

A summary of the April 2015 TRRP Plan updates (Change 23) is as follows:

<p>Part 3 – Reporting Requirements</p>	<ul style="list-style-type: none"> • Added section IV – Pre-FIRM Rating Hierarchy Table (BW-12, HFIAA) to determine the best method for processing Pre-FIRM policies. Added new data elements HFIAA Surcharge, HFIAA Surcharge – Refunded, and Reinstatement HFIAA Surcharge to Data Element Requirements.
<p>Part 4 – Data Dictionary</p>	<ul style="list-style-type: none"> • Data Dictionary Table of Contents – added new data elements HFIAA Surcharge, HFIAA Surcharge – Refund and Reinstatement HFIAA Surcharge. Renamed ‘Original Construction Date/Substantial Improvement Date’ to ‘Original Construction Date’. • Building Construction Date Type: revised notation regarding contents-only policies and the Pre-FIRM Rating Hierarchy Table. • Cancellation/Voidance Reason: added notation regarding the HFIAA Surcharge. • Deductible – Building: added notation concerning building/contents deductible for MPPP and PRP policies along with deductible option \$10,000 for all non-condo residential occupancies. Condominium indicators ‘M’, ‘H’ and ‘L’ are not included. • Deductible – Contents: added notation concerning building/contents deductible for MPPP and PRP policies along with deductible option \$10,000 for all non-condo residential occupancies. Condominium indicators ‘M’, ‘H’ and ‘L’ are not included. • Grandfathering Type Code: added notation regarding renewals effective on or after April 1, 2015 with Grandfathering Type Code ‘3’. • HFIAA Surcharge: New data element • HFIAA Surcharge - Refunded: New data element • ICC Claim Indicator: Added notation regarding eligibility to use the new subsidized Pre-FIRM Substantial Damage Improvement Rate table. • Name or Descriptive Information Indicator: Revised description and new value was added to edit criteria – ‘L’ (legal address). Added NOTE: paragraph. • Original Construction Date/Substantial Improvement Date: Renamed to Original Construction Date. • Reinstatement HFIAA Surcharge: New data element • Risk Rating Method: added text regarding PRP EE values ‘P’ and ‘Q’. Added new risk rating method ‘R’ to represent properties newly mapped into a SFHA from a non-SFHA by a map revision. • Substantial Improvement Indicator: Added notation regarding eligibility to use the new subsidized Pre-FIRM Substantial Damage Improvement Rate table. • Total Amount of Insurance – Building: revised notation regarding Group Flood policies insurance coverage increase to \$32,900, effective October 1, 2014. • Total Amount of Insurance – Contents: revised notation regarding Group Flood policies insurance coverage increase to \$32,900, effective October 1, 2014.

A summary of the April 2015 TRRP Plan updates (Change 23) - continued:

Part 5 - Codes	<ul style="list-style-type: none"> • Revisions to Name or Descriptive Information Indicator and Risk Rating Method.
Part 6 – Record Layouts	<ul style="list-style-type: none"> • Revised Policy TRRP transaction record layouts to include new data elements HFIAA Surcharge, HFIAA Surcharge – Refunded, and Reinstatement HFIAA Surcharge. Data element ‘Original Construction Date/Substantial Improvement Date’ was renamed to ‘Original Construction Date’.
Part 7 – Instructions for Formatting Data Elements and Revising Data Elements Values	<ul style="list-style-type: none"> • Added new data elements HFIAA Surcharge, HFIAA Surcharge – Refunded, and Reinstatement HFIAA Surcharge. Renamed ‘Orig. Const. Date/Substant. Improv. Date’ to ‘Original Construction Date’.
Appendix C - Error Reporting	<ul style="list-style-type: none"> • Added new data elements HFIAA Surcharge, HFIAA Surcharge – Refunded, Reinstatement HFIAA Surcharge, NFIP HFIAA Surcharge –Refunded and NFIP HFIAA Surcharge to Policy Error record layouts. Renamed Original Construction Date/Substantial Improvement Date to Original Construction Date.

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	April 1, 2015

PART 3 - REPORTING REQUIREMENTS

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	3-1
I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN.....	3-2
II. SAMPLE NFIP FORMS.....	3-11
III. REPORTING REQUIREMENTS FOR NEW/ROLLOVER/TRANSFER INDICATOR.....	3-17
IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA).....	3-22

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
Application Date	Y	4-6A	Application - Signature
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
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
Business Property Indicator	Y	4-14E	Application - Building
Cancellation/Voidance Reason	Y	4-15	Cancellation/Nullification Request Form
Case File Number for Disaster Assistance	Y	4-44A	Application - Disaster Assistance

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
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 Info - Base Flood Elevation	Y	4-66L	Application - Community (Grandfathering Information)
Current Map Info - Community Identification Number	Y	4-66M	Application - Community (Grandfathering Information)
Current Map Info - Flood Risk Zone	Y	4-66N	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Number	Y	4-66P	Application - Community (Grandfathering Information)
Current Map Info - Map Panel Suffix	Y	4-66Q	Application - Community (Grandfathering Information)
Current Map Info - Prior Policy No. (renamed)	Y	4-66R	See "Prior Policy Number"
Deductible - Building	Y	4-76	Application - Coverage and Rating
Deductible - Contents	Y	4-78	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>			
Deductible Percentage WYO	Y	4-80	Application - Coverage and Rating
Diagram Number ¹	N	4-81	Application - Elevation Data
Elevated Building Indicator	Y	4-84	Application - Building
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 Type	Y	4-88C	Application - Part 2. Section II
Endorsement Effective Date	Y	4-89	
Endorsement Premium Amount	Y	4-90	
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

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.

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

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
First Lender Name ⁴	N	4-104	Application - 1st Mortgagee
First Lender State ⁴	N	4-105	Application - 1st Mortgagee
First Lender Street Address ²	N	4-106	Application - 1st Mortgagee
First Lender ZIP Code ⁴	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
Grandfathering Type Code	Y	4-115A	Application - Community (Grandfathering Information)
HFIAA Indicator	N	4-115C	
HFIAA Surcharge	N	4-115E	
HFIAA Surcharge - Refunded	N	4-115F	
ICC Premium WYO	Y	4-122	Application - Coverage and Rating
Insured First Name ⁵	Y	4-127	Application - Insured Information
Insured Last Name ⁵	Y	4-128	Application - Insured Information
Location of Contents Indicator	Y	4-129	Application - Contents
Lowest Adjacent Grade ¹	N	4-130	Application - Elevation Data

⁴Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

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

⁵This 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
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	
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
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

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.

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
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator ⁴	Y	4-160	Application - Building
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
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Reinstatement HFIAA Surcharge	Y	4-170A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number ⁵	Y	4-173	
Repetitive Loss Target Group Indicator ⁵	Y	4-174	
Replacement Cost 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	
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
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	
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 Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

IV. PRE-FIRM RATING HIERARCHY TABLE (BW-12, HFIAA)

Rating Guidance for Pre-FIRM Buildings

Always use full-risk rates for Pre-FIRM buildings with elevation information when the full-risk rate is lower than the appropriate Pre-FIRM subsidized rates. Use Pre-FIRM subsidized rates for Pre-FIRM buildings when more favorable than a full-risk rate, or when insufficient information is submitted to determine a full-risk rate. Please refer to the Flood Insurance manual for further information on the referenced rate tables stated below.

When rating a building using Pre-FIRM subsidized rates, follow the guidance below to determine which Pre-FIRM subsidized rate table to use.

Table 2A - Pre-FIRM Primary Residence: Use for primary residences, non-SRL, and not substantially damaged/improved. (For RCBAPs, use Table 3A or 4A in the Condominiums section.)

Table 2B - Pre-FIRM Non-Primary Residence: Use for all non-primary residences, except if SRL. If SRL, use Table 2C.

Table 2C - Pre-FIRM SRL: Use for all Pre-FIRM SRL. (For RCBAPs, use Table 4B in the Condominiums section.)

Table 2D - Pre-FIRM Substantially Damaged/Improved: Use for substantially damaged/improved buildings and primary residences. If substantially damaged/improved and non-primary and not SRL, use Table 2B. If substantially damaged/improved and non-primary and SRL, use Table 2C. (For RCBAPs, use 3B or 4C in the Condominiums section.)

PART 4 - DATA DICTIONARY

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	4-1
Actual Salvage Recovery.....	4-2
Actual Salvage Recovery Date.....	4-3
Additional Building Rate WYO.....	4-4
Additional Contents Rate WYO.....	4-5
Additions/Extensions Indicator.....	4-5A
Alteration Date.....	4-6
Application Date.....	4-6A
Base Flood Elevation (Rating Map Information).....	4-7
Basement/Enclosure/Crawlspace Type.....	4-8
Basic Building Rate WYO.....	4-9
Basic Contents Rate WYO.....	4-10
Building Claim Payment (ACV or RCV as applicable).....	4-11
Building Claim Payment Recovery.....	4-12
Building Construction Date Type.....	4-12A
Building Damage Subject to Policy Exclusions (ACV).....	4-13
Building in Course of Construction Indicator.....	4-14
Building over Water Type.....	4-14A
Building Purpose Type.....	4-14C
Building Use Type.....	4-14D
Business Property Indicator.....	4-14E
Cancellation/Voidance Reason.....	4-15
Case File Number for Disaster Assistance.....	4-44A
Catastrophe Number.....	4-45
Cause of Loss.....	4-46
Claim/Loss Closed Date.....	4-49
Claim/Loss Reopen Date.....	4-50
Claim Closed Without Payment Reason - Building.....	4-51
Claim Closed Without Payment Reason - Contents.....	4-52
Claim Closed Without Payment Reason - ICC.....	4-53
Coinsurance Claim Settlement Indicator.....	4-54
Community Identification Number (Rating Map Information).....	4-55
Condominium Form of Ownership Indicator.....	4-55B
Condominium Indicator.....	4-56
Condominium Master Policy Units.....	4-60
Contents Claim Payment (ACV).....	4-61
Contents Claim Payment Recovery.....	4-62
Contents Damage Subject to Policy Exclusions (ACV).....	4-63
Coverage Required for Disaster Assistance.....	4-64
CRS Classification Credit Percentage.....	4-65
Current Map Info - Base Flood Elevation.....	4-66N
Current Map Info - Community Identification Number.....	4-66O
Current Map Info - Flood Risk Zone.....	4-66P
Current Map Info - Map Panel Number.....	4-66R
Current Map Info - Map Panel Suffix.....	4-66S
Current Map Info - Prior Policy Number.....	4-66T
Damage - Appurtenant (ACV).....	4-67
Damage - Main (ACV).....	4-68
Damage to Contents - Appurtenant (ACV).....	4-69
Damage to Contents - Main (ACV).....	4-70
Date of Loss.....	4-71
Deductible - Applicable to Building Claim Payment.....	4-72

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

	<u>Page</u>
Deductible - Applicable to Contents Claim Payment.....	4-74
Deductible - Building.....	4-76
Deductible - Contents.....	4-78
Deductible Percentage WYO.....	4-80
Diagram Number.....	4-81
Duration Building Will Not Be Habitable.....	4-82
Duration of Flood Waters in the Building.....	4-83
Elevated Building Indicator.....	4-84
Elevation Certificate Indicator.....	4-85
Elevation Certification Date.....	4-87
Elevation Difference.....	4-88
Enclosure Type.....	4-88C
Endorsement Effective Date.....	4-89
Endorsement Premium Amount.....	4-90
Expense Constant.....	4-91
Expense of Contents Removal.....	4-92
Expense of Manufactured (Mobile) Home Removal.....	4-93
Exterior Wall Structure Type.....	4-94
Exterior Wall Surface Treatment.....	4-95
Factors Related to Cause of Loss.....	4-96
Federal Policy Fee.....	4-97
Federal Policy Fee - Refunded.....	4-98
Final Payment Indicator - Building.....	4-99
Final Payment Indicator - Contents.....	4-100
Final Payment Indicator - ICC.....	4-101
First Lender City.....	4-102
First Lender Loan Number.....	4-103
First Lender Name.....	4-104
First Lender State.....	4-105
First Lender Street Address.....	4-106
First Lender ZIP Code.....	4-107
Flood Characteristics.....	4-108
Flood Risk Zone (Rating Map Information).....	4-110
Floodproofed Indicator.....	4-112
Foundation Type.....	4-113
Grandfathering Type Code.....	4-115A
HFIAA Indicator.....	4-115C
HFIAA Loss Indicator.....	4-115D
HFIAA Surcharge.....	4-115E
HFIAA Surcharge - Refunded.....	4-115F
ICC Actual Expense.....	4-116
ICC Claim Indicator.....	4-117
ICC Claim Payment.....	4-118
ICC Claim Payment Recovery.....	4-119
ICC Flood Damage Amount - Prior.....	4-120
ICC Mitigation Indicator.....	4-121
ICC Premium WYO.....	4-122
ICC Prior Date of Loss.....	4-123
ICC Property Value - Current.....	4-124
ICC Property Value - Prior.....	4-125
Insurance to Value Ratio Indicator.....	4-126
Insured First Name.....	4-127
Insured Last Name.....	4-128
Location of Contents Indicator.....	4-129

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

	<u>Page</u>
Lowest Adjacent Grade.....	4-130
Lowest Floor Elevation.....	4-131
Mailing City.....	4-131B
Mailing State.....	4-131C
Mailing Street Address.....	4-131D
Mailing ZIP Code.....	4-131E
Map Panel Number (Rating Map Information).....	4-132
Map Panel Suffix (Rating Map Information).....	4-133
Mitigation Offer Indicator.....	4-133A
Name Format Indicator.....	4-134
Name or Descriptive Information Indicator.....	4-135
New Date of Loss.....	4-136
New Payment Date.....	4-137
New Policy Number.....	4-138
New/Rollover/Transfer Indicator.....	4-139
Number of Elevators.....	4-139A
Number of Floors (Including Basement)/Building Type.....	4-140
Obstruction Type.....	4-141
Occupancy Type.....	4-143
Old Date of Loss.....	4-144
Old Payment Date.....	4-145
Old Policy Number.....	4-146
Original Construction Date.....	4-147
Original Submission Month.....	4-149
Payment Date.....	4-150
Payment Recovery Date.....	4-151
Policy Assignment Type.....	4-151A
Policy Effective Date.....	4-152
Policy Expiration Date.....	4-154
Policy Number.....	4-155
Policy Term Indicator.....	4-156
Policy Termination Date.....	4-157
Post-FIRM Construction Indicator.....	4-158
Premium Payment Indicator.....	4-159
Premium Receipt Date.....	4-159A
Primary Residence Indicator.....	4-160
Prior Policy Number.....	4-160A
Probation Surcharge Amount WYO.....	4-161
Property Beginning Street Number.....	4-162
Property City.....	4-163
Property Purchase Date.....	4-163A
Property Purchase Indicator.....	4-163B
Property State.....	4-164
Property Street Address.....	4-165
Property Value - Appurtenant (ACV).....	4-166
Property Value - Main (ACV).....	4-167
Property ZIP Code.....	4-168
Regular/Emergency Program Indicator.....	4-169
Reinstatement Federal Policy Fee.....	4-170
Reinstatement HFIAA Surcharge.....	4-170A
Reinstatement Premium.....	4-171
Reinstatement Reserve Fund Assessment.....	4-171A
Rejected Transaction Control Number.....	4-172
Rental Property Indicator.....	4-172A

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

	<u>Page</u>
Repetitive Loss ID Number.....	4-173
Repetitive Loss Target Group Indicator.....	4-174
Replacement Cost.....	4-175
Replacement Cost Indicator.....	4-176
Reserve - Building.....	4-177
Reserve - Contents.....	4-178
Reserve - ICC.....	4-179
Reserve Fund Assessment.....	4-179A
Reserve Fund Assessment - Refunded.....	4-179B
Risk Rating Method.....	4-180
Second Lender City.....	4-184
Second Lender Loan Number.....	4-185
Second Lender Name.....	4-186
Second Lender State.....	4-187
Second Lender Street Address.....	4-188
Second Lender ZIP Code.....	4-189
Sort Sequence Key.....	4-190
Special Expense Amount.....	4-191
Special Expense Date.....	4-192
Special Expense Type.....	4-193
SRL Property Indicator.....	4-193A
State-Owned Property.....	4-194
Subrogation.....	4-195
Subrogation Recovery Date.....	4-196
Subsidized Rated Indicator.....	4-196A
Substantial Improvement Indicator.....	4-197
Taxpayer Identification Number.....	4-198
Tenant Building Coverage Indicator.....	4-198A
Tenant Indicator.....	4-198B
Total Amount of Insurance - Building.....	4-199
Total Amount of Insurance - Contents.....	4-201
Total Building Damages - Main and Appurtenant (ACV).....	4-202
Total Building Damages - Main and Appurtenant (RCV).....	4-203
Total Calculated Premium.....	4-204
Total Damage to Contents - Main and Appurtenant (ACV).....	4-205
Total Damage to Contents - Main and Appurtenant (RCV).....	4-206
Total Expense of Temporary Flood Protection.....	4-207
Total Premium Refund.....	4-208
Total Property Value - Main and Appurtenant (ACV).....	4-209
Total Property Value - Main and Appurtenant (RCV).....	4-210
Valid Policy Indicator.....	4-210A
Value of Building Items Subject to Policy Exclusions (ACV).....	4-211
Value of Contents (ACV).....	4-212
Value of Contents Items Subject to Policy Exclusions (ACV).....	4-213
Waiting Period Type.....	4-213A
Water Depth - Relative to Main Building.....	4-214
WYO Prefix Code.....	4-216
WYO Transaction Code.....	4-217
WYO Transaction Date.....	4-219
1981 Post-FIRM V Zone Certification Indicator.....	4-220

DATA ELEMENT: Building Construction Date Type

ALIAS: None

ACRONYM: WYO (PMF) BLDG-CONST-DATE-TYPE

FILE: Policy Master (PMF)

DESCRIPTION:

This indicates the type of original building construction date submitted.

EDIT CRITERIA: Alphanumeric, Acceptable values:

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

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required

NOTE:

- Policies with original new business dates prior to October 1, 2009, can be reported with blanks.
- Contents-only coverage policies can be reported with blanks if the original new business date is prior to April 1 2015. If the original new business date is April 1, 2015 or later, contents-only coverage policies must now report values 1, 2, 3, 4, or 5 only.
- Policies with Risk Rating methods '3', '6', '8', 'F', '9' (MPPP), or 'G' (GFIP), can be reported with 1, 2, 3, 4, 5, or blank.
- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates prior to October 1, 2013 can be reported with 1, 2, 3, 4, 5, or blank.

DATA ELEMENT: Building Construction Date Type (Cont'd.)

REPORTING REQUIREMENT: (Cont'd.)

- Policies with Risk Rating methods '7', 'P', or 'Q' (Preferred Risk) with original new business dates on or after October 1, 2013 must be reported with 1, 2, 3, 4, or 5.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with 1, 2, 3, 4, 5, or blank regardless of the original new business date.
- Please refer to TRRP - Part 3, Pre-FIRM Rating Hierarchy Table (**BW-12, HFIAA**) for further information regarding substantial improvement and the Flood Insurance manual regarding Pre-FIRM rate tables.

DATA ELEMENT: Cancellation/Voidance Reason

ALIAS: Cancellation/Nullification Reason

ACRONYM: WYO (PMF) CAN-REASON

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Flood insurance coverage is terminated mid-term by either canceling or nullifying a policy depending upon the reason for this transaction. Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons. The insured must have maintained continuous NFIP coverage to be eligible for any prior-year premium refund. All existing rules concerning the Federal Policy Fee, Expense Constant, Probation Surcharge, Reserve Fund Assessment, HFIAA Surcharge, and producer commission remain in effect. See the reference chart on page 4-43C for 4/1/2015 changes.

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

1. Building Sold or Removed.

TRRP Reason Code: 01
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of HFIAA Surcharge.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated. No refund of HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge.

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

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term. Full refund of HFIAA Surcharge for current term only.

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

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.
- Prior term--Pro-rata refund for prior term and full refund for the current term. Full refund of HFIAA Surcharge for current term only.
- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

2. Contents Sold or Removed.

TRRP Reason Code: 02
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current and prior terms are 3-year terms and the cancellation effective date is within the prior term.

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of HFIAA Surcharge.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated. No refund of HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.

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

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term. If prior term, no refund of HFIAA Surcharge for prior term.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term. If prior term, no refund of HFIAA Surcharge for prior term.
- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of HFIAA Surcharge.
- Pro-Rata--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated. No refund of HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of current term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. No refund of HFIAA Surcharge.
- Current year (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

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

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

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

DESCRIPTION: (Cont'd.)

A pro rata refund or a full return of the premium (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge) shall be made for the policy being canceled, backdated to the inception of duplicate coverage subject to the 6-year statute of limitations.

TRRP Reason Code: 04
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 4 years in those cases where the current term is a 3-year term and the cancellation effective date is prior term.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge are fully refunded.
- Pro-Rata-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge are pro-rated.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge.
- Prior term (mid-term)--Pro-rata refund for prior term and full refund for current term.
- Current term (mid-term)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

Closed Claim without Payment: Policy can be canceled.

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

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current year and 1 prior policy year.

5 & 11. Nonpayment. When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check to the agent is not good or is not made good to the agent. If the agent can document this, full premium refund is provided to the agent. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

Note: *TRRP reason code '11' is no longer valid.*

TRRP Reason Code: 05
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

6. **Risk Not Eligible for Coverage.** This is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, or (3) the property is a camping trailer and not a manufactured (mobile) home.

TRRP Reason Code: 06
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 2

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy if a refund is allowed.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

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

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Use full refund.
- Current term--Use full refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

NOTE: Cancellation effective date must be the same as the current or prior term policy effective date.

8. **Property Closing Did Not Occur.** This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property.

TRRP Reason Code: 08
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a map revision, if the property is no longer located in an SFHA, a policy may be canceled provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage and (2) the lender no longer requires the flood insurance policy.

If no claim has been paid or is pending, premium shall be refunded for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the period when a revised map was being reprinted.

In case of a 3-year policy, pro-rata refund applies if the effective date of a map revision is within the third year of a 3-year policy. The refund should be calculated by refunding the current year and 1 prior year.

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

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

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

DESCRIPTION: (Cont'd.)

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of HFIAA Surcharge.
- Pro-Rata--Mid-term cancellation on 3-year policy. Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully earned. No refund of HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.
- Prior term (mid-term)--Use full refund for both terms except for HFIAA Surcharge. Full refund of HFIAA Surcharge for current term only.
- Current term (mid-term)--Use full refund.

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. No refund of HFIAA Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term. Full refund of HFIAA Surcharge for current term only.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first or second year. Use pro-rata refund if the cancellation effective date is within the third year.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

DESCRIPTION: (Cont'd.)

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

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

Premium Refund:

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

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

16. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured (mobile) home is not in an SFHA and insurance is not required. The NFIP policy may be canceled back to inception.

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

If the insured submits a copy of FEMA's LODR and a statement from the lender that flood insurance is not required, a full refund of the Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge, will be issued, providing no claim has been paid or is pending. No refund of HFIAA Surcharge.

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

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

DESCRIPTION: (Cont'd.)

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full--Cancellation date is the inception date of the current term. Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of the HFIAA Surcharge.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--N/A

- Current term--Use full refund. No refund of the HFIAA Surcharge.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A

- Current term--Use full refund. No refund of the HFIAA Surcharge.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

17. Duplicate Policies from Sources Other Than the NFIP.

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

TRRP Reason Code: 17
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full Refund-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of the HFIAA Surcharge.

- Pro-Rata-- Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated. No refund of the HFIAA Surcharge.

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Current term - Use pro-rata refund. No refund for the HFIAA Surcharge.
- Prior term--N/A

Three-Year Term: Cancellation effective date is:

- Current or prior term--Use pro-rata refund. No refund for the HFIAA Surcharge.
- Prior term--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

18. **Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage.** The mid-term cancellation is effective at the end of the policy year in which the replacement policy is obtained.

This reason code is no longer available for cancellation dates 5/1/2003 and after.

TRRP Reason Code: 18
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Pro-Rata-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are refunded pro-rata. No refund for the HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term (anniversary date)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be on an anniversary date and after the date of loss.

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

DESCRIPTION: (Cont'd.)

19. **Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** This reason code is used to cancel an MPPP policy after the mortgage is paid off. A statement from the mortgage company to this effect must be attached to the "Cancellation/Nullification Request" form. The premium refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge. *This reason code is no longer available after May 1, 1999. Refer to TRRP Cancellation Reason Code 52.*

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund for the HFIAA Surcharge.
- Pro-Rata--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- Inception of current term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. No refund of HFIAA Surcharge.
- Prior term (mid-term)--N/A
- Current term (mid-term)--Use pro-rata refund. No refund of HFIAA Surcharge.

Three-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term (mid-term)--N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

20. **Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be canceled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires

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

DESCRIPTION: (Cont'd.)

the retention of the flood insurance. A copy of the LOMA or LOMR must accompany this request.

If no claim has been paid or is pending during the policy year that is being cancelled, a refund of the premium (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) will be made for the policy being canceled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective. No refund of the HFIAA Surcharge.

In the case of a 3-year policy, pro-rata refund (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term. No refund of the HFIAA Surcharge.

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

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

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed. Allow up to 6 years in those cases where the current term is a 3-year term and the cancellation effective date is within the prior term.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of the HFIAA Surcharge.
- Pro-Rata--Mid-term cancellation is allowed only on a 3-year policy. A pro-rata refund of the premium (including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge) is provided if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. No refund of the HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.
- Prior term (mid-term)--Use full refund for both terms. Full refund of HFIAA surcharge for current term only.
- Current term (mid-term)--Use full refund. No refund of HFIAA Surcharge.

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

DESCRIPTION: (Cont'd.)

Three-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. No refund of HFIAA Surcharge.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term. No refund of HFIAA Surcharge.
- Current term (mid-term)--Use full refund if the cancellation effective date is within the first year. Use pro-rata refund if the cancellation effective date is within the second year or third year. No refund of HFIAA Surcharge.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

21. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)**. This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date.

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

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

Three-Year Term: N/A

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

TRRP Reason Code: 22

Number of Policy Years Allowed: 6*

Number of Policy Terms Allowed: 6

*Refunds beyond 2 years must be submitted to the NFIP Legacy Systems Services.

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

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

- Prior term--Full refund
- Current term--Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

DESCRIPTION: (Cont'd.)

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

Premium Refund:

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

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

Three-Year Term: N/A

Open Claim: Policy can be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy can be canceled.

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

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

Premium Refund:

- Full-Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

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

DESCRIPTION: (Cont'd.)

One-Year Term: Cancellation effective date is:

- Inception of the current or prior term--Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

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

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

Premium Refund:

- Full-- Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge are fully refunded.
- Pro-Rata- N/A

One-Year Term: Cancellation effective date is within October 1, 2013 and September 30, 2014.

- Current term - Full refund

Three-Year Term: N/A

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

DESCRIPTION: (Cont'd.)

45. Condominium Policy (Unit or Association) Converting to RCBAP. This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program.

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

*The WYO companies are responsible for canceling and returning the premium up to 6 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of the HFIAA Surcharge.
- Pro-Rata--Mid-term cancellation of a 1-year or 3-year policy. Pro-rata calculations of Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. No refund of HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.
- Prior term (mid-term)--Pro-rata refund for prior year and full refund for the current year. Full refund of HFIAA Surcharge for current term only.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of prior or current term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.

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

DESCRIPTION: (Cont'd.)

- Prior term (mid-term)--Pro-rata refund for prior term and full refund for the current term. Full refund of HFIAA Surcharge for current term only.
- Current term (mid-term)-- Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

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

NOTE: According to FIMA rules, a policy may be canceled back to the inception date of the policy, subject to the 6-year statute of limitations. The WYO companies are responsible for canceling and returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, the insurer for that year will be responsible for refunding the premium.

The NFIP Legacy Systems Services will refund the premiums for the additional prior years beyond the current and 1 prior policy year.

50. **Policy Not Required by Mortgagee.** This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination from the lender may be used to cancel the policy. A FEMA Out-As-Shown determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations.

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

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded, if the cancellation effective date is the inception of the initial term. No refund of the HFIAA Surcharge.

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

DESCRIPTION: (Cont'd.)

- Pro-Rata--For cancellation dates 10/1/2003 and after, prorated refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. No refund of the HFIAA Surcharge.

One-Year Term: Cancellation effective date is:

- Prior year--N/A
- Current year--Use full refund for cancellation effective dates prior to 10/1/2003. For 10/1/2003 and after, use pro-rated.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

51. **Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP.** The voidance is effective at the end of the policy year in which the cessation occurs.

This reason code is no longer available for cancellation dates 5/1/2003 and after.

TRRP Reason Code: 51
Number of Policy Years Allowed: 2*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 2 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Pro-Rata--Cancellation date is mid-term (anniversary date). Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge are fully earned.

One-Year Term: Cancellation effective date is:

- Prior term--N/A
- Current term--N/A

Three-Year Term: Cancellation effective date is:

- Prior term--N/A

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

DESCRIPTION: (Cont'd.)

- Current term (anniversary date)--Use pro-rata refund.

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Cancellation effective date must be on an anniversary date and after the loss date.

52. **Mortgage Paid Off.** This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan and that mortgage loan has now been paid off. A statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. If the cancellation date is the same as the effective date of the current policy term, a full premium refund is provided if no claim has been paid or is pending.

TRRP Reason Code: 52

Number of Policy Years Allowed: 2

Number of Policy Terms Allowed: 2

Premium Refund:

- Full--Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are fully refunded. No refund of the HFIAA Surcharge.
- Pro-Rata--Expense Constant, Federal Policy Fee, and Probation Surcharge are fully earned for cancellation effective dates prior to 10/1/2003. For cancellation effective dates 10/1/2003 and after, Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge are pro-rated. No refund of the HFIAA surcharge.

One-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If the prior term, no refund of HFIAA Surcharge for prior term.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term. Full refund of HFIAA Surcharge for current term only.
- Current term (mid-term)--Use pro-rata refund.

Three-Year Term: Cancellation effective date is:

- Inception of current or prior term--Full refund including Expense Constant, Reserve Fund Assessment, Federal Policy Fee, and Probation Surcharge. If prior term, no refund of HFIAA Surcharge for prior term.
- Prior term (mid-term)--Pro-rata refund for the prior term and full refund for the current term. Full refund of HFIAA Surcharge for current term only.
- Current term (mid-term)--Use pro-rata refund.

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

DESCRIPTION: (Cont'd.)

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

60. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy after submitting a premium payment.

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

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.

- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

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

TRRP Reason Code: 70
Number of Policy Years Allowed: 1*
Number of Policy Terms Allowed: 1

*The WYO companies are responsible for canceling and returning the premium up to 3 years of a 3-year policy, if a refund is allowed.

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

DESCRIPTION: (Cont'd.)

Premium Refund:

- Full-- Expense Constant, Reserve Fund Assessment, Federal Policy Fee, HFIAA Surcharge and Probation Surcharge are fully refunded.
- Pro-Rata--N/A

One-Year Term: Cancellation effective date is:

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

Three-Year Term: Cancellation effective date is:

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

Open Claim: Policy cannot be canceled.

Closed Claim without Payment: Policy can be canceled.

Closed Claim with Payment: Policy cannot be canceled.

EXAMPLES OF PREMIUM REFUND AND EXPENSE ALLOWANCE CALCULATIONS

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

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

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

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

DESCRIPTION: (Cont'd.)

In all calculations, the community Probation Surcharge should be included as part of the Expense Constant.

Cases I, II, III, VI, VIII: Cancellation effective halfway through 1-year policy term

Cases VII, X: Cancellation effective at second anniversary date of 3-year policy term

Cases IV, V, IX, XII, XIII: Cancellation effective on policy term effective date

Case XI: Cancellation effective at the beginning of the term or mid-term

Case I: **Reasons 1 and 2 with cancellation dates before 10/1/2003. See Case III for cancellation dates on or after 10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
Refund to Insured	<u>\$ 240.00</u>
Times Pro-rata Cancellation Factor	x .5
	<u>\$ 120.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 120.00
Retained Written Premium subject to Expense Allowance	<u>\$ 170.00</u>
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	<u>\$ 55.93</u>

Premium Refund to Insured	\$ 120.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	<u>\$ 18.00</u>

Total Expense Allowance Retained \$ 73.93

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

DESCRIPTION: (Cont'd.)

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

Premium Refund to Insured	\$ 120.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 21.48

**Case II: Reason 52 with cancellation dates before 10/1/2003.
See Case III for cancellation dates on or after 10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

- a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	\$ 120.00

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

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 120.00
Retained Written Premium subject to Expense Allowance	\$ 170.00
Expense Allowance Percentage	x 32.9%
Total Expense Allowance Retained	\$ 55.93

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

Premium Refund to Insured	\$ 120.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	\$ 39.48

Case III: Reasons 3, 4 or 18; for reasons 1, 2, 17, 45, 50, and 52 with cancellation dates 10/1/2003 and after.

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

- a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Less HFIAA Surcharge	-25.00
	<u>\$484.00</u>
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	\$ 242.00

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

DESCRIPTION: (Cont'd.)

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

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

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

Refund to Insured	\$ 242.00
less refunded portion of Federal Policy Fee (\$44.00 x .5)	- 22.00
less refunded portion of Reserve Fund Assessment (\$40.00 x .5)	- 20.00
	<u>\$ 200.00</u>
Expense Allowance Percentages	x 32.9%
Expense Allowance Returned	<u>\$ 65.80</u>

Case IV: Reasons 5, 6, 8, 16, 21, 22*, 60, and 70

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

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

Case V: Reason 9; Reason 20 with cancellation dates 10/1/2003 and after.

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

- a) Calculation of Refund to Insured:

Written Premium	\$ 509.00
Refund to Insured	\$ 509.00

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

DESCRIPTION: (Cont'd.)

b) Calculation of Expense Allowance Retained by WYO Company:

Refund to Insured	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00
	<hr/>
Written Premium subject to Agent Commission	\$ 400.00
Agent Commission Percentage	x 15.0%
Agent Commission Allowance	\$ 60.00

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

Refund to Insured	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00
	<hr/>
Premium subject to Expense Allowance	\$ 400.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 71.60

Case VI: Reasons 10 and 23

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

a) No premium refund to Insured

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 509.00
less Federal Policy Fee	- 44.00
less Reserve Fund Assessment	- 40.00
less HFIAA Surcharge	- 25.00
	<hr/>
Premium subject to Expense Allowance	\$ 400.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 131.60

c) No expense allowance returned to the NFIP

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

DESCRIPTION: (Cont'd.)

**Case VII: Reason 17 with cancellation dates before 10/1/2003.
See Case III for cancellation effective dates on or after
10/1/2003.**

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	<u>\$ 80.00</u>

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	<u>\$ 210.00</u>
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	<u>\$ 69.09</u>

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

Premium Refund to Insured	\$ 80.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	<u>\$ 26.32</u>

**Case VIII: Reason 45 for cancellation dates before 10/1/2003.
See Case III for cancellation effective dates on or after
10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
Times Pro-rata Cancellation Factor	x .5
Refund to Insured	<u>\$ 160.00</u>

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

DESCRIPTION: (Cont'd.)

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

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	\$ 290 x .5
Premium subject to Expense Allowance	\$ 145.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Subtotal	\$ 47.71
Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	\$ 21.75
Total Expense Allowance Retained	\$ 69.46

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

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	\$ 145.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	\$ 25.96

**Case IX: Reason 50 with cancellation dates before 10/1/2003.
See Case III for cancellation dates on or after 10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

- a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
Refund to Insured	\$ 320.00

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

No expense allowance is retained.

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

Refund to Insured	\$ 320.00
less Federal Policy Fee	- 30.00
Written Premium subject to Expense Allowance	\$ 290.00
Expense Allowance Percentage	x 32.9%
Expense Allowance Returned	\$ 95.41

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

DESCRIPTION: (Cont'd.)

Case X: Reason 51

In this example case, the policy voidance is effective on the second anniversary of the policy effective date.

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
less Expense Constant	- 50.00
less Federal Policy Fee	- 30.00
	<u>\$ 240.00</u>
	x 33%
Refund to Insured	\$ 80.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
less Premium Refund to Insured	- 80.00
Retained Written Premium subject to Expense Allowance	<u>\$ 210.00</u>
Expense Allowance Percentage	x 32.9%
Expense Allowance Retained	\$ 69.09
Premium Refund to Insured	\$ 80.00
Agent Commission Percentage	x 15.0%
Allowance for Agent Commission	<u>\$ 12.00</u>
Total Expense Allowance Retained	\$ 81.09

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

Premium Refund to Insured	\$ 80.00
Difference between Expense Allowance and Commission Percentages	x 17.9%
Expense Allowance Returned	<u>\$ 14.32</u>

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

DESCRIPTION: (Cont'd.)

**Case XI: Reason 20 with cancellation dates before 10/1/2003.
See Case V for cancellation dates on or after
10/1/2003.**

Written Premium (including \$50 Expense Constant and \$30 Federal Policy Fee) = \$320

a) Calculation of Refund to Insured:

Written Premium	\$ 320.00
	<u>x .5</u>
Refund to Insured	\$ 160.00

b) Calculation of Expense Allowance Retained by WYO Company:

Written Premium	\$ 320.00
less Federal Policy Fee	- 30.00
Times Pro-rata Cancellation Factor	<u>\$ 290 x .5</u>
Premium subject to Expense Allowance	\$ 145.00
Expense Allowance Percentage	<u>x 32.9%</u>
Expense Allowance Subtotal	\$ 47.71

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	<u>\$ 145.00</u>
Agent Commission Percentage	<u>x 15.0%</u>
Allowance for Agent Commission	\$ 21.75

Total Expense Allowance Retained \$ 69.46

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

Refund to Insured	\$ 160.00
less refunded portion of Federal Policy Fee (\$30.00 x .5)	- 15.00
	<u>\$ 145.00</u>

Difference between Expense Allowance and Commission Percentages	<u>x 17.9%</u>
Expense Allowance Returned	\$ 25.96

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

DESCRIPTION: (Cont'd.)

Case XII: Reason 24

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

Case XIII: Reason 25

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

**Processing Outcomes for Cancellation/Nullification
Of a Flood Insurance Policy
Effective 04/01/2015**

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

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

X
X

This page is intentionally left blank.



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

EDIT CRITERIA: Number, Alphanumeric, Acceptable Values:

- 01 - Building Sold or Removed
- 02 - Contents Sold or Removed (contents-only policy)
- 03 - Policy Cancelled and Rewritten to Establish a Common Expiration Date with Other Insurance Coverage
- 04 - Duplicate NFIP Policies
- 05 - Non-Payment
- 06 - Risk Not Eligible for Coverage
- 08 - Property Closing Did Not Occur
- 09 - Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision
- 10 - OTHER: Continuous Lake Flooding or Closed Basin Lakes
- 11 - Non-Payment/No Refund (No longer valid)
- 16 - Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination
- 17 - Duplicate Policies from Sources Other Than NFIP
- 18 - Mid-term Cancellation of a 3-Year Policy to Obtain ICC Coverage
- 19 - Mortgage Paid-off on an MPPP Policy (combined with 52)
- 20 - Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)
- 21 - Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)
- 22 - Cancel/Rewrite Due to Misrating
- 23 - Fraud
- 24 - Cancel/Rewrite Due to Map Revision
- 25 - Cancel/Rewrite Due to HFIAA
- 45 - Condominium Policy (Unit or Association) Converting to RCBAP
- 50 - Policy Not Required by Mortgagee
- 51 - Mid-term Voidance of a 3-Year Policy Due to Cessation of Community Participation in NFIP
- 52 - Mortgage Paid Off
- 60 - Voidance Prior to Effective Date
- 70 - Voidance due to Credit Card Error

LENGTH: 2

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

SYSTEM FUNCTION: Policy History
Validation of Cancellation Reason

REPORTING REQUIREMENT: Required

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

DATA ELEMENT: 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 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 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 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 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: 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 an original 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 previous policy.

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

DEPENDENCIES: (Cont'd.)

The **Current Map Information** is only required when one of the grandfathering rules is being applied. The Current Map Information must be obtained from the FIRM in effect on the date of application. When the grandfathering rule is not being applied, the Current Map Information must be left blank.

SYSTEM FUNCTION: Grandfathering information

REPORTING REQUIREMENT: Required

No Grandfathering: Report one community number, panel number, suffix, zone, and BFE in the 'Rating Map Information' fields. The information should be based on the FIRM in effect at the time of application.

Grandfathering Built to Code: Report two community numbers, panel numbers, suffixes, zones, and BFEs. The 'Rating Map Information' fields will contain the information that was in effect on the date of construction, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of application.

Grandfathering Continuous Coverage: For new business transfer or rollover where a producer indicates grandfathering due to continuous coverage, report two community numbers, panel numbers, suffixes, zones, and, if applicable, BFEs. The 'Rating Map Information' fields will contain the information that is reflected on the expiring policy, and this will be used to calculate the premium. The 'Current Map Information' fields will contain the data from the FIRM in effect at the time of rollover/transfer new business/renewal application. Also, report the prior policy number.

When grandfathering, it is acceptable to have the same community number and panel number in both fields. The suffix should be different, and either the zone or BFE should differ, OR both the zone and BFE will differ. When there is no BFE in one of the BFE fields, 9999.0 should be used.

NOTE:

- Policies with original new business dates prior to October 1, 2009, can report blanks in the Grandfathering Type Code.
- Preferred Risk, Group Flood, MPPP, Leased Federal Property, Alternative, Provisional, and Tentative policies are not eligible for Grandfathering - report '1' or blank.
- Policies with New/Rollover/Transfer indicator 'R' or 'Z' can be reported with '1', '2', '3', or blanks 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).

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 policy is a contents-only policy, and the Primary Residence Indicator is 'Y', 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 Occupancy Type is '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' and the Condominium Indicator is not 'A', 'H' or 'L', 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: ICC Claim Indicator

ALIAS: None

ACRONYM: (CMF) ICC-CLM-IND

FILE: Claims Master (CMF)

DESCRIPTION:

Indicates whether or not a claim has been made under the Increased Cost of Compliance (ICC) coverage of the flood policy. This field also indicates whether the ICC claim is based upon the substantial damage or repetitive loss provision of the ICC coverage.

EDIT CRITERIA: Alpha, Acceptable Values:

N or blank - Not an ICC claim
R - Repetitive Loss ICC claim
S - Substantial Damage ICC claim

LENGTH: 1

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

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required on losses on or after June 1, 1997.

NOTE: If the policy is not a Severe Repetitive Loss property, and the Primary Residence Indicator is 'Y', and the ICC Claim indicator is 'S' and the Post-FIRM indicator is 'N' and the Original Construction Date is prior to the initial FIRM date for the community number (Rating Map Information) and the flood risk zone (Rating Map Information) is Unnumbered 'A', AE, A01-A30, AH, AO, V, VE, V01-V30 or D, then the policy is eligible to use the subsidized Pre-FIRM Substantial Damage/Improvement rate tables (RATE Table 2D, CONDO Tables 3B or 4C) for comparison to full-risk (Post-FIRM) rates. See the Pre-FIRM subsidized rate hierarchy in Part 3, page 3-22.

DATA ELEMENT: Name or Descriptive Information Indicator

ALIAS: None

ACRONYM: WYO (PMF) NAME

FILE: Policy Master (PMF)

DESCRIPTION:

Code indicating whether the property address is standard address format such as 123 East Maple St., descriptive text such as Route 33, or legal format such as lot, block, or plat format recorded as the legal address by the local authority having jurisdiction for floodplain management.

EDIT CRITERIA: Alpha, Acceptable Values:

N - Name

D - Description of property location if the street or legal address is not available

L - Legal address (effective April 1, 2015)

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Identifies address format.

REPORTING REQUIREMENT: Required

NOTE: For renewal policies only with an effective date on or after April 1, 2015, where the 'Building in the Course of Construction Indicator' is 'Y', the 'Name or Descriptive Information Indicator' must be 'N' or 'D' - cannot be 'L'.

DATA ELEMENT: Original Construction Date

ALIAS: New Construction Date, Construction Date

ACRONYM: WYO (PMF) ORIG-CONST

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

DESCRIPTION:

This is the Building permit date, or date of construction. As of April 1, 2015, for Pre-FIRM buildings that become substantially damaged or improved, this date will reflect the date the original building was constructed. For Post-FIRM buildings that have had substantial improvement/damage, this is the substantial improvement/damage date. Note that the date of construction for a manufactured (mobile) home/travel trailer is determined differently from that of a standard building and depends upon the location of the manufactured (mobile) home/travel trailer.

Building Permit Date

Date of Construction: The start of construction or substantial improvement for insurance purposes means the date the building permit was issued provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date. If the construction date is a date prior to the year 1900, report this date as January 1, 1900.

Substantial Improvement Date: "Substantial improvement" is any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

- (1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and which are the minimum necessary to ensure safe living conditions; or
- (2) Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Manufactured (Mobile) Home Located in a Mobile Home Park or Subdivision: Construction Date of Mobile Home Park or Subdivision Facilities: For a mobile home/travel trailer located in a mobile home park or subdivision, the date of construction is the date facilities were constructed for servicing the mobile home site, or the date of the permit, provided that construction began within 180 days of the permit date.

DATA ELEMENT: Original Construction Date (Cont'd.)

DESCRIPTION: (Cont'd.)

Manufactured (Mobile) Home Located Outside a Mobile Home Park or Subdivision: Date of Permanent Placement: For a mobile home/ travel trailer located outside a mobile home park or subdivision, but located on an individually owned lot or tract of land, the date of construction is the date the mobile home/travel trailer was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of the permit.

EDIT CRITERIA: Numeric, Date Format: YYYYMMDD

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Premium Computation
Underwriting

REPORTING REQUIREMENT: Required

NOTE: For policies with an original new business date of April 1, 2015 or later, the Original Construction Date should be reported in conjunction with Building Construction Date Type values '1', '2', '4' or '5'. If the Building Construction Date Type is '3', the Original Construction Date should be reported if the structure was Pre-FIRM before substantial damage/improvement. However, if the Building Construction Date Type is '3' and the building was classified as Post-FIRM prior to the substantial damage/improvement date, the date of the substantial damage or improvement should be reported as the Original Construction date.

DATA ELEMENT: Reinstatement HFIAA Surcharge

ALIAS: None

ACRONYM: (PMF) HFIAA_SURCH

FILE: Policy Master (PMF)

DESCRIPTION:

This amount is reported in a Policy Reinstatement with Policy Changes Transaction (15A). It is the net amount of premium that: (1) reverses a HFIAA Surcharge - Refunded amount previously reported in a Cancellation Transaction (26A); and (2) incrementally changes the HFIAA Surcharge where such a change is associated with a policy change also being reported on the Policy Reinstatement Transaction.

EDIT CRITERIA: Signed numeric in dollars and cents

LENGTH: 10 with an implied decimal of two positions

DEPENDENCIES: Information is obtained from the General Change Endorsement Form.

SYSTEM FUNCTION: Premium and Loss Analysis

REPORTING REQUIREMENT: Required

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.

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 renewal 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.

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.**

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

DESCRIPTION: (Cont'd.)

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.

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

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: For PRPs formerly issued with Risk Rating Method 'Q' renewing on or after April 15, 2015, and for 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 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).

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])
- 8 - Tentative
- 9 - MPPP Policy

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

EDIT CRITERIA: (Cont'd.)

- A - Optional Post-1981 V Zone
- B - Pre-FIRM policies with elevation rating - Flood Insurance Manual rate tables.
- E - FEMA 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 be 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'.
- 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: Substantial Improvement Indicator

ALIAS: None

ACRONYM: WYO (CMF) IMPROVE-IND

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

"Substantial improvement" means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications that have been identified by the local code enforcement official and that are the minimum necessary to ensure safe living conditions; or
2. Any alteration of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of the market value of the building before it was damaged or improved.

N - No alterations meeting criterion above.

LENGTH: 1

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

SYSTEM FUNCTION: Determination of Program Compliance

REPORTING REQUIREMENT: Optional

NOTE:

Effective April 1, 2015, if the policy is not a Severe Repetitive Loss Property, and the Primary Residence Indicator is 'Y', and the Substantial Improvement indicator is 'Y' and Post-FIRM indicator is 'N' and the Original Construction Date is prior to the initial FIRM date for the community number (Rating Map Information) and the flood risk zone (Rating Map Information) is Unnumbered 'A', AE, A01-A30, AH, AO, Unnumbered 'V', VE, V01-V30, or D, the policy is eligible to use the subsidized Pre-FIRM rates (RATE Table 2D or CONDO Tables 3B or 4D). See the Pre-FIRM subsidized rate hierarchy in Part 3, page 3-22.

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 (effective 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)

There are various levels of coverage that may be chosen for a Preferred Risk 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.

PRP 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 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
\$ 30,000	\$100,000	\$200,000	\$400,000
\$ 50,000	\$125,000	\$250,000	\$500,000

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

PRP 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, 2014, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$32,900.

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)

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). 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.

PRP 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 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, 2014, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under
- the Individual and Households Program (IHP) is \$32,900.

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

PART 5 - CODES
Table of Contents

PART 5 - CODES

TABLE OF CONTENTS

	<u>Page</u>
INTRODUCTION.....	5-1
Additions/Extensions Indicator.....	5-1
Basement/Enclosure/Crawlspce Type.....	5-1
Building Construction Date Type.....	5-1
Building Damage Subject to Policy Exclusions (ACV).....	5-1
Building in Course of Construction Indicator.....	5-1
Building over Water Type.....	5-2
Building Purpose Type.....	5-2
Building Use Type.....	5-2
Business Property Indicator.....	5-2
Cancellation/Voidance Reason.....	5-2
Cause of Loss.....	5-3
Claim Closed Without Payment Reason - Building.....	5-3
Claim Closed Without Payment Reason - Contents.....	5-3
Claim Closed Without Payment Reason - ICC.....	5-4
Claim Status Indicator.....	5-4
Coinsurance Claim Settlement Indicator.....	5-4
Community Identification Number (Rating Map Information).....	5-4
Condominium Form of Ownership Indicator.....	5-4
Condominium Indicator.....	5-5
Contents Damage Subject to Policy Exclusions (ACV).....	5-5
Coverage Required for Disaster Assistance.....	5-5
Current Map Info - Community Identification Number.....	5-5
Deductible - Applicable to Building Claim Payment.....	5-5
Deductible - Applicable to Contents Claim Payment.....	5-6
Deductible - Building.....	5-6
Deductible - Contents.....	5-7
Diagram Number.....	5-7
Duration Building Will Not Be Habitable.....	5-7
Elevated Building Indicator.....	5-8
Elevation Certificate Indicator.....	5-8
Enclosure Type.....	5-8
Exterior Wall Structure Type.....	5-8
Exterior Wall Surface Treatment.....	5-9
Factors Related to Cause of Loss.....	5-9
Final Payment Indicator - Building.....	5-9
Final Payment Indicator - Contents.....	5-9
Final Payment Indicator - ICC.....	5-9
Flood Characteristics.....	5-10
Floodproofed Indicator.....	5-10
Foundation Type.....	5-10
Grandfathering Type Code.....	5-10
HFIAA Indicator.....	5-10A
HFIAA Loss Indicator.....	5-10A
ICC Claim Indicator.....	5-10A
ICC Mitigation Indicator.....	5-11

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

	<u>Page</u>
Insurance to Value Ratio Indicator.....	5-11
Location of Contents Indicator.....	5-11
Mitigation Offer Indicator.....	5-11
Name Format Indicator.....	5-11
Name or Descriptive Information Indicator.....	5-11
New/Rollover/Transfer Indicator.....	5-12
Number of Floors (Including Basement)/Building Type.....	5-12
Obstruction Type.....	5-12
Occupancy Type.....	5-14
Policy Assignment Type.....	5-14
Policy Status Indicator.....	5-14
Policy Term Indicator.....	5-14
Post-FIRM Construction Indicator.....	5-14
Premium Payment Indicator.....	5-14
Primary Residence Indicator.....	5-15
Property Purchase Indicator.....	5-15
Regular/Emergency Program Indicator.....	5-15
Rental Property Indicator.....	5-15
Repetitive Loss Target Group Indicator.....	5-15
Replacement Cost Indicator.....	5-15
Risk Rating Method.....	5-15
Special Expense Type.....	5-16
SRL Property Indicator.....	5-16
State-Owned Property.....	5-16
Subsidized Rated Indicator.....	5-16
Substantial Improvement Indicator.....	5-16
Tenant Building Coverage Indicator.....	5-16
Tenant Indicator.....	5-17
Valid Policy Indicator.....	5-17
Value of Building Items Subject to Policy Exclusions (ACV)...	5-17
Value of Contents Items Subject to Policy Exclusions (ACV)...	5-17
Waiting Period Type.....	5-17
WYO Transaction Code.....	5-17
1981 Post-FIRM V Zone Certification Indicator.....	5-18

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

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 IN COURSE OF CONSTRUCTION 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	N
Residential	R

BUILDING USE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Main House/Building	01
Detached Guest House	02
Detached Garage	03
Agricultural Building	04
Warehouse	05
Poolhouse, Clubhouse, Other Recreational Building	06
Tool/Storage Shed	07
Other	08

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 Insurance Coverage	03
Duplicate NFIP Policies	04
Non-Payment	05
Risk Not Eligible for Coverage	06
Property Closing Did Not Occur	08
Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Due to Physical Map Revision	09
Other: Continuous Lake Flooding or Closed Basin Lakes	10
Nonpayment/No Refund (No longer valid)	11
Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination	16
Duplicate Policies from Sources Other Than the NFIP	17
Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage	18

CANCELLATION/VOIDANCE REASON (Cont'd.)

Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy (combined with 52)	19
Insurance No Longer Required by Mortgagee Because Structure Has Been Removed from Special Flood Hazard Area by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR)	20
Policy Was Written to the Wrong Facility (Repetitive Loss Target Group)	21
Cancel/Rewrite Due to Misrating	22
Fraud	23
Cancel/Rewrite Due to Map Revision	24
Cancel/Rewrite Due to HFIAA	25
Condominium Policy (Unit or Association) Converting to RCBAP	45
Policy Not Required by Mortgagee	50
Mid-Term Voidance of 3-Year Policy Due to Cessation of Community Participation in the NFIP	51
Mortgage Paid Off	52
Voidance Prior to Effective Date	60
Voidance Due to Credit Card Error	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

CLAIM CLOSED WITHOUT PAYMENT REASON - BUILDING (Cont'd.)
CLAIM CLOSED WITHOUT PAYMENT REASON - CONTENTS (Cont'd.)

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

DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT (Cont'd.)

\$ 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
\$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

ELEVATION CERTIFICATE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
<u>Post-FIRM Zone A Rate Tables:</u>	
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 TYPE

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

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

FLOODPROOFED INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Floodproofed	Y
Not Floodproofed	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
Other	60

HFIAA INDICATOR

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

HFIAA LOSS INDICATOR

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

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

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

MITIGATION OFFER INDICATOR

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

NAME FORMAT INDICATOR

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

NAME OR DESCRIPTIVE INFORMATION INDICATOR

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

NEW/ROLLOVER/TRANSFER INDICATOR

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

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
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

OBSTRUCTION TYPE (Cont'd.)

With obstruction: nonbreakaway walls/crawlspace or finished enclosure with machinery or equipment attached to building below lowest elevated floor	54
With obstruction	60
With Certification subgrade crawlspace (AE, A01-A30, unnumbered A, AO, AH, AOB, AHB zones)	70
Without Certification subgrade crawlspace (all zones)	80
With Enclosure: Elevated buildings with elevator below the BFE in A zones. No other enclosure below the BFE.	90
Free of Obstruction: Elevated buildings with lattice, slats, or shutters (including louvers) enclosing the elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE. The building will be rated free of obstruction with the V zone elevator loading added to the building basic limit.	91
With Enclosure: Elevated buildings with elevator below the BFE in A zones. Enclosure below the BFE has no proper openings, is finished, or is used for other than parking, building access, or storage.	92
With Obstruction: Elevated buildings with elevator below the BFE in V zones. No other obstruction or machinery and equipment (M&E) servicing the building located below the BFE.	94
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
Nonresidential	4

POLICY ASSIGNMENT TYPE

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

POLICY STATUS INDICATOR

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

POLICY TERM INDICATOR

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

POST-FIRM CONSTRUCTION INDICATOR

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

PREMIUM PAYMENT INDICATOR

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

PRIMARY RESIDENCE INDICATOR

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

PROPERTY PURCHASE INDICATOR

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

REGULAR/EMERGENCY PROGRAM INDICATOR

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

RENTAL PROPERTY INDICATOR

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

REPETITIVE LOSS TARGET GROUP INDICATOR

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

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

REPLACEMENT COST INDICATOR

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

RISK RATING METHOD

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A

RISK RATING METHOD (Cont'd.)

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

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
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 Use 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 Indicator	1	595
HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

This page is intentionally left blank.



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 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	200	501-700

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 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	200	501-700

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 Use 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 Indicator	1	599
Reinstatement HFIAA Surcharge	10	600-609
Reserved for NFIP Use2	91	610-700

This page is intentionally left blank.



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 Use 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 Indicator	1	595
HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

This page is intentionally left blank.



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/Crawlspac 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 Use 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 Indicator	1	595
■ HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

This page is intentionally left blank.



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
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/Crawlspac 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

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

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
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 Use 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

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 Indicator	1	595
HFIAA Surcharge	8	596-603
Reserved for NFIP Use2	97	604-700

This page is intentionally left blank.



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 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	200	501-700

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 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	200	501-700

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
Additions/Extensions Indicator	R	-	-	X
Alteration Date	R	-	-	9(8)YYYYMMDD
Application Date	R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE) (Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	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 over Water Type	R	-	-	X
Building Purpose Type	R	-	-	X
Building Use Type	R	-	-	XX
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
Claim/Loss 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 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)

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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
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
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Enclosure Type	R	-	-	X
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)
Expense Constant	R	-	\$	9(3)
Expense of Contents Removal	R	-	\$	9(4)
Expense of Manufactured (Mobile) Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	\$	S9(5)
Federal Policy Fee - Refunded	I	S	\$¢	S9(5)V99
Final Payment Indicator - Bldg.	R	-	-	X
Final Payment Indicator - Cont.	R	-	-	X
Final Payment Indicator - ICC	R	-	-	X
First Lender City	R	-	-	X(30)
First Lender Loan Number	R	-	-	X(15)
First Lender Name	R	-	-	X(30)
First Lender State	R	-	-	X(2)
First Lender Street Address	R	-	-	X(50)
First Lender ZIP Code	R	-	-	9(9)
Flood Characteristics	R	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3)
Floodproofed Indicator	R	-	-	X
Foundation Type	R	-	-	XX
Grandfathering Type Code	R	-	-	X
HFIAA Indicator	R	-	-	X
HFIAA Loss Indicator	R	-	-	X
HFIAA Surcharge	I	S	\$	S9(8)
HFIAA Surcharge - Refunded	I	S	\$¢	S9(8)V99
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)

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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
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)
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)
Mailing ZIP Code	R	-	-	9(9)
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
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
Premium Payment Indicator	R	-	-	X
Premium Receipt Date	R	-	-	9(8)YYYYMMDD
Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)

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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
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)
Regular/Emergency Program 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

■ This page is intentionally left blank.

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	\$¢	S9(8)V99
Reinstatement HFIAA Surcharge	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
**Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Reserve Fund Assessment	I	S	\$	S9(8)
Reserve Fund Assessment - Refunded	I	S	\$¢	S9(8)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
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 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 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)
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)

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

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

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

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

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Total Premium Refund	I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Valid Policy Indicator	R	-	-	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Waiting Period Type	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO Transaction Code	Key	-	-	X(3)
WYO Transaction Date	R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	X

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

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/Crawlspace 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 and 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	4	505-508
NFIP Additional Limit Amount of Insurance - Building	8	509-516
NFIP Additional Limit Rate - Building	4	517-520
NFIP Basic Limit Amount of Insurance - Contents	8	521-528
NFIP Basic Limit Rate - Contents	4	529-532
NFIP Additional Limit Amount of Insurance - Contents	8	533-540
NFIP Additional Limit Rate - Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	5	556-560
NFIP Federal Policy Fee - Refunded*	7	561-567
NFIP Community Probation Surcharge Amount	3	568-570
NFIP Deductible Discount Percentage	5	571-575

*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	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Assessment - Refunded*		10	610-619
NFIP Reserve Fund Assessment		8	620-627
NFIP HFIAA Surcharge - Refunded*		10	628-637
NFIP HFIAA Surcharge		8	638-645
Reserved for NFIP Use		4	646-649
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 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>
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 Use 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 Indicator		1	1144
HFIAA Surcharge		8	1145-1152
HFIAA Surcharge - Refunded		10	1153-1162
Reserved for NFIP Use2		110	1163-1272

* 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 - 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
and not by policy term. The Taxpayer Identification Number will
not be reported, effective May 1, 2008.

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)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
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 and 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	Filler	PIC X(4).
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-Use-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-Ind	PIC X(1).
05	OP-HFIAA-Surcharge	PIC S9(8).
05	OP-HFIAA-Surch-Refund	PIC S9(10).
05	OP-Reserved-NFIP-Use2	PIC X(110).

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