with Elevation Certificate rating:
Effective October 1, 2013, there will be two new Risk Rating Methods ('B', 'W') for policies covering Pre-FIRM buildings that are elevation rated as part of the implementation of the Biggert-Waters 2012, Section 100205.

Criteria for these policies are:

- Post-FIRM indicator is 'N'
- Flood risk zone is an SFHA
- Elevation difference is not the default value (+999). For Flood risk zone 'D' or 'Unnumbered V', elevation difference default value +999 is allowed.

If the elevation difference is zero or above, the policy will be reported with Risk Rating Method 'B'. Policies with Risk Rating Method 'B' can be elevation rated based on the rate tables in the Flood Insurance Manual. If the elevation difference is less than zero, the policy will be reported with Risk Rating Method 'W'. Many of these rates are not in the Flood Insurance Manual and may follow Submit-for-Rate procedures. Rating rules for these two new Risk Rating Methods ('B', 'W') are located in the Flood Insurance Manual and Specific Rating Guidelines.

FEMA Pre-FIRM Special Rates: Effective October 1, 2013, in order to account for those Pre-FIRM policies that do not fall under the new risk rating method 'B' or 'W', a new Risk Rating Method will be reported for these exceptions. WYO companies that use special rates provided by FEMA must report these Pre-FIRM policies with risk rating method 'E'. FEMA Pre-FIRM Special Rates are to be used on new business and renewal transactions. These rates are assigned and approved by FEMA and not included in the Specific Rating Guidelines.

Newly Mapped into SFHA: PRPs formerly issued with Risk Rating Method 'Q' renewing on or after April 15, 2015, and other new business or renewal policies effective on or after April 1, 2015, properties newly mapped into the SFHA from a non-SFHA by a map revision effective on or after October 1, 2008 will use Risk Rating Method 'R'. When using risk rating method 'R', the 'Rating Map Information' will reflect the previous map, and the 'Current Map Information' will reflect the most recent map information. When the Current Map Information is an SFHA, risk rating method 'R' can only be used for a new business or renewal policy issued on or after April 1, 2015 and within 1 year of the effective date of map revision, or April 15, 2015, whichever is later (within one year of the effective date of the most recent panel suffix for the panel number reported in the Current Map Information field). Effective April 1, 2015, valid flood risk zones (Rating Map Information) are B, C, D and X. Effective October 1, 2016, valid flood risk zones (Rating Map Information) are B, C, D, X, A99 and AR/AR dual zones.

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 1 - Manual
- 2 - Specific
- 3 - Alternative
- 4 - V-Zone Risk Factor Rating Form
- 5 - Underinsured Condominium Master Policy
- 6 - Provisional
- 7 - Preferred Risk Policy (PRPs issued for eligible properties located within a non-Special Flood Hazard Area [non-SFHA] or flood risk zones A99 or AR/AR dual zones (effective October 1, 2016)
- 8 - Tentative
- 9 - MPPP Policy
- A - Optional Post-1981 V Zone
- B - Pre-FIRM policies with elevation rating - Flood Insurance Manual rate tables
- E - Pre-FIRM Special Rates
- F - Leased Federal Property
- G - Group Flood Insurance Policy (GFIP)
- P - Preferred Risk Policy (A PRP renewal issued in the first year following a map revision for an eligible property that was newly mapped into the SFHA by the map revision, or new business written for an eligible property that was newly mapped into the SFHA by a map revision effective on or after October 1, 2008 - PRP Eligibility Extension). Effective October 1, 2013, 'P' will invalid to report.
- Q - Preferred Risk Policy (subsequent PRP renewals where the previous policy year was reported as a 'P' or 'Q'). Effective April 1, 2015, no new business or renewal can be written with 'Q'. Policies written with 'Q' prior to April 1, 2015 should renew as 'R'.

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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

R - Newly Mapped into SFHA

S - FEMA Special Rates

T - Severe Repetitive Loss Properties (formerly Target Group Full Risk). Effective October 1, 2013, code will no longer be valid.

W - Pre-FIRM policies with elevation rating - Submit-for-Rate procedures

LENGTH: 1

DEPENDENCIES: Information is to be obtained from the Flood Insurance Application and the Elevation Certificate.

SYSTEM FUNCTION: Premium Calculation

REPORTING REQUIREMENT: Required

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, 2015, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$33,000.

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

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, 2015, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$33,000.

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

DATA ELEMENT: Value of Contents (ACV)

ALIAS: Property Value - Contents

ACRONYM: Direct (CMF) Prop-Val-Cont
WYO (CMF) VAL-Cont

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

The actual cash value before flood damage in whole dollars of insurable contents located in all parts of a building occupied by the policyholder and in qualifying appurtenant buildings as applicable under the policy. Actual cash value is replacement cost less depreciation. For a single-family building with multiple occupancies, this is the value of contents contained in the policyholder occupied portions of the building, such as a condominium unit or apartment.

The adjuster can make a best estimate of this value based on informed judgment. This has important use in flood insurance ratemaking and is desirable information.

EDIT CRITERIA: Positive numeric in whole dollars

LENGTH: 7

DEPENDENCIES: Information is either determined by the WYO Company or obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Underinsurance
Analysis of Depth-Damage Relationships

REPORTING REQUIREMENT: Required

DATA ELEMENT: **Water Depth - Relative to Main Building**

ALIAS: Water Height, Water Level

ACRONYM: Direct (CMF) Water-Hgt
 WYO (CMF) WATER-DEPTH

FILE: Claims Master (CMF)
 Actuarial (APOL)

DESCRIPTION:

For a main building without a basement, this is the depth of water, judging by the water marks on the interior of the building, relative to the lowest floor of the building as defined in the NFIP Flood Insurance Manual. In non-V Zones, the reference point of the lowest floor is the top of the flooring. In V Zones, the reference point is the bottom of the floor beam. For example, in a V Zone, water reaching 2 feet below the bottom of the floor beam of the lowest floor is marked as a depth of -2 feet. Water reaching 2 feet above the bottom of the floor beam of the lowest floor is marked as a depth of +2 feet.

For a main building with a basement (floor below ground level on all sides), the water depth is measured relative to the top of the flooring of the floor above the basement. This is judged by the interior water marks except in the case where water has entered the basement through an entry point, such as a window, that is at a higher level than that attained by the water filling the basement. In this case, the water depth should be the entry point relative to the floor above the basement as this is really the flood level relative to the building.

As an example, suppose flood water has not reached the floor above the basement, but has entered the basement through a window that is 2 feet below the floor above the basement. Additionally, the flood is of short enough duration that the water level in the basement does not reach the window. In this case, the water depth is -2 feet. However, if a general condition of flooding has caused water to enter a basement only through seepage, then interior water marks are used to determine the water depth relative to the floor above the basement.

In the case where only an appurtenant building has been damaged and water has not reached the main building, then the water depth is coded as +99.

EDIT CRITERIA: Numeric, positive or negative whole number
 (reported in feet)

LENGTH: 3

DATA ELEMENT: Water Depth - Relative to Main Building (Cont'd.)

DEPENDENCIES: Information is obtained from the adjuster's report.

SYSTEM FUNCTION: Analysis of Depth-Damage Relationships
Analysis of Building Design

REPORTING REQUIREMENT: Required

DATA ELEMENT: WYO Reported Original New Business Effective Date

ALIAS: None

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

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

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

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

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PART 5 - CODES

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PART 5 - CODES

INTRODUCTION

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

ADDITIONS/EXTENSIONS INDICATOR

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

AGRICULTURAL STRUCTURE INDICATOR

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

AREA BELOW ELEVATED FLOOR - ELEVATORS

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

AREA BELOW ELEVATED FLOOR - ENCLOSED FINISHED AREA INDICATOR

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

AREA BELOW ELEVATED FLOOR - GARAGE INDICATOR

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

AREA BELOW ELEVATED FLOOR - M/E INDICATOR

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

AREA BELOW ELEVATED FLOOR – M/E VALUE INDICATOR

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

AREA BELOW ELEVATED FLOOR – WASHER/DRYER INDICATOR

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

AREA BELOW ELEVATED FLOOR – WASHER/DRYER VALUE INDICATOR

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

BASEMENT M/E INDICATOR

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

BASEMENT M/E VALUE INDICATOR

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

BASEMENT WASHER/DRYER INDICATOR

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

BASEMENT WASHER/DRYER VALUE INDICATOR

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

BASEMENT/ENCLOSURE/CRAWLSPACE TYPE

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

BUILDING CONSTRUCTION DATE TYPE

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

BUILDING DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

BUILDING DESCRIPTION TYPE

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

BUILDING IN COURSE OF CONSTRUCTION INDICATOR

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

BUILDING ON FEDERAL LAND INDICATOR

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

BUILDING OVER WATER TYPE

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

BUILDING PURPOSE TYPE

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

BUILDING WALLED/ROOFED INDICATOR

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

BUSINESS PROPERTY INDICATOR

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

CANCELLATION/VOIDANCE REASON

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

CAUSE OF LOSS

<u>DESCRIPTION</u>	<u>CODE</u>
Other Causes	0
Tidal Water Overflow	1
Stream, River, or Lake Overflow	2
Alluvial Fan Overflow	3
Accumulation of Rainfall or Snowmelt	4
Erosion - Demolition	7
Erosion - Removal	8
Earth Movement, Landslide, Land Subsidence, Sinkholes, etc.	9
Closed Basin Lake	A
Expedited Claim Handling Process Without Site Inspection	B
Expedited Claim Handling Process Follow-up Site Inspection	C
Expedited Claim Handling Process by Adjusting Process Pilot Program	D

CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING
CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS

<u>DESCRIPTION</u>	<u>CODE</u>
Claim denied that was less than deductible	01
Seepage	02
Backup drains	03
Shrubs not covered	04
Sea wall	05
Not actual flood	06
Loss in progress	07
Failure to pursue claim	08
Debris removal only	09
Fire	10
Fence damage	11
Hydrostatic pressure	12
Drainage clogged	13
Boat piers	14
Not insured, damage before inception of policy	15
Not insured, wind damage	16
Type of erosion not included in definition of flood or flooding	17
Landslide	18
Type of mudflow not included in definition of flood or flooding	19
No demonstrable damage	20
Other	97
Error-delete claim (no assignment)	98
Erroneous assignment	99

CLAIM CLOSED WITHOUT PAYMENT REASON - ICC

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

CLAIM STATUS INDICATOR

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

COINSURANCE CLAIM SETTLEMENT INDICATOR

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

COMMUNITY IDENTIFICATION NUMBER (RATING MAP INFORMATION)

See Community Status Book or Community Master File.

CONDOMINIUM FORM OF OWNERSHIP INDICATOR

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

CONDOMINIUM INDICATOR

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

CONTENTS DAMAGE SUBJECT TO POLICY EXCLUSIONS (ACV)

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

COVERAGE REQUIRED FOR DISASTER ASSISTANCE

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

CURRENT MAP INFO - COMMUNITY IDENTIFICATION NUMBER

See Community Status Book or Community Master File.

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

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

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT

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

DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT (cont.)

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

DEDUCTIBLE - BUILDING

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

DEDUCTIBLE - CONTENTS

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

DIAGRAM NUMBER

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

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

DURATION BUILDING WILL NOT BE HABITABLE

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

ELEVATED BUILDING INDICATOR

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

ELEVATING FOUNDATION TYPE

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

ELEVATION CERTIFICATE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
--------------------	-------------

Post-FIRM Zone A Rate Tables:

No Elevation Certificate, original effective date prior to October 1, 1982, with no break in insurance coverage	1
No Elevation Certificate, original effective date on or after October 1, 1982, with no break in insurance coverage	2
Elevation Certificate with BFE	3
Elevation Certificate without BFE	4

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

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

ENCLOSURE MATERIAL TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
--------------------	-------------

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

ENCLOSURE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
--------------------	-------------

Fully	F
None	N
Partially	P

ENCLOSURE USE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
--------------------	-------------

Yes	Y
No	N

ENGINEERED FLOOD OPENINGS INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
--------------------	-------------

Yes	Y
No	N

ENTIRE BUILDING COVERAGE INDICATOR

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

EXTERIOR WALL STRUCTURE TYPE

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

EXTERIOR WALL SURFACE TREATMENT

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

FACTORS RELATED TO CAUSE OF LOSS

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

FINAL PAYMENT INDICATOR - BUILDING

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

FINAL PAYMENT INDICATOR - CONTENTS

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

FINAL PAYMENT INDICATOR - ICC

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

FLOOD CHARACTERISTICS

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

FLOOD OPENINGS INDICATOR

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

FLOODPROOFED INDICATOR

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

FLOOR BELOW GRADE INDICATOR

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

FOUNDATION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Concrete Piles	11
Wood Piles	12
Steel Piles	13
Reinforced Concrete Piers	21
Reinforced Concrete Block Piers	22
Unreinforced Concrete Block Piers	23
Brick Piers	24
Other Piers	25
Wood Posts	30
Reinforced Concrete Walls	41
Concrete Block Walls	42
Reinforced Concrete Shear Walls	43
Treated Plywood	44
Brick Walls	45
Other Walls	46
Concrete Slab	50
Reinforced Masonry Piers/Concrete Piers or Columns	52
Reinforced Concrete Shear Walls	54
Wood Shear Walls	56
Solid Foundation Walls	58
Other	60

GARAGE FLOOD OPENINGS INDICATOR

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

GARAGE INDICATOR

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

GARAGE M/E INDICATOR

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

GARAGE USE INDICATOR

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

GRANDFATHERING TYPE CODE

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

HFIAA/SECTION-28 INDICATOR

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

HFIAA/SECTION-28 LOSS INDICATOR

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

HOUSE WORSHIP INDICATOR

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

ICC CLAIM INDICATOR

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

ICC MITIGATION INDICATOR

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

INSURANCE TO VALUE RATIO INDICATOR

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

LENDER INDICATOR

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

LOCATION OF CONTENTS INDICATOR

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

MANDATORY PURCHASE INDICATOR

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

MITIGATION OFFER INDICATOR

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

NAME FORMAT INDICATOR

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

NAME OR DESCRIPTIVE INFORMATION INDICATOR

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

NEW/ROLLOVER/TRANSFER INDICATOR

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

NON-PROFIT ENTITY INDICATOR

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

NUMBER OF FLOORS (INCLUDING BASEMENT)/BUILDING TYPE

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

OBSTRUCTION TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Free of obstruction	10
With obstruction: enclosure/crawlspace with proper openings not used for rating (not applicable in V zones)	15
With obstruction: less than 300 sq. ft. with breakaway walls, but no machinery or equipment attached to building below lowest elevated floor, or elevation of machinery/equipment is at or above Base Flood Elevation	20

OBSTRUCTION TYPE (cont'd.)

<u>DESCRIPTION</u>	<u>CODE</u>
With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure and with machinery or equipment attached to building below lowest elevated floor, and elevation of machinery/equipment is below Base Flood Elevation	24
With obstruction: 300 sq. ft. or more with breakaway walls, but no machinery or equipment attached to building below the Base Flood Elevation	30
With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure and with machinery or equipment attached to building below the Base Flood Elevation	34
With obstruction: no walls, but the elevation of machinery or equipment attached to building is below Base Flood Elevation (NOTE: Use Obstruction Type "10" and Without Obstruction Rate Table if the elevation of machinery/equipment is at or above Base Flood Elevation.)	40
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with no machinery or equipment attached to building below lowest elevated floor	50
With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, A0, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit.	91
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94

OBSTRUCTION TYPE (cont'd)

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

OCCUPANCY TYPE

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

POLICY ASSIGNMENT TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
No assignment	N or Blank
Assignment due to new purchase	P
Other Assignment	0

POLICY STATUS INDICATOR

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

POLICY TERM INDICATOR

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

POST-FIRM CONSTRUCTION INDICATOR

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

PRE-FIRM SFHA - COMMUNITY REINSTATEMENT INDICATOR

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

PRE-FIRM SFHA - LENDER REQUIRED UNDER MANDATORY PURCHASE INDICATOR

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

PRE-FIRM SFHA - PRIOR POLICY INDICATOR

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

PRE-FIRM SFHA - PRIOR POLICY LAPSED POLICY INDICATOR

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

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

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

PRE-FIRM SUBSIDY ELIGIBILITY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Eligible for Pre-FIRM subsidized rates	Y
Not eligible for Pre-FIRM subsidized rates	N or Blank

PREMIUM PAYMENT INDICATOR

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

PRIMARY RESIDENCE INDICATOR

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

PROPERTY PURCHASE INDICATOR

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

REGULAR/EMERGENCY PROGRAM INDICATOR

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

RENTAL PROPERTY INDICATOR

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

REPETITIVE LOSS TARGET GROUP INDICATOR

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

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

REPLACEMENT COST INDICATOR

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

RE-UNDERWRITING STATUS

<u>DESCRIPTION</u>	<u>CODE</u>
REUDW complete - no change in premium	C
REUDW complete - additional premium required	A
REUDW complete - premium refund	R
No REUDW	N, blank

RISK RATING METHOD

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

SML-BUSINESS INDICATOR

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

SPECIAL EXPENSE TYPE

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

SRL PROPERTY INDICATOR

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

STATE-OWNED PROPERTY

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

SUBSIDIZED RATED INDICATOR

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

SUBSTANTIAL IMPROVEMENT INDICATOR

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

TENANT BUILDING COVERAGE INDICATOR

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

TENANT INDICATOR

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

VALID POLICY INDICATOR

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

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

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

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

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

WAITING PERIOD TYPE

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

WYO TRANSACTION CODE

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

WYO TRANSACTION CODE (cont'd)

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

1981 POST-FIRM V ZONE CERTIFICATION INDICATOR

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

11 New Business

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

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

11 New Business (Cont'd.)

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

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670

11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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12 Mailing Address Data

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (12A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Name or Descriptive Information Indicator	1	27
Mailing Address 1	50	28-77
Mailing Address 2	50	78-127
Mailing City	30	128-157
Mailing State	2	158-159
Mailing ZIP Code	9	160-168
HFIAA/Section-28 Indicator	1	169
Reserved for NFIP Use	288	170-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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

14 Policy Reinstatement Without Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (14A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
HFIAA/Section-28 Indicator	1	43
Reserved for NFIP Use	414	44-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

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

15 Policy Reinstatement With Policy Changes

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

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

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

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

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
HFIAA/Section-28 Indicator	1	599
Reinstatement HFIAA Surcharge	10	600-609
Agricultural Structure Indicator	1	610
Area Below Elevated Floor - Elevators	1	611
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	612
Area Below Elevated Floor - Garage Indicator	1	613
Area Below Elevated Floor - M/E Indicator	1	614
Area Below Elevated Floor - M/E Value Amount	6	615-620
Area Below Elevated Floor - M/E Value Ind.	1	621
Area Below Elevated Floor - Number of Flood Openings	3	622-624
Area Below Elevated Floor - W/D Indicator	1	625
Area Below Elevated Floor - W/D Value Amount	6	626-631
Area Below Elevated Floor - W/D Value Ind.	1	632
Basement M/E Indicator	1	633
Basement M/E Value Amount	6	634-639
Basement M/E Value Indicator	1	640
Basement W/D Indicator	1	641
Basement W/D Value Amount	6	642-647
Basement W/D Value Indicator	1	648
Building on Federal Land	1	649
Building Purpose Type Percent	2	650-651
Building Walled/Roofed Indicator	1	652
Current Map Date	8	653-660
Elevating Foundation Type	1	661
Enclosure Material Type	1	662
Enclosure Size	6	663-668
Enclosure Use Indicator	1	669
Engineered Flood Openings Indicator	1	670
Entire Building Coverage Indicator	1	671
Flood Openings Indicator	1	672
Floor Below Grade Indicator	1	673
Garage Flood Openings Indicator	1	674
Garage Indicator	1	675
Garage M/E Indicator	1	676
Garage - Number of Flood Openings	3	677-679

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

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Garage Total Net Area	6	680-685
Garage Use Indicator	1	686
House of Worship Indicator	1	687
Lender Indicator	1	688
Mandatory Purchase Indicator	1	689
Newly Mapped Date	8	690-697
Non-Profit Entity Indicator	1	698
Pre-Firm SFHA - Community Reinstatement Date	8	699-706
Pre-Firm SFHA - Community Reinstatement Ind.	1	707
Pre-Firm SFHA - Community Suspension Date	8	708-715
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	716
Pre-Firm SFHA - Prior Policy Indicator	1	717
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	718
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	719
Rate Table Code	3	720-722
Rated Map Date	8	723-730
Substantial Improvement Date	8	731-738
Small Business Building Indicator	1	739
Total Area of Flood Openings	6	740-745
Total Area Garage Flood Openings	6	746-751
Pre-FIRM Subsidy Eligibility Indicator	1	752
Newly Mapped Multiplier	5	753-757
Newly Mapped/PRP Base Premium	7	758-764
NAIC Number	5	765-769
Reinstatement Date	8	770-777
Re-underwriting Status	1	778
WY0 Reported Original New Business Eff. Date	8	779-786
Reserved for NFIP Use2	214	787-1000

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17 Renewal

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

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

17 Renewal (Cont'd.)

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

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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20 Endorsement

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

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

20 Endorsement (Cont'd.)

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

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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23 Policy Correction

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

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23 Policy Correction (Cont'd.)

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

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
HFIAA/Section-28 Indicator	1	595
HFIAA Surcharge	8	596-603
Agricultural Structure Indicator	1	604
Area Below Elevated Floor - Elevators	1	605
Area Below Elevated Floor - Enclosed Finished Area Indicator	1	606
Area Below Elevated Floor - Garage Indicator	1	607
Area Below Elevated Floor - M/E Indicator	1	608
Area Below Elevated Floor - M/E Value Amount	6	609-614
Area Below Elevated Floor - M/E Value Ind.	1	615
Area Below Elevated Floor - Number of Flood Openings	3	616-618
Area Below Elevated Floor - W/D Indicator	1	619
Area Below Elevated Floor - W/D Value Amount	6	620-625
Area Below Elevated Floor - W/D Value Ind.	1	626
Basement M/E Indicator	1	627
Basement M/E Value Amount	6	628-633
Basement M/E Value Indicator	1	634
Basement W/D Indicator	1	635
Basement W/D Value Amount	6	636-641
Basement W/D Value Indicator	1	642
Building on Federal Land	1	643
Building Purpose Type Percent	2	644-645
Building Walled/Roofed Indicator	1	646
Current Map Date	8	647-654
Elevating Foundation Type	1	655
Enclosure Material Type	1	656
Enclosure Size	6	657-662
Enclosure Use Indicator	1	663
Engineered Flood Openings Indicator	1	664
Entire Building Coverage Indicator	1	665
Flood Openings Indicator	1	666
Floor Below Grade Indicator	1	667
Garage Flood Openings Indicator	1	668
Garage Indicator	1	669
Garage M/E Indicator	1	670
Garage - Number of Flood Openings	3	671-673
Garage Total Net Area	6	674-679
Garage Use Indicator	1	680

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
House of Worship Indicator	1	681
Lender Indicator	1	682
Mandatory Purchase Indicator	1	683
Newly Mapped Date	8	684-691
Non-Profit Entity Indicator	1	692
Pre-Firm SFHA - Community Reinstatement Date	8	693-700
Pre-Firm SFHA - Community Reinstatement Ind.	1	701
Pre-Firm SFHA - Community Suspension Date	8	702-709
Pre-Firm SFHA - Lender Required Under Mandatory Purchase Indicator	1	710
Pre-Firm SFHA - Prior Policy Indicator	1	711
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	712
Pre-Firm SFHA - Prior Policy Lapsed Result of Community Suspension Indicator	1	713
Rate Table Code	3	714-716
Rated Map Date	8	717-724
Substantial Improvement Date	8	725-732
Small Business Building Indicator	1	733
Total Area of Flood Openings	6	734-739
Total Area Garage Flood Openings	6	740-745
Pre-FIRM Subsidy Eligibility Indicator	1	746
Newly Mapped Multiplier	5	747-751
Newly Mapped/PRP Base Premium	7	752-758
NAIC Number	5	759-763
Reinstatement Date	8	764-771
Re-underwriting Status	1	772
WYO Reported Original New Business Eff. Date	8	773-780
Reserved for NFIP Use2	220	781-1000

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26 Cancellation

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (26A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA/Section-28 Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
Reserved for NFIP Use	384	74-457
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

29 Cancellation Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (29A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Termination Date	8	27-34
Cancellation/Voidance Reason	2	35-36
Total Premium Refund	9	37-45
Federal Policy Fee - Refunded	7	46-52
Reserve Fund Assessment - Refunded	10	53-62
HFIAA/Section-28 Indicator	1	63
HFIAA Surcharge - Refunded	10	64-73
Reserved for NFIP Use	384	74-457
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

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	3	289-291
Reserved for NFIP Use	166	292-457
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

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	3	119-121
Reserved for NFIP Use	336	122-457
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	3	75-77
Reserved for NFIP Use	380	78-457
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	3	83-85
Reserved for NFIP Use	372	86-457
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	3	276-278
Reserved for NFIP Use	179	279-457
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 (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	3	58-60
Reserved for NFIP Use	397	61-457
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
Coinsurance 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	3	200-202
Reserved for NFIP Use	255	203-457
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.)

<u>Record B</u>	<u>Field Length Position</u>	Record
Transaction Code (49B)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Property Value - Main (ACV)	10	35-44
Property Value - Appurtenant (ACV)	7	45-51
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

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	3	234-236
Reserved for NFIP Use	221	237-457
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

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	4	73-76
Reserve - Contents	12	77-88
Claim/Loss Closed Date	9	89-97
Claim Closed Without Payment Reason - Building	8	98-105
Replacement Cost Indicator	2	106-107
Expense of Manufactured (Mobile) Home Removal	1	108
Claim Closed Without Payment Reason - Contents	4	109-112
Claim/Loss Reopen Date	2	113-114
Final Payment Indicator - Building	8	115-122
Final Payment Indicator - Contents	1	123
Total Property Value - Main and Appurtenant (RCV)	1	124
Total Building Damages - Main and Appurtenant (RCV)	10	125-134
Total Damage to Contents - Main and Appurtenant (RCV)	10	135-144
ICC Mitigation Indicator	7	145-151
ICC Claim Indicator	1	152
ICC Prior Date of Loss	1	153
ICC Property Value - Current	8	154-161
ICC Property Value - Prior	10	162-171
ICC Actual Expense	10	172-181
ICC Flood Damage Amount - Prior	10	182-191
Final Payment Indicator - ICC	10	192-201
Claim Closed Without Payment Reason - ICC Reserve - ICC	1	202
Coinsurance Claim Settlement Indicator	2	203-204
HFIAA/Section-28 Loss Indicator	7	205-211
Damage - Main (ACV)	1	212
Damage - Appurtenant (ACV)	1	213
Damage to Contents - Main (ACV)	10	214-223
Damage to Contents - Appurtenant (ACV)	7	224-230
Value of Contents (ACV)	7	231-237
Exterior Water Depth - Main	7	238-244
Exterior Water Depth - Appurtenant	7	245-251
Interior Water Depth - Main	4	252-255
Interior Water Depth - Appurtenant	4	256-259
Adjuster Individual Flood Control Number	4	260-263
Adjusting Firm Flood Identifier	4	264-267
	8	268-275
	3	276-278

61 General Claim/Loss Correction (Cont'd)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Reserved for NFIP Use	179	279-457
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

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

<u>Record B</u>	<u>Field Length Position</u>	Record
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	3	83-85
Reserved for NFIP Use	372	86-457
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	3	120-122
Reserved for NFIP Use	335	123-457
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	3	62-64
Reserved for NFIP Use	393	65-457
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	3	62-64
Reserved for NFIP Use	393	65-457
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

81 Change Policy Number Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (81A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Old Policy Number	10	17-26
New Policy Number	10	27-36
HFIAA/Section-28 Indicator	1	37
Reserved for NFIP Use	420	38-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

84 Change Date of Loss Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (84A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Old Date of Loss	8	27-34
New Date of Loss	8	35-42
HFIAA/Section-28 Loss Indicator	1	43
Reserved for NFIP Use	414	44-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

87 Change Claim Payment Date Key

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (87A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Old Payment Date	8	35-42
New Payment Date	8	43-50
HFIAA/Section-28 Loss Indicator	1	51
Reserved for NFIP Use	406	52-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

99 Lender Data (Expired Policy Notification)

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (99A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
First Lender Name	30	27-56
First Lender Street Address	50	57-106
First Lender City	30	107-136
First Lender State	2	137-138
First Lender ZIP Code	9	139-147
First Lender Loan Number	15	148-162
Second Lender Name	30	163-192
Second Lender Street Address	50	193-242
Second Lender City	30	243-272
Second Lender State	2	273-274
Second Lender ZIP Code	9	275-283
Second Lender Loan Number	15	284-298
HFIAA/Section-28 Indicator	1	299
Reserved for NFIP Use	158	300-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Reserved for NFIP Use2	500	501-1000

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$ ⁴ \$ ⁵ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Additions/Extensions Indicator	R	-	-	X
Adjuster Individual Flood Control Num.	R	-	-	9(8)
Adjusting Firm Flood Identifier	R	-	-	9(3)
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	-	-	9(6)
Basement M/E Value Amount	R	-	-	X
Basement M/E Value Indicator	R	-	-	X
Basement W/D Indicator	R	-	-	9(6)
Basement W/D Value Amount	R	-	-	X
Basement W/D Value Indicator	R	-	-	9(2)V999
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	S9(10)V99
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	-	-	9(2)
Building Purpose Type Percent	R	-	-	XX
Building Description Type	R	-	-	X
Building Walled/Roofed Indicator	R	-	-	X
Business Property Indicator	R	-	-	XX
Cancellation/Voidance Reason	R	-	-	X(9)
Case File Num. for Disaster Assistance	R	-	-	9(3)
Catastrophe Number	R	-	-	X
Cause of Loss	R	-	-	X

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

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

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

R - Replacement Value
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 S - Signed Data Element
 \$ - Dollars and Cents
 \$/100 - Whole Dollars

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Expense of Manufactured (Mobile)	R	-	\$	9(4)
Home Removal	R	-	-	X
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 ¹ I ²	S ³	\$ ⁴ \$ ⁵ \$/100 ⁶	Picture
Mailing ZIP Code	R	-	-	9(9)
Mandatory Purchase Indicator	R	-	-	X
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
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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- Hundreds of Dollars

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

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

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

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

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

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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)
Total Premium Refund	I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Valid Policy Indicator	R	-	-	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Waiting Period Type	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO 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

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

RECORD LAYOUT

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

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

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	5	505-509
NFIP Additional Limit Amount of Insurance - Building	8	510-517
NFIP Additional Limit Rate - Building	5	518-522
NFIP Basic Limit Amount of Insurance - Contents	8	523-530
NFIP Basic Limit Rate - Contents	5	531-535
NFIP Additional Limit Amount of Insurance - Contents	8	536-543
NFIP Additional Limit Rate - Contents	5	544-548
NFIP Total Premium Refund*	9	549-557
NFIP CRS Classification Credit Percentage	2	558-559
NFIP Federal Policy Fee	5	560-564
NFIP Federal Policy Fee - Refunded*	7	565-571
NFIP Community Probation Surcharge Amount	3	572-574
NFIP Deductible Discount Percentage	5	575-579

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	580-588
NFIP Property ZIP*		9	589-597
NFIP Expense Constant		3	598-600
NFIP Policy Term		1	601
NFIP ICC Premium		7	602-608
NFIP ICC Coverage		5	609-613
NFIP Reserve Fund Assessment - Refunded*		10	614-623
NFIP Reserve Fund Assessment		8	624-631
NFIP HFIAA Surcharge - Refunded*		10	632-641
NFIP HFIAA Surcharge		8	642-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

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

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

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Description Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
HFIAA/Section-28 Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge - Refunded*		10	1153-1162
Agricultural Structure Indicator		1	1163
Area Below Elevated Floor - Elevators		1	1164
Area Below Elevated Floor - Encl Finish Area Ind		1	1165
Area Below Elevated Floor - Garage Indicator		1	1166
Area Below Elevated Floor - M/E Indicator		1	1167

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

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Area Below Elevated Floor - M/E Value Amount	6	1168-1173
Area Below Elevated Floor - M/E Value Indicator	1	1174
Area Below Elevated Floor - Number of Flood Openings	3	1175-1177
Area Below Elevated Floor - W/D Indicator	1	1178
Area Below Elevated Floor - W/D Value Amount	6	1179-1184
Area Below Elevated Floor - W/D Value Indicator	1	1185
Basement M/E Indicator	1	1186
Basement M/E Value Amount	6	1187-1192
Basement M/E Value Indicator	1	1193
Basement W/D Indicator	1	1194
Basement W/D Value Amount	6	1195-1200
Basement W/D Value Indicator	1	1201
Building on Federal Land	1	1202
Building Purpose Type Percent	2	1203-1204
Building Walled/Roofed Indicator	1	1205
Current Map Date	8	1206-1213
Elevating Foundation Type	1	1214
Enclosure Material Type	1	1215
Enclosure Size	6	1216-1221
Enclosure Use Indicator	1	1222
Engineered Flood Openings Indicator	1	1223
Entire Building Coverage Indicator	1	1224
Flood Openings Indicator	1	1225
Floor Below Grade Indicator	1	1226
Garage Flood Openings Indicator	1	1227
Garage Indicator	1	1228
Garage M/E Indicator	1	1229
Garage - Number of Flood Openings	3	1230-1232
Garage Total Net Area	6	1233-1238
Garage Use Indicator	1	1239
House of Worship Indicator	1	1240
Lender Indicator	1	1241
Mandatory Purchase Indicator	1	1242
Newly Mapped Date	8	1243-1250
Non-Profit Entity Indicator	1	1251
Pre-Firm SFHA - Community Reinstatement Date	8	1252-1259
Pre-Firm SFHA - Community Reinstatement Indicator	1	1260
Pre-Firm SFHA - Community Suspension Date	8	1261-1268
Pre-Firm SFHA - Lender Req Under Mandatory Purch Ind	1	1269
Pre-Firm SFHA - Prior Policy Indicator	1	1270
Pre-Firm SFHA - Prior Policy Lapsed Policy Indicator	1	1271
Pre-Firm SFHA - Prior Pol Laps Result Comm Susp Ind	1	1272
Rate Table Code	3	1273-1275
Rated Map Date	8	1276-1283
Substantial Improvement Date	8	1284-1291
Small Business Building Indicator	1	1292
Total Area of Flood Openings	6	1293-1298
Total Area Garage Flood Openings	6	1299-1304
Pre-FIRM Subsidy Eligibility Indicator	1	1305
Newly Mapped Multiplier	5	1306-1310
Newly Mapped/PRP Base Premium	7	1311-1317
NFIP Newly Mapped Multiplier	5	1318-1322
NFIP Newly Mapped/PRP Base Premium	7	1323-1329
NAIC Number	5	1330-1334
Reinstatement Date	8	1335-1342
Re-underwriting Status	1	1343
WYO Reported Original New Business Eff. Date	8	1344-1351
Reserved for NFIP Use2	48	1352-1399

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

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

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

01 Output - Record

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

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

Record Layout (cont'd.)

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

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

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	OP-NFIP-HFIAA-Surcharge-Refund*	PIC S9(8)V99.
05	OP-NFIP-HFIAA-Surcharge	PIC S9(8).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Desc-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Subsidized-Rated-Ind	PIC X(1).
05	OP-Valid-Policy-Ind	PIC X(1).
05	OP-HFIAA-Sec28-Ind	PIC X(1).
05	OP-HFIAA-Surcharge	PIC S9(8).
05	OP-HFIAA-Surch-Refund	PIC S9(10).
05	OP-Agriculture-Struct-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Elevators	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Encl-Fin-Area	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Garage-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-ME-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-ME-Val-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-Num-Fld-Opn	PIC 9(3).
05	OP-Area-Bel-Elev-Flr-WD-Ind	PIC X(1).
05	OP-Area-Bel-Elev-Flr-WD-Val-Amt	PIC 9(6).
05	OP-Area-Bel-Elev-Flr-WD-Val-Ind	PIC X(1).
05	OP-Bsmt-ME-Ind	PIC X(1).
05	OP-Bsmt-ME-Val-Amt	PIC 9(6).
05	OP-Bsmt-ME-Val-Ind	PIC X(1).

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

Record Layout (Cont'd.)

05	OP-Bsmt-WD-Ind	PIC X(1).
05	OP-Bsmt-WD-Val-Amt	PIC 9(6).
05	OP-Bsmt-WD-Val-Ind	PIC X(1).
05	OP-Bldg-Fed-Land	PIC X(1).
05	OP-Bldg-Purp-Type-Pct	PIC 9(2).
05	OP-Bldg-Walled-Roofed-Ind	PIC X(1).
05	OP-Curr-Map-Date	PIC 9(8).
05	OP-Elev-Found-Type	PIC X(1).
05	OP-Encl-Material-Type	PIC X(1).
05	OP-Encl-Size	PIC 9(6).
05	OP-Encl-Use-Ind	PIC X(1).
05	OP-Engineer-Fld-Opn-Ind	PIC X(1).
05	OP-Entirer-Bldg-Cov-Ind	PIC X(1).
05	OP-Flood-Openings-Ind	PIC X(1).
05	OP-Floor-Below-Grade-Ind	PIC X(1).
05	OP-Garage-Fld-Opn-Ind	PIC X(1).
05	OP-Garage-Ind	PIC X(1).
05	OP-Garage-ME-Ind	PIC X(1).
05	OP-Garage-Num-Fld-Opn	PIC 9(3).
05	OP-Garage-Tot-Net-Area	PIC 9(6).
05	OP-Garage-Use-Ind	PIC X(1).
05	OP-House-Worship-Ind	PIC X(1).
05	OP-Lender-Ind	PIC X(1).
05	OP-Mandatory-Purch-Ind	PIC X(1).
05	OP-Newly-Mapped-Date	PIC 9(8).
05	OP-Non-Profit-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Rein-Date	PIC 9(8).
05	OP-Pref-SFHA-Comm-Rein-Ind	PIC X(1).
05	OP-Pref-SFHA-Comm-Susp-Date	PIC 9(8).
05	OP-Pref-SFHA-Lender-Req-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Policy-Ind	PIC X(1).
05	OP-Pref-SFHA-Prior-Pol-Lapse-Ind	PIC X(1).
05	OP-Pref-SFHA-Pr-Pol-Laps-Comm-Susp	PIC X(1).
05	OP-Rate-Table-Code	PIC X(3).
05	OP-Rated-Map-Date	PIC 9(8).
05	OP-Substantial-Improve-Date	PIC 9(8).
05	OP-Small-Business-Bldg-Ind	PIC X(1).
05	OP-Total-Area-Flood-Openings	PIC 9(6).
05	OP-Total-Area-Garage-Flood-Opn	PIC 9(6).
05	OP-Pref-Subsidy-Elig-Ind	PIC X(1).
05	OP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NFIP-Newly-Mapped-Multiplier	PIC X(5).
05	OP-NFIP-Newly-Mapped-Base-Premium	PIC 9(7).
05	OP-NAIC-Number	PIC X(5).
05	OP-Reinstatement-Date	PIC 9(8).
05	OP-Reunderwriting-Status	PIC X(1).
05	OP-WYO-Reported-Orig-NB-Eff-Date	PIC 9(8).
05	OP-Reserved-NFIP-Use2	PIC X(48).

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

RECORD LAYOUT

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

Record Layout (cont'd.)

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

Record Layout (cont'd.)

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

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

Activity Date	8	505-512
Claim Status	1	513
Payment Limit - Building	12	514-525
Payment Limit - Contents	10	526-535
Pay Limit - ICC	10	536-545
HFIAA/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	3	571-573
Reserved for NFIP Use	22	574-595
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

RECORD LAYOUT - COBOL

Output - Claims Information and Error Extract

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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.
    
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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(3).
05	OC-NFIP-Use	PIC X(22).
05	OC-Error-Codes-Out.	

10 Error-CDEX Occurs 25 Times

15 Error-Code PIC X(8).

15 Error-Date PIC 9(8).