Summary of the April 2018 TRRP Plan updates (Change 29)

Part 4 – Data Dictionary	1. Adjuster Individual Flood Control Number – Increased field length from 8 to 10; (Note: The additional characters need to be filled in with leading zeroes) 2. Adjusting Firm Flood Identifier – revised text in Note to add the following updates. a) For Non-WYO staff adjusters, the Adjusting Firm Flood Identifier must be reported. b) WYO staff adjusters must use the WYO NAIC number. 3. Revised deductible options for Other Residential Policies. Effective April 1, 2018, Other Residential Policies (Building and Contents) will be allowed to use deductible options of $15,000 to $50,000. 4. HFIAA Surcharge (TRRP page updated with Endorsement logic rules) 5. House Worship Indicator (No changes in TRRP, Edit (PL382010)is revised) 6. Non-Profit Entity Indicator (No changes in TRRP, Edit (PL385010) is revised) 7. Small Business Indicator (No changes in TRRP, Edit (PL360010)is revised) 8. Pre-FIRM SFHA – Prior Policy Lapsed Policy Indicator (TRRP page updated to align with Edit PL352010) 9. Pre-FIRM SFHA – Prior Policy Indicator (TRRP page updated to align with Edit PL341010) 10. Policy Assignment Type (No changes in TRRP, Edit PL316020 is cancelled)

	11. HFIAA Surcharge – Refunded – Page Revision
Part 6 – Record Layouts	Revised Claim TRRP transaction record layouts to reflect increase of Adjuster Individual Flood Control Number from 8 to 10.
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	Revised PICTURE length for Adjuster Individual Flood Control Number from 9(8) to 9(10).
Appendix C – Error Reporting	Revised Claim Error record layouts to reflect field length increase of Adjuster Individual Flood Control Number from 8 to 10 characters.

NATIONAL FLOOD INSURANCE PROGRAM

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

Revision 1 .... January 1, 1992

Revision 2 .... March 1, 1995

Revision 3 .... October 1, 1997

Revision 4 .... October 1, 2001

   Changes 1 & 2 .... May 1, 2002

   Change   3 .... October 1, 2002

   Change   4 .... May 1, 2003

   Change   5 .... October 1, 2003

   Change   6 .... May 1, 2004

   Change   6.1 .... February 1, 2005

   Changes 7 & 7 (Revised) .... May 1, 2005

   Changes 8 & 8.1 .... October 1, 2005

   Change   9 .... May 1, 2006

   Changes 10, 11 & 12 .... May 1, 2008

   Changes 13, 13.1 & 13.2 .... October 1, 2009

   Change 14 .... January 1, 2011

   Change 15 .... October 1, 2011

   Change 16 .... May 1, 2012

   Change 17 .... October 1, 2012

   Change 18 .... January 1, 2013

   Change 19, 19.1, 19.2 & 19.3 .... October 1, 2013

   Change 20 .... June 1, 2014

   Change 21 .... October 1, 2014

   Change 22 .... January 1, 2015

   Change 23, 23.1, 23.2, 23.3 .... April 1, 2015

   Change 24, 24.1 .... November 1, 2015

   Change 25 .... April 1, 2016

   Change 26, 26.1, 26.2 .... October 1, 2016

   Change 27 .... April 1, 2017

   Change 28 .... October 1, 2017

   Change 29 .... April 1, 2018

Page

DATA ELEMENT: Adjusting 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: 10

DEPENDENCIES: None

SYSTEM FUNCTION: Claims

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

NOTE:

- The FCN must be reported with an associated Adjusting Firm Flood Identifier.

- The FCN cannot be blank. If a FCN has not been assigned, report all zeros.

DATA ELEMENT: Adjusting Firm Flood Identifier

ALIAS: None

ACRONYM: WYO (PMF) ADJ-FFI

FILE: Claims Master (CMF)

DESCRIPTION:

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

EDIT CRITERIA: Numeric.

LENGTH: **5**

DEPENDENCIES: None

SYSTEM FUNCTION: Claims

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

NOTE:

- For Non-WYO Staff Adjusters, the Adjusting Firm Flood Identifier must be reported with an associated Adjuster Individual Flood Control Number (FCN).

- For WYO Staff Adjusters, the Adjusting Firm Flood Identifier must be the WYO NAIC number.

- The Adjusting Firm Flood Identifier cannot be blank.

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.)

1. 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

2. 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

3. 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 Non-residential 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 April 1, 2018, Other Residential policies will be allowed to use these 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.

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

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.)

1. 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

2. 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

3. 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 Non-residential 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 April 1, 2018, Other Residential policies will be allowed to use these deductible options.

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

<u>Full-Risk Rated Policies</u>
- 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.

<u>Pre-FIRM Subsidized Policies</u>
- 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.

<u>Contents-Only Policies</u>
- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed $100,000.

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

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……contd.,

Endorsements

- Endorsements that do not require a premium change or there was no change in the primary residence status, the HFIAA surcharge is $0.

- Endorsements where the Primary Residence Indicator changes from 'Y' (primary) to 'N' (non-primary) mid term, the HFIAA surcharge is recalculated pro-rata and the amount can be positive.

- Endorsements where the Primary Residence Indicator changes from 'N' (non-primary) to 'Y' (primary), the HFIAA surcharge is recalculated pro-rata and the amount can be negative.

DATA ELEMENT: **House Worship Indicator**

ALIAS: None

ACRONYM: HOUSE-WORSHP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is used as a House of Worship.

EDIT CRITERIA: Alpha, acceptable values:

N – No
Y – Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance
Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report
  'N', 'Y' or blank.

- Policies with Occupancy Type '4' or '6' that are effective on
  or after November 1, 2015 must report 'N' or 'Y'.

- Policies with Occupancy Type '1', '2' or '3' with original
  new business date on or after November 1, 2015 must report
  'N' or 'Y'.

- Policies with Risk Rating methods '6' (Provisional), '8'
  (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G'
  (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: **Non-Profit Entity Indicator**

ALIAS: None

ACRONYM: NON-PROFIT

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the building is a non-profit entity.

EDIT CRITERIA: Alpha, acceptable values:

N – No
Y – Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance
Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report
  'N', 'Y', or blank.

- Policies with Occupancy Type '4' or '6' that are effective on
  or after November 1, 2015 must report 'N' or 'Y'.

- Policies with Occupancy Type '1', '2' or '3' with original
  business date on or after November 1, 2015 must report 'N' or
  'Y'.

- Policies with Risk Rating methods '6' (Provisional), '8'
  (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G'
  (GFIP) must report 'N', 'Y', or blank.

DATA ELEMENT: **Sml-Business Indicator**

ALIAS: None

ACRONYM: SM-BUS-BLDG

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if the insured property is used for a small business. This is a new data element effective November 1, 2015.

EDIT CRITERIA: Alpha, acceptable values:

N – No
Y – Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies effective prior to November 1, 2015 must report 'N', 'Y', or blank.

- Policies with Occupancy Type '4' or '6' that are effective on or after November 1, 2015 must report 'N' or 'Y'.

- Policies with Occupancy Type '1', '2' or '3' with original new business date on or after November 1, 2015 must report 'N' or 'Y'.

- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report a 'Y', 'N', or blank.

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

ALIAS: None

ACRONYM: LAPS-POL-IND

FILE: Policy Master (PMF)

DESCRIPTION:

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

EDIT CRITERIA: Alpha, acceptable values:

N - No
Y – Yes

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

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

NOTE:

- Policies with Original New Business Date on or after 11/01/2015 must report 'N' Or 'Y'.

- Policies with Original New Business Date prior to 11/01/2015 must report 'N', 'Y' Or Blank.

- Policies with New/Rollover/Transfer indicator 'R' or 'Z' must be reported with 'N', 'Y', or blank regardless of the original new business date.

- Policies with Risk Rating methods '6' (Provisional), '8' (Tentative), '9' (MPPP), 'F' (Leased Federal), or 'G' (GFIP) must report 'N', 'Y', or blank regardless of the original new business date.

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:

- Policies with original new business dates on or after November 1, 2015 must report 'N' or 'Y'.

- Policies with original new business dates prior to November 1, 2015 must report 'N', 'Y', or blank.

- Post-FIRM policies must report 'N', 'Y', or blank regardless of the original new business date.

- Policies with NEW/ROLLOVER/TRANSFER INDICATOR 'R' OR 'Z', must report 'N', 'Y', or blank regardless of the original new business date.

- Otherwise,
  If the Original New Business Date is on or after 11/01/2015 and Pre-Firm SFHA – Lender Required Under Mandatory Purchase Indicator Is 'Y', The Pre-Firm SFHA – Prior Policy Indicator must be reported with 'N' Or 'Y'.

DATA ELEMENT: **Policy Assignment Type**

ALIAS: None

ACRONYM: (PMF) POL-ASSIGN-TYP

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates a change in the named insured associated with a transfer of ownership. This field also distinguishes whether the transfer of ownership resulted from a property purchase, or through a gift, inheritance or other legal conveyance.

EDIT CRITERIA: Alpha, Acceptable Values:

            N – No assignment
            P – Assignment due to new purchase
            O – Other assignment

LENGTH: 1

DEPENDENCIES: Information is obtained from the policy endorsement.

SYSTEM FUNCTION: Compliance per the Biggert-Waters Flood Insurance Reform Act of 2012.

REPORTING REQUIREMENT: Required for policy endorsements with endorsement effective date on or after October 1, 2013.

NOTE:

- Policies with endorsement effective dates prior to October 1, 2013 can be reported with 'N' or blank.

- Policies with Property Purchase Date prior to 7/6/2012 can be reported with 'N' or blank.

- Risk rating method '9' (MPPP) and 'G' (GFIP) policies are not required to report the Policy Assignment Type – 'N' or blank are acceptable values.

- If the Property Purchase Date is on or after 7/6/2012, the Policy Assignment Type must be 'P'.

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

31 Open Claim/Loss - Reserve

Record A	Field Length	Record Position
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	134-143
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

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

Record A	Field Length	Record Position
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
Adjuster Individual Flood Control Number	10	281-290
Adjusting Firm Flood Identifier	5	291-295
Reserved for NFIP Use	164	296-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

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

Record B	Field Length	Record Position
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

Record A	Field Length	Record Position
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	35-42
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	10	111-120
Adjusting Firm Flood Identifier	5	121-125
Reserved for NFIP Use	334	126-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

37 Change Reserve

Record A	Field Length	Record Position
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	10	67-76
Adjusting Firm Flood Identifier	5	77-81
Reserved for NFIP Use	378	82-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

40 Partial Payment

Record A	Field Length	Record Position
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	10	75-84
Adjusting Firm Flood Identifier	5	85-89
Reserved for NFIP Use	370	90-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

43 Close Claim/Loss

Record A	Field Length	Record Position
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
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	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

43 Close Claim/Loss (Cont'd.)

Record A	Field Length	Record Position
Damage – Main (ACV)	10	214-223
Damage – Appurtenant (ACV)	7	224-230
Damage to Contents – Main (ACV)	7	231-237
Damage to Contents – Appurtenant (ACV)	7	238-244
Value of Contents (ACV)	7	245-251
Exterior Water Depth - Main	4	252-255
Exterior Water Depth – Appurtenant	4	256-259
Interior Water Depth - Main	4	260-263
Interior Water Depth – Appurtenant	4	264-267
Adjuster Individual Flood Control Number	10	268-277
Adjusting Firm Flood Identifier	5	278-282
Reserved for NFIP Use	177	283-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

46 Close Claim/Loss Without Payment

Record A	Field Length	Record Position
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	10	50-59
Adjusting Firm Flood Identifier	5	60-64
Reserved for NFIP Use	395	65-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

49 Addition to Final Payment

Record A	Field Length	Record Position
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	10	192-201
Adjusting Firm Flood Identifier	5	202-206
Reserved for NFIP Use	253	207-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

52 Recovery After Final Payment

Record A	Field Length	Record Position
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	10	226-235
Adjusting Firm Flood Identifier	5	236-240
Reserved for NFIP Use	219	241-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

61 General Claim/Loss Correction

Record A	Field Length	Record Position
Transaction Code (61A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Date of Loss	8	27-34
Catastrophe Number	3	35-37
Cause of Loss	1	38
Water Depth – Relative to Main Building	3	39-41
Total Property Value - Main and Appurtenant (ACV)	10	42-51
Total Building Damages - Main and Appurtenant (ACV)	10	52-61
Total Damage to Contents - Main and Appurtenant (ACV)	7	62-68
Expense of Contents Removal	4	69-72
Total Expense of Temporary Flood Protection	4	73-76
Reserve - Building	12	77-88
Reserve - Contents	9	89-97
Claim/Loss Closed Date	8	98-105
Claim Closed Without Payment Reason – Building	2	106-107
Replacement Cost Indicator	1	108
Expense of Manufactured (Mobile) Home Removal	4	109-112
Claim Closed Without Payment Reason – Contents	2	113-114
Claim/Loss Reopen Date	8	115-122
Final Payment Indicator - Building	1	123
Final Payment Indicator - Contents	1	124
Total Property Value - Main and Appurtenant (RCV)	10	125-134
Total Building Damages - Main and Appurtenant (RCV)	10	135-144
Total Damage to Contents - Main and Appurtenant (RCV)	7	145-151
ICC Mitigation Indicator	1	152
ICC Claim Indicator	1	153
ICC Prior Date of Loss	8	154-161
ICC Property Value - Current	10	162-171
ICC Property Value - Prior	10	172-181
ICC Actual Expense	10	182-191
ICC Flood Damage Amount - Prior	10	192-201
Final Payment Indicator - ICC	1	202
Claim Closed Without Payment Reason – ICC	2	203-204

61 General Claim/Loss Correction (Cont'd)

Record A	Field Length	Record Position
Reserve - ICC	7	205-211
Coinsurance Claim Settlement Indicator	1	212
HFIAA/Section-28 Loss Indicator	1	213
Damage – Main (ACV)	10	214-223
Damage – Appurtenant (ACV)	7	224-230
Damage to Contents – Main (ACV)	7	231-237
Damage to Contents – Appurtenant (ACV)	7	238-244
Value of Contents (ACV)	7	245-251
Exterior Water Depth - Main	4	252-255
Exterior Water Depth - Appurtenant	4	256-259
Interior Water Depth - Main	4	260-263
Interior Water Depth – Appurtenant	4	264-267
Adjuster Individual Flood Control Number	10	268-277
Adjusting Firm Flood Identifier	5	278-282
Reserved for NFIP Use	177	283-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

64 Claim Payment Correction

Record A	Field Length	Record Position
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	10	75-84
Adjusting Firm Flood Identifier	5	85-89
Reserved for NFIP Use	370	90-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

67 Recovery Correction

Record A	Field Length	Record Position
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	10	112-121
Adjusting Firm Flood Identifier	5	122-126
Reserved for NFIP Use	333	127-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

71 Special Allocated Loss Adjustment Expense

Record A	Field Length	Record Position
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	10	54-63
Adjusting Firm Flood Identifier	5	64-68
Reserved for NFIP Use	391	69-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

74 Special Allocated Loss Adjustment Expense Correction

Record A	Field Length	Record Position
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	10	54-63
Adjusting Firm Flood Identifier	5	64-68
Reserved for NFIP Use	391	69-459
Original Submission Month	6	460-465
Rejected Transaction Control Number	6	466-471
Sort Sequence Key	1	472
Reserved for WYO Company Use	30	473-502
Reserved for NFIP Use2	498	503-1000

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

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

RECORD LAYOUT

	Length	Record Position
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.)	Length	Record Position
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.)	Length	Record Position
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.

		Length	Record Position
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		10	563–572
Adjusting Firm Flood Identifier		5	573–577
Reserved for NFIP Use		18	578–595
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

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

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                      RECORD LAYOUT - COBOL

    Output – Claims Information and Error Extract

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

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

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05    OC-Total-Contents-Payments              PIC S9(8)V99
05    OC-Total-Building-Recovery              PIC S9(10)V9
05    OC-Total-Contents-Recovery              PIC S9(8)V99
05    OC-Total-Salvage                        PIC S9(10)V9
05    OC-Total-Subrogation                    PIC S9(10)V9
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)YYYYI
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)V9
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(10).        ▪
05    OC-Adj-Firm-Fld-Ident                   PIC 9(5).
05    OC-NFIP-Use                             PIC X(20).
05    OC-Error-Codes-Out.

      10 Error-CDEX Occurs 25 Times

            15 Error-Code                     PIC X(8).

            15 Error-Date                     PIC 9(8).
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